

HEALTH WEALTH CAREER

MERCER FLEXISAVER

FOR YOUR INVESTMENT NEEDS

Whether you have a short term savings goal in mind, or you want a flexible investment Mercer FlexiSaver can help grow your investment portfolio.

MAKE TOMORROW, TODAY



GET SERIOUS ABOUT INVESTING

Access some of the most diversified and actively managed investments in New Zealand.

FlexiSaver offers a range of seven investment options to suit your investment needs. With Mercer's strong track record in providing competitive investment performance, you could reach your investment goals sooner.

HOW THE RETURNS COMPARE FOR ONE YEAR TO JANUARY 2018

FLEXISAVER FUNDS

CASH	1.5%
CONSERVATIVE	5.8%
MODERATE	7.7%
BALANCED	10.9%
GROWTH	14.1%
HIGH GROWTH	16.8%
SHARES	20.7%

AVERAGE BANK TERM DEPOSIT

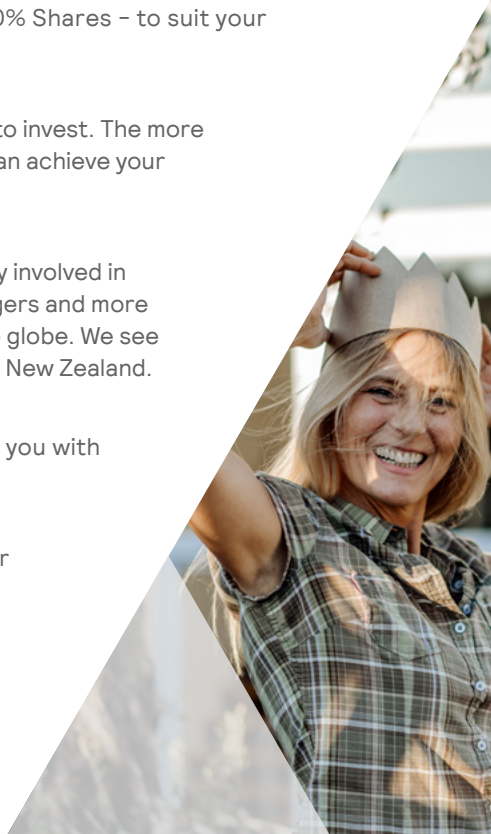
3.45*

*Please refer to the note on the back page.

MORE CHOICE CONTROL FLEXIBILITY

Unlike many other investments, your money can be withdrawn when it suits you. This means if you want to use your investment for a new car, renovations on your house or your children's university fees, you can withdraw some or all of your investment at any time.

- **Flexibility** – invest more or withdraw your money at any time. You choose how much to invest, when to invest and what you invest in. You can also deposit money straight from your online banking into FlexiSaver.
- **Choice** – unlike a traditional savings account you have a choice of seven investment options – from 100% Cash to 100% Shares – to suit your personal circumstances.
- **Low cost** – FlexiSaver is a cost effective way to invest. The more money stays in your account, the faster you can achieve your investment goals.
- **Experience** – with more than 100 staff globally involved in manager research we track over 5,400 managers and more than 26,000 investment strategies across the globe. We see more opportunities than any other provider in New Zealand.
- **Advice** – access to financial advisers to help you with your investment decisions.
- **Online account management** – view how your investment is performing and manage your investment at www.mercerfinancialservices.co.nz.



HOW TO JOIN

You can join online by visiting

www.mercerfinancialservices.co.nz/joinFlexiSaver.

Or complete and return the enrolment form inside the Product Disclosure Statement.

Need help to get started?

Call us on **0508 637 237**.



NOTE:

- Assumed 12 months term deposit of \$10,000 which remains invested for a full year
- This is the average of the following major bank rates to 31 January 2018

ANZ	3.40%
ASB	3.45%
BNZ	3.50%
Kiwibank	3.50%
Westpac	3.40%

- FlexiSaver returns are shown after deductions of charges, but before tax.
- Tax under FlexiSaver may differ to the tax that applies to Bank Term Deposits.

FlexiSaver is an investment product, and to get the maximum benefit of your account we recommend you speak with one of our advisers on 0508 637 237 before making any withdrawals. Payments may take up to five working days to process from when we receive the required withdrawal forms. Please read the Product Disclosure Statement for more information about the funds and their charges.

This document is intended for general guidance only and is not personalised to you. It does not take into account your particular financial situation or goals. It is not financial advice or a recommendation. Past performance does not guarantee future results. You should read the Product Disclosure Statement before making a decision and seek financial advice from an appropriately authorised financial adviser if you are unsure what action to take.

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