

How to use the new Scheme website

The Scheme website www.teachersretire.org.nz has recently been upgraded and has some new great features to help you manage your savings.

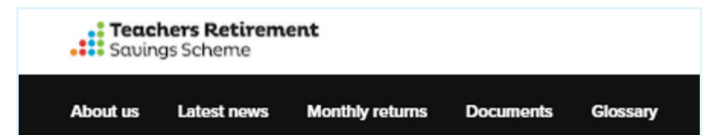
SUPER EASY WHEN YOU KNOW WHERE TO START!

NAVIGATING THE HOME PAGE

We encourage you to familiarise yourself with the new website. Click the banners to find the latest announcements. The top navigation bar is where you will find all necessary information.

'Latest news' is where you will find announcements and updates, articles, and the quarterly newsletters

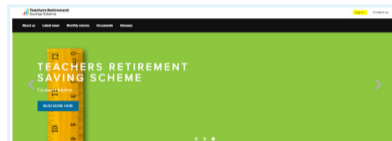
Documents is where you will find all the statutory documentation, such as annual reports, fund information, fact sheets and financial statements etc.



TO SIGN IN AND GET STARTED

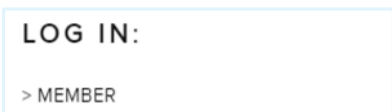
STEP 1

Access the website by entering www.teachersretire.org.nz into your internet browser. This will take you to the home page.



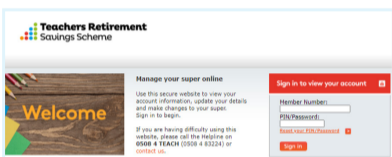
STEP 2

On the top toolbar to the right, there is a log in button. Click log in and a box will appear which will say log in as member – click member. You will then be directed to a new secure page in another tab.



STEP 3

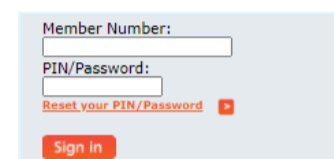
Similar to the old site, insert your member number (from your annual confirmation statement or welcome letter) and PIN or password.



IF YOU DON'T HAVE A PIN/PASSWORD OR NEED A NEW ONE

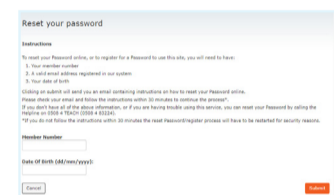
STEP 1

Select 'Reset your PIN/Password' on the log in page



STEP 2

Follow the instructions. You will need your member number, date of birth and an email address registered with the Scheme.



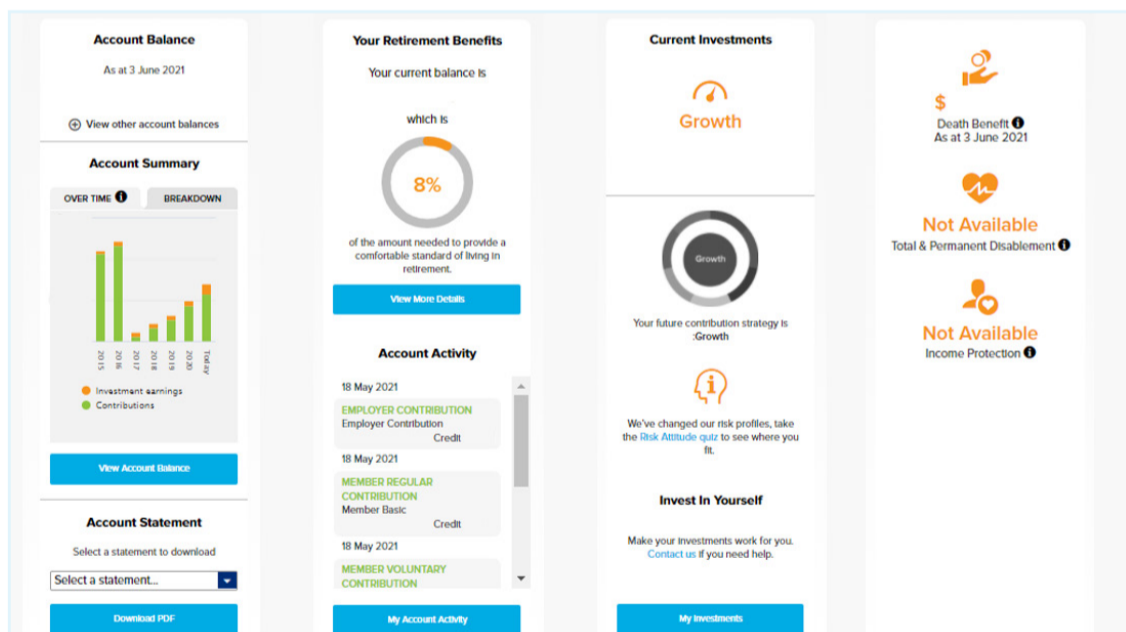
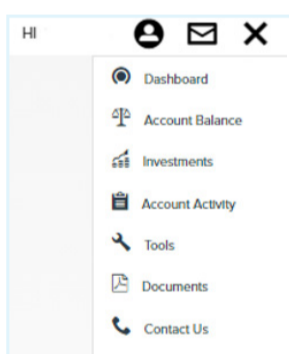
ONCE YOU'VE SIGNED IN

NEW DASHBOARD

You will see four columns on the new dashboard – **Account Balance**, **Your Retirement Benefits**, **Current Investments** and **Death Benefit**

VIEW OPTIONS

To view all options, on the top banner, click the three lines on the right hand side after the mail button and the drop down menu will appear.



SEE AN UP-TO-DATE ESTIMATE OF YOUR BENEFITS

STEP 1

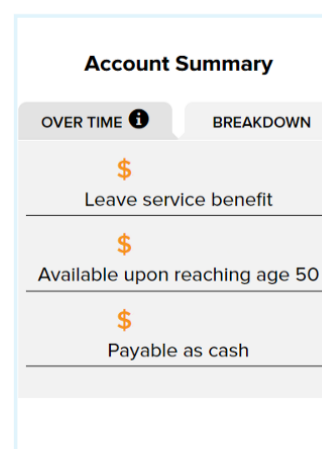
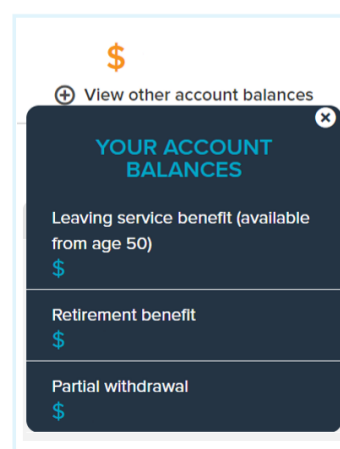
On left hand side of dash board, under "Account summary" you will see a graph which shows an overview in graph form of your contributions and investment earnings over time.

You can click on the (+) icon to view your other account balances. Your "Leaving service benefit" will be visible in the first row, "Retirement benefit" in the second and "Partial withdrawal" in the third.

The "Retirement benefit" balance will reflect your full account balance.

The "Partial withdrawal" balance will reflect what you are entitled to withdraw at present. You can also click on the 'breakdown' tab to see what will be available to you as a Leave service benefit.

If you are eligible for a Leave service benefit (upon reaching age 50), the amount that you are eligible to withdraw will be visible in the first row under "Leave service benefit". If you are not at the age of 50 then this will show \$0, similarly for "Payable as cash"



STEP 2

The column next to this, called "Your retirement benefits" showcases the current and the percentage amount underneath of what is needed to provide a comfortable standard of living in retirement by the Scheme.

STEP 3

To view more, click "account balance" or view more details in either column in blue box which will link you to a new page called "Your retirement profile"

YOUR RETIREMENT PROFILE

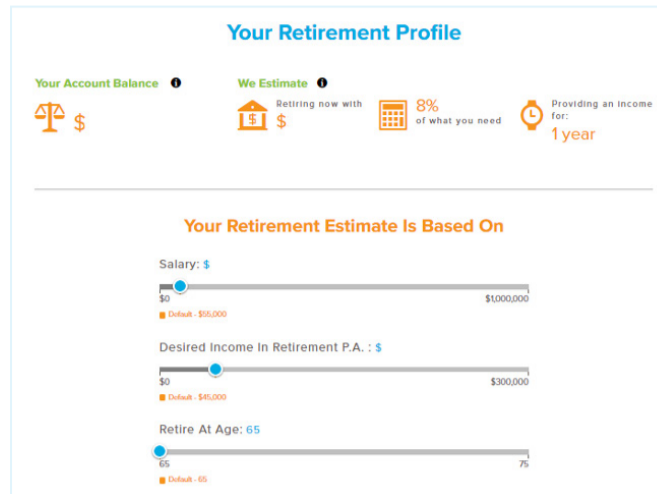
Your Retirement Profile is a new feature that allows you to estimate the income that can be provided in retirement from the returns of your invested account balance. For example, if your chosen "Desired Income In Retirement P.A." was \$45,000 then the Retirement Simulator will calculate an estimate of how long your invested account balance can provide an annual income of \$45,000, from the returns of your invested account balance.

To view more information on the retirement projections click the (i) icon next to 'we estimate' to which a box will appear and outline how the figures are estimated and the guidelines used. Please read through.

More Information- Retirement Projections

The estimates of your retirement balance, how much income you may need, and how long it may last, are not guaranteed, they are intended to help you consider whether you are on track to meet your savings goals. Your circumstances may be different to those reflected in the estimates. The estimates do not consider your personal objectives, financial situation (including other sources of income you may have) or needs. You should consider these matters and seek advice from a financial adviser before making any decisions concerning your retirement savings or making other investment decisions.

The figures are based on your current balance, and a number of default assumptions, which you can see by clicking on your Account Balance page. (Although you can alter the default assumptions on your account balance page, the Dashboard figures will not change. Because you are able to make changes to the default assumptions



You can view estimated projections further which can be catered to you by using the sliders below where you can alter the salary amount, desired income in retirement (PA) and Retirement age. This will update the above profile and show how many years the income will provide for.

Click the more arrow to show case the additional information about you, which has different sliders to share more accurately about retirement goals, to display a more accurate retirement estimates.

Click update at the bottom to refresh the numbers provided.

Additional Information About You

The more you can accurately tell us about your retirement goals, your contributions and your circumstances, the more accurately we can display retirement estimates and insights.

Strategy: **Conservative** (Default: Conservative, Range: Conservative to Aggressive)

Are you self employed? Yes No

Employer Contributions (%): 5% (Default: 5%, Range: 0% to 20%)

Member Contributions (%): 5% (Default: 5%, Range: 0% to 20%)

One-off Contribution: \$0 (Default: \$0, Range: \$0 to \$100,000)

Adjust default returns by: 0% (Default: 0%, Range: -1% to 1%)

Inflation (CPI): 2% (Default: 2%, Range: 0% to 5%)

Update

UPDATE YOUR PERSONAL DETAILS

STEP 1

From the dashboard, click on the person icon on the top right hand side banner where a drop down menu will appear and select 'Personal details'

STEP 2

Update your details where necessary. If you would like to view your communication preferences, you can also view/change these – click on view/update to do so. When finished, click 'submit' for the changes to be updated.

My Personal Details

We recommend that you review your details regularly to ensure that we have the most up to date information available.

First Name:

Last Name:

Current Email Address:

Mobile Number:

Address Line 1:

Address Line 2:

Postcode:

Country:

Primary Residence:

Secondary Residence:

Emergency Contact Name:

Emergency Contact Phone:

Emergency Contact Email:

Emergency Contact Relationship:

Emergency Contact Address:

Emergency Contact Postcode:

Emergency Contact Country:

Submit

VIEW DETAILS OF YOUR CURRENT INVESTMENT CHOICE

STEP 1

On the dashboard, the third column shows the current investment you are in.

If you wish to view your current risk tolerance, take the risk attitude quiz which is linked underneath to see if this investment choice still fits.

STEP 2

To view more details on your investment, click on 'my investments' in the bottom blue box

Current Investments

Growth

Your future contribution strategy is Growth

We've changed our risk profiles, take the Risk Attitude quiz to see where you fit.

Invest In Yourself

Make your investments work for you. Contact us if you need help.

My Investments

STEP 3

To view or edit your investment choice, click edit. Scroll down (click on the bar on the right hand side of the screen and drag it down) for information such as the options expected return, mix of assets, previous returns and level of risk.

Growth Fund

DESCRIPTION

The Growth Fund invests in assets with a higher risk of negative returns over short periods and with considerable fluctuations over the short term. Likely to achieve a higher return than the Balanced Fund over the long term. The investments of the Growth Fund portfolio will be diversified across a range of asset classes.

OBJECTIVE

STANDARD RISK MEASURE

MINIMUM SUGGESTED TIMEFRAME

ASSET ALLOCATION

INVESTMENT PERFORMANCE

Close

FIND OUT ABOUT OTHER INVESTMENT OPTIONS

STEP 1

On the 'My investments' page, select edit on current investments or future contributions.

STEP 2

On the left hand side, will have each investment choice and their current allocation. Click the option you would like to find out more about.

STEP 3

To find out about another option, exit and click on the other option where information such as the options expected return, mix of assets, previous returns and level of risk will display.

Need some help deciding? Click on the link to "need some help"

Investments

Review how you're currently investing your super. Tap 'Edit' to make a change. [Need some help?](#)

For more information on your investments please refer to the [Documents](#) section.

Current Investments

Investment option	\$	%
		100
		100%

Investment Options Available

Investment option	Allocate \$	Allocate %
Cash Fund	<input type="text"/>	<input type="text"/>
Stable Fund	<input type="text"/>	<input type="text"/>
Balanced Fund	<input type="text"/>	<input type="text"/>
Growth Fund	<input type="text"/>	<input type="text"/>

Future Contributions

Investment option	Increasing Contributions %
	100%
	100%

Close

We encourage you to take some time to navigate through the new website to familiarise yourself with it.

If you have any questions, contact the Scheme member helpline on **0800 (4 TEACH) (0508 4 83224)**, or **+61 3 8306 0965** if calling from overseas. You can reach them between 9am and 7pm Monday to Friday, except for national public holidays.

Or Email nztrsresp@mercero.com