



#### Welcome to the November 2022 edition.

This edition includes the latest investment returns and market commentary, an interview with a helpline team member, commonly asked questions by members, and information regarding helpline hours during Christmas.

If you have any questions about the Scheme, this newsletter or your member statement, please contact Helpline on **0508 4 TEACH (0508 4 83224)** or email **teachersretire@mercer.com**.

We wish you and your family a great and safe summer ahead.

Regards,

Mercer, On behalf of Public Trust as Truste

#### Behind the scenes – chat with helpline

Meet Ashik Kurien, a Helpline consultant who is one of our friendly helpline team that answers your calls. Ashik sheds some light on his role, what made him get into customer service and information regarding things that helpline can assist members with.



To read the full article go to:

www.teachersretire.org.nz/latest-news/our-people/behind-the-scenes-interview-with-Ashik-Kurien.html

## Christmas holidays

Helpline will be available throughout the holiday season apart from the national public holidays. Their hours are 9am till 7pm, Monday to Friday and they can be reached on **0508 4 TEACH (0508 4 83224)** 



## Year-end documents available now

We are happy to advise that the 2022 Annual Report, Annual Financial Statements, Annual Fund update and Benefit Statements are now available. You should have recently received your Annual Report and your Benefit Statement either by email or by post, depending on your communications preference. If you did not receive these documents, or would like to change the way you receive future communication, please login to the scheme website or call Helpline. If you have any feedback on these documents let us know so we can keep refining each year.

# How do I...?

We've expanded the 'FAQs' webpage to include more of the commonly asked questions members have including how do I reset my password, contact Helpline, switch investment options, and get financial advice. All good questions!

To read the full article go to: www.teachersretire.org.nz/FAQs.html





#### Market news

Read more investment news online at www.teachersretire.org.nz/latest-news/investments

#### Scheme returns

The table below shows the returns of each investment fund for the first four months of the scheme year, along with a comparison to the returns from the year prior.

#### Returns after tax and expenses

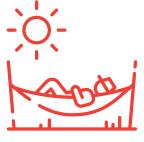
	Scheme Year-to-Date	12 months to	12 months to
	4 months to 31 Oct 2022	30 June 2022	30 June 2021
Cash Fund	0.68%	0.6%	0.1%
Stable Fund	-0.19%	-4.8%	4.5%
Balanced Fund	0.31%	-7.4%	14.1%
Growth Fund	0.80%	-8.5%	19.5%

You can find the latest information on monthly returns at

www.teachersretire.org.nz/latest-news/investments/monthly-returns.

## Things to think about before you retire

The concept of retirement means different things to different people. Whether it is the opportunity to travel and explore more of our own country, to spend time with the grandchildren, to start a new project, to pick up a new hobby, or to dabble in a mixture of all of the above, retirement is a time to enjoy. And, retirement should be a time to be free of financial stress. It can be a major life transition and we need to be honest about what our goals are and what trade-offs we are willing to live with. Even if retirement seems a while away, it's good to have a plan. Here are some things to consider before you retire.



To read the full article go to: www.teachersretire.org.nz/latest-news/retirement/things-to-think-about-before-you-retire.html

#### Contact us

email teachersretire@mercer.com or visit www.teachersretire.org.nz.

Find the retirement planner at **sorted.org.nz/tools/** retirement-planner



getting-financial-advice/finding-an-adviser

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