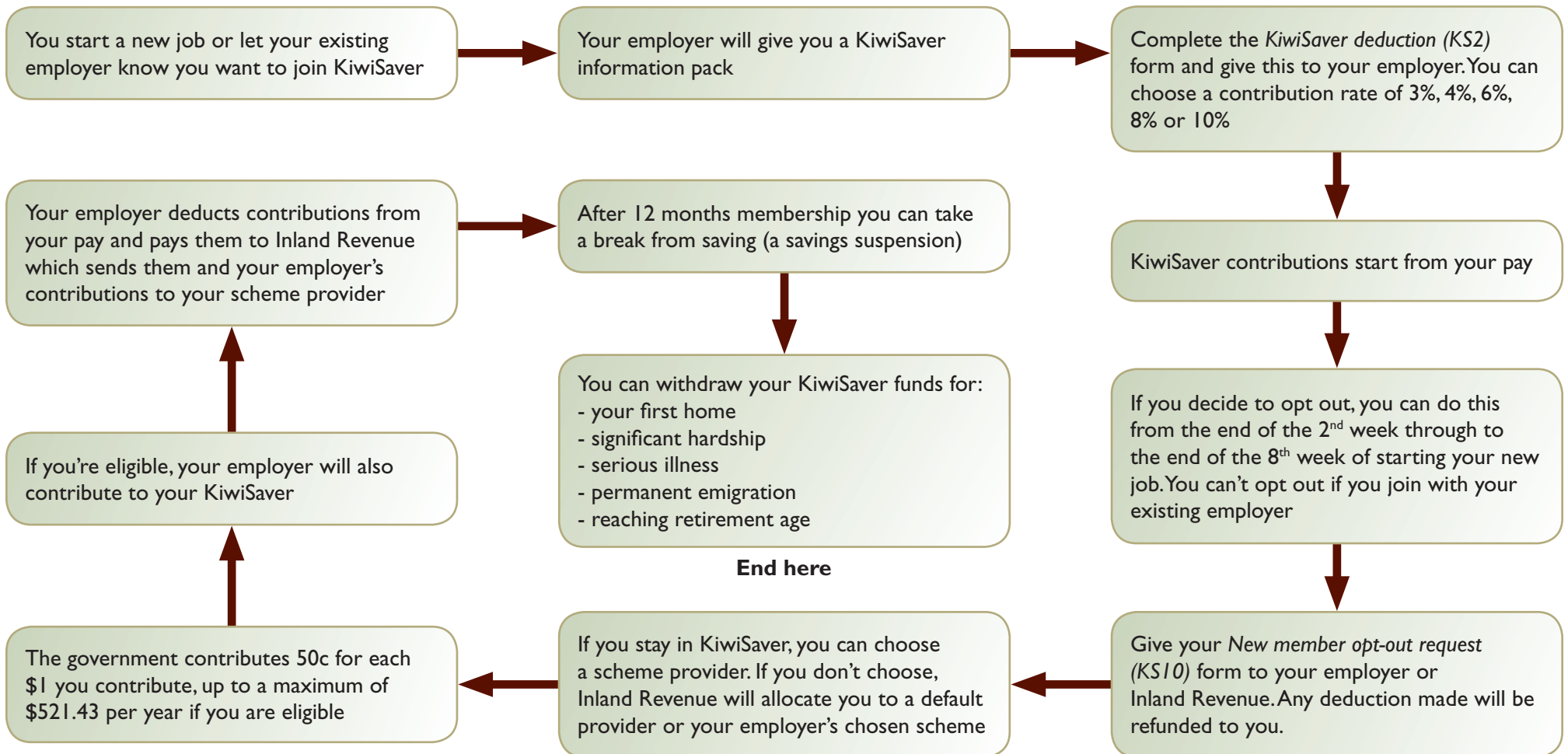


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This diagram gives an overview only. For more details go to www.kiwisaver.govt.nz