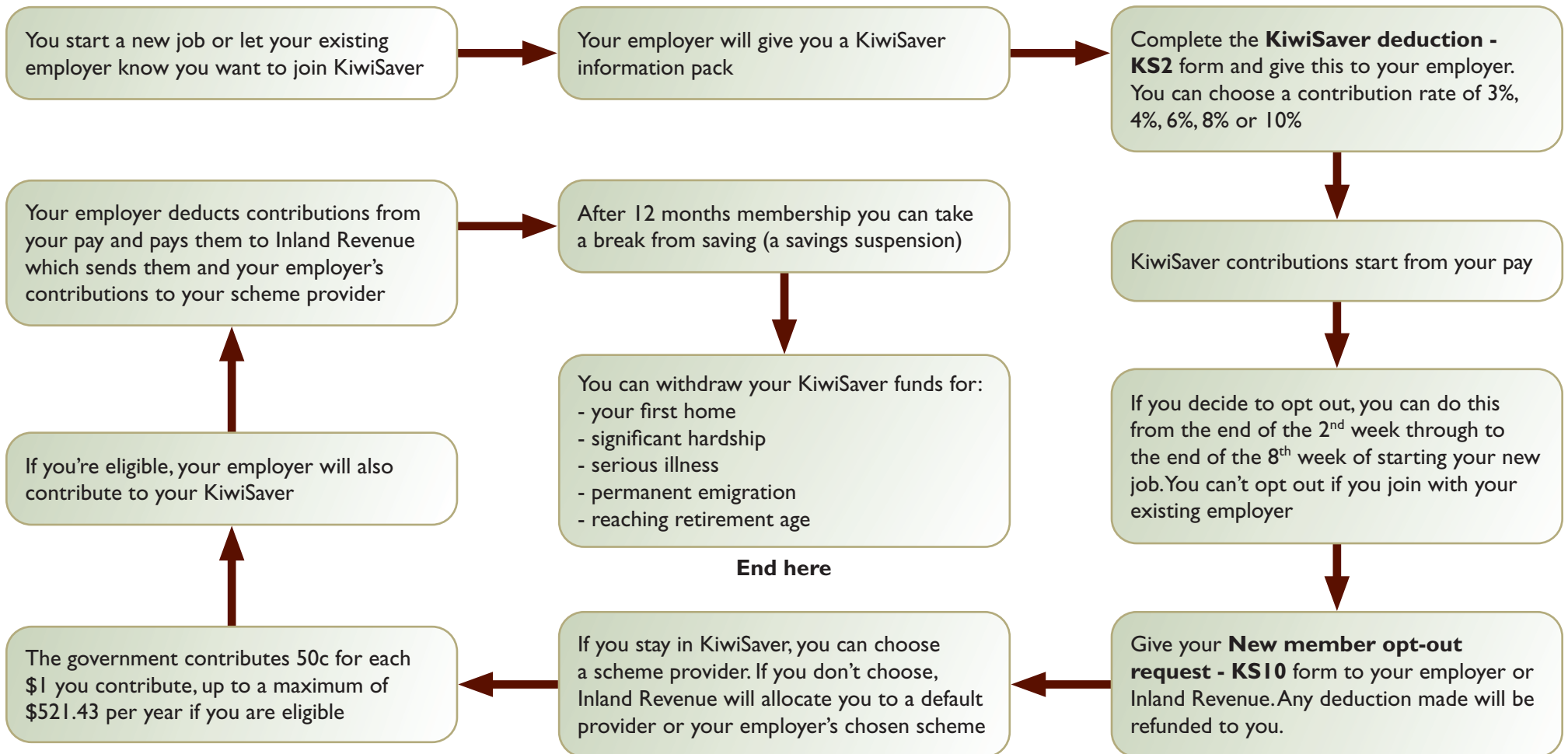


KIWISAVER FOR NEW EMPLOYEES

Start here



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