

25 August 2026

[REDACTED]
[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 5 August 2026. You requested the following:

I would like to know when, why, (and decided by whom), the IRD elected Simplicity Funds as the default provider they would use. [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Information being released

Inland Revenue does not choose a specific default KiwiSaver provider for an individual customer. Where a person is automatically enrolled in KiwiSaver and has not chosen a KiwiSaver provider, Inland Revenue allocates them to one of the Government-appointed default KiwiSaver schemes as per [section 50 of the KiwiSaver Act 2006](#) (the Act).

Section 50(3)(a) of the Act provides that the Commissioner must "*provisionally allocate, on a sequential basis, the person to a default investment product of a default KiwiSaver scheme that is nominated by the Commissioner*".

Accordingly, customers are provisionally allocated to default KiwiSaver schemes using a sequential allocation process across the Government-appointed default providers. Inland Revenue does not exercise discretion to choose a particular default provider for an individual member.

Following the provisional allocation, a KiwiSaver Enrolment letter is sent by Inland Revenue. This letter confirms the provisional allocation and provides the customer with a Product Disclosure Statement for the allocated default KiwiSaver scheme. This letter can be sent via myIR or to a postal address, depending on the contact information that Inland Revenue holds.

If the customer does not choose their own KiwiSaver scheme, the allocation is then completed as per [section 51 of the Act](#) and the default KiwiSaver scheme is advised of the allocation. The KiwiSaver scheme is also provided the customer's name, IRD number, address, date of birth, telephone number, employer name, first contribution date and enrolment type if held by Inland Revenue at that time.

Publishing of OIA response

We intend to publish our response to your request on Inland Revenue's website (ird.govt.nz) as this information may be of interest to other members of the public. This letter, with your personal details removed, may be published in its entirety. Publishing responses increases the availability of information to the public and is consistent with the OIA's purpose of enabling more effective participation in the making and administration of laws and policies and promoting the accountability of officials.

Thank you again for your request.

Yours sincerely



Sharyn Rea
Segment Management Lead - Individuals