



23 October 2025

[REDACTED]  
[REDACTED]

Dear [REDACTED]

Thank you for your request made under the Official Information Act 1982 (OIA), received on 30 September 2025. You requested the following:

*Please advise the details of costs for the administration of receiving forwarding the funds to fund managers, administration of costs to do this and any additional costs the IRD process for managing KiwiSaver in New Zealand. Also the number of people who manage the administration process within IRD. Please include the past years if possible to highlight the impact on costs as the growth of KiwiSaver grows.*

**Information being released**

The table below outlines the estimated number of frontline full-time employees (FTEs) who administer KiwiSaver, and the estimated cost of administering KiwiSaver for the 2024 and 2025 financial years.

The administration of KiwiSaver is highly automated, therefore these cost estimates include salaries costs, technology costs, overheads and policy development.

Inland Revenue does not have positions dedicated solely to KiwiSaver, as the administration of this product falls across the work of multiple roles and teams, depending on the purpose (e.g. managing customer enquiries, policy development, system configuration).

From our product cost model, Inland Revenue can extrapolate an estimate of the total cost to administer KiwiSaver. We do not have cost information for prior years as our product costing model was paused during the years of Inland Revenue’s business transformation.

**Table 1: Total estimated FTEs and estimated cost of administering KiwiSaver by year ending 30 June.**

| Year    | Estimated<br>frontline FTEs | Estimated<br>total cost (\$m) |
|---------|-----------------------------|-------------------------------|
| 2023/24 | 96                          | \$18.8                        |
| 2024/25 | 90                          | \$18.1                        |

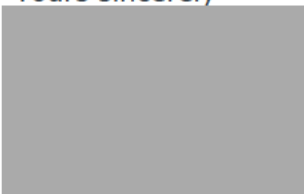
As the administration of KiwiSaver is highly automated the costs, for example technology costs, do not automatically increase as the scheme grows.

### **Publishing of OIA response**

We intend to publish our response to your request on Inland Revenue's website ([ird.govt.nz](http://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



Jessie Unuka

**Segment Management Lead – Individuals Customer Segment**