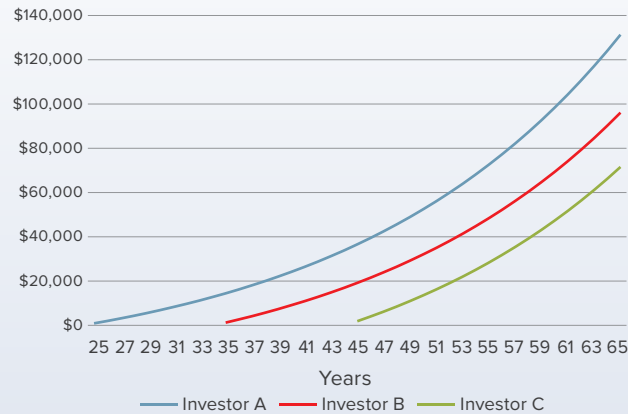


# THE SOONER YOU START THE MORE YOU SAVE



This graph compares three investors. They each contribute exactly the same total amount (\$41,000). One starts contributing \$1,000 a year at age 25, while the second starts when aged 35, contributing \$1,323 a year, and the third contributes \$1,952 a year, starting when aged 45. Although each late starter contributes the same total amount, they never catch up with the investor who starts early.

## Specialist advice

Everyone’s situation is different, so let us help you work out how you can structure your investments to your best advantage. Get in touch with a MAS adviser by calling **0800 800 627** or emailing [investments@mas.co.nz](mailto:investments@mas.co.nz).

A copy of the current Product Disclosure Statement is available by calling us on **0800 800 627**. Investments in the Medical Assurance Society Retirement Savings Plan are not guaranteed by the Medical Assurance Society Retirement Savings Plan Trustees (‘Issuer’) or Medical Assurance Society New Zealand Limited, or any other party.



Medical Assurance Society  
Retirement Savings Plan  
Summary Sheet

# HERE’S TO YOUR FINANCIAL HEALTH IN RETIREMENT

Call us today:  
**0800 800 627**  
Visit us online at [mas.co.nz](http://mas.co.nz)



# MEDICAL ASSURANCE SOCIETY RETIREMENT SAVINGS PLAN

At MAS, we understand what it means to be a professional. For over 95 years we've been providing specialist financial advice to professionals and have built a strong reputation for outstanding personal service. This, coupled with our investment know-how, makes us the ideal choice for professionals considering joining a superannuation scheme.

The Medical Assurance Society Retirement Savings Plan is a restricted workplace savings scheme set up for MAS Members.

## Socially Responsible Investing

Our investment managers will engage in screening potential investments from an ethical perspective to ensure they meet the following criteria as an important part of our due diligence process. We will not invest in companies whose principal business activity is the manufacture and sale of armaments or tobacco, or the exploration, extraction, refining or processing of fossil fuels. In addition, the funds will not invest in any utility that primarily burns fossil fuels.

## Flexibility

- No minimum or maximum deposits.
- No minimum or maximum contributions.

## Low cost, simply priced investment options

- No set-up or entry fees.
- No contribution fees.
- No monthly or annual administration fees.
- Management fee of 1% per annum (0.5% if you are invested in the Cash Portfolio).

## Investment choices

- Seven portfolio options set up for everyone from the conservative investor to the risk-taker, laid out in simple to understand choices.
- Each portfolio enjoys expert management of asset allocation and stock selection.
- The ideal consolidation vehicle for bringing in savings from UK pension schemes.
- The scheme is a Portfolio Investment Entity (PIE), making it tax efficient.

## Built with the long term in mind

Access to funds is limited before age 55\*, because discipline is the key to saving for your retirement.

## Works alongside KiwiSaver

Ideal as a flexible option in tandem with MAS's KiwiSaver Plan.

## Working in a hospital?

You may be eligible to receive subsidised superannuation from your employer. Medical Assurance Society Retirement Savings Plan can accept District Health Board (DHB) employer subsidised contributions, and is fully portable across all DHBs.

## HOW MUCH SHOULD I SAVE?

The Sorted website, run by the Commission for Financial Capability, can help you calculate how much you can and should save based on your income, expenses and desired retirement savings. Visit [sorted.org.nz](https://sorted.org.nz).

\*A Member becomes eligible to withdraw upon attaining the age of 55 ('Eligible withdrawal') or if they are no longer eligible to join or meet limited other criteria set out in the Product Disclosure Statement.

