

## KiwiSaver the easy way

*This article, written by Inland Revenue, has helpful information for employees who belong to a KiwiSaver scheme.*

Did you know you can now keep track of your KiwiSaver contributions online? **Manage My KiwiSaver** is a web-based service that lets you view your account with Inland Revenue any time day or night. The service is secure, easy to use - and you don't have to wait in a queue!

**Manage My KiwiSaver** also allows you to update your contact details and apply for a contributions holiday.

Where is **Manage My KiwiSaver**? It's on the front page of [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)

You need a user ID and password to log on. That ensures your privacy. If you've already registered for an online account at Inland Revenue's website, you can use your existing user ID and password to access **Manage My KiwiSaver**.

If you're not registered, don't worry, it's a simple process. And once you've registered, your user ID and password can be used for both Inland Revenue's website and the KiwiSaver website.

To register, follow these three steps:

1. Go to [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz) and click on the "Login or Register" button.
2. Choose your user ID and password by following the on-screen instructions.
3. Confirm your user ID and password by phoning the 0800 number given. Or, if there's no rush, you may prefer to wait and get your temporary password in the post.

What can you do when you log on to **Manage My KiwiSaver**? You can:

- View all money paid to Inland Revenue (including employee deductions, employer contributions, voluntary contributions and government contributions).
- Get details of any interest we credit to your account.
- See when we transfer the money to your scheme provider.
- View and update your contact details.
- Find out how to contact your scheme provider, and see a list of all current scheme providers.
- Request one of our information packs.
- Apply for a contributions holiday.
- Opt out of KiwiSaver (if you were automatically enrolled, and the deadline hasn't passed).
- Track your requests, and see how they're progressing.

A confirmation screen gives you assurance that we've received your updates. The homepage displays helpful "messages of the day" to keep you up-to-date with the latest news and, if you're on a contributions holiday, you'll be reminded when it's about to expire.

What **Manage My KiwiSaver** *doesn't* show you:

- Any payments made directly to your scheme provider.
- The return on your investment.

You'll need to contact your scheme provider if you'd like these details.

**Note**

KiwiSaver deductions that come out of your salary or wage aren't paid directly to your scheme provider. Instead, they come to Inland Revenue first, along with other employee deductions like PAYE, child support and student loan repayments. The normal "payroll cycle" means it may take over two months for your money to reach your scheme provider.

**Manage My KiwiSaver** is designed to make it easy for you to keep up-to-date with your savings plan. Why not give it a go?