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A free New Zealand Kiwi Saver calculator

Installation:

There is none!

Just unzip the file and save KiwiCalc.exe to somewhere on your computer, preferably somewhere in a search path such as C:\windows, but its not essential.

(Some users include a folder such as C:\bin in the search path for such small utility programs. This keeps them all in one place for easy updates and moving their library to other computers.)

Right click the KiwiCalc.exe file and choose "Send To" and then "Desktop (create shortcut)". Drag or copy the shortcut to where ever convenient – launch bar, folder or start menu etc.

N.B. The program itself makes no changes to your machine or it's registry, nor incorporates any spy ware, usage reporting, or advertising other than the introductory about screen.

Uninstalling:

Use the Delete key Luke!

Delete these instructions, any created shortcuts, KiwiCalc.exe, and the original downloaded file.

Usage:

Run it! Press help button!

Basically it calculates the return over any number of years, based on the displayed settings. Re-Invest mode allows the calculation to be repeated, calculating forward from the results of the last calculation. Set the term, say to 10 years, and adjust things – salary, fund percentage, risk and other factors after each iteration.

No KiwiSaver rules are enforced, such as only allowing the specified employee and employer contribution rates. Nor is the timing of contribution transfers taken into account, or the government subsidy to the fund providers.

The general investment strategy is to invest as much as possible at the highest risk and return, for the longest term while young, and decrease the risk over time. All other things being equal, \$20 per week for just the first 10 years (\$10,000 contributed) will result in a similar the final amount after 40 years, than the same \$20 per week starting 10 years later for the next 30 years, (\$30,000 contributed) over the shorter 30 year term! It's the total time invested that matters.

Liability:

This calculator is intended merely as a tool to demonstrate the differences between various investment strategies. The end user agrees to accept all liability for any investment choices made due to the use of this calculator. While the calculations are believed to be accurate, many other factors, such as; fund profile, your risk tolerance, market performance, can greatly affect actual returns.