

## **KiwSaver Calculator**

### Installation Instructions

#### **Installation:**

Just unzip the file and save KiwiCalcc.exe to somewhere on your computer, or create a new folder such as C:\Calculators and extract it to that location.

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

#### **Uninstall:**

Right click the KiwiCalc.exe file and choose delete.

Delete any created shortcuts, taxcalc.exe, this instructions.txt, and the original downloaded file.

N.B The program itself makes no changes to your machine or its registry, nor incorporates any spyware, usage reporting, or advertising other than the opening splash screen. You will need to download the latest version whenever tax tables change though.

#### **Usage:**

Run it!

Press help button!

Essentially it calculates the return over any number of years based on the displayed settings.

Re-invest mode allows the calculation to be repeated starting with the results of the last calculation.

Set the term to say 10 years and adjust things - salary etc after each calculation.

Note that no KiwiSaver rules are enforced, such as only allowing the specified employee and employer contribution rates, nor is the timing of transfers of contributions and the government subsidy to the fund providers, taken into account.

#### **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.