

New Zealand Rugby Players Superannuation Plan






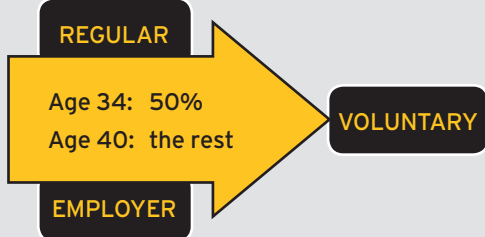
Take care of life after rugby with ASB

Every day you train hard to put yourself in a position to win the ultimate prize – be that a championship or an important backyard game of touch with your family. No matter your post-rugby goals, we're here to help you every step of the way and to make sure your savings are working as hard as you. But it's important to take action now!



The Plan

ASB and New Zealand Rugby have put together an initiative to support players in transition to post-rugby life. Here are the nuts and bolts.

Money in/Contributions 	Investing in a fund 	Money out/Withdrawals 
You will have 3 accounts	Invested in a fund that's right for YOU	EARLY: Financial Hardship ANYTIME: Monies in Voluntary Account
REGULAR <ul style="list-style-type: none"> Up to \$5,000 p.a. (from pay) VOLUNTARY <ul style="list-style-type: none"> Anything over \$5,000 p.a. (from pay) Any extra payments to the plan EMPLOYER <ul style="list-style-type: none"> Less than 5 years: 2.5 times your regular contributions up to \$12,500 p.a. 5 years or more: 3 times your regular contributions up to \$15,000 p.a. 	<ul style="list-style-type: none"> Different investment options Range of risk vs return profiles Competitive fees 	
Regular contributions, and any voluntary contributions that New Zealand Rugby deducts from your before-tax salary or wages, are subject to employer superannuation contribution tax (ESCT). You can view the ESCT rates at ird.govt.nz		

For full details of the Plan see the [ASB Superannuation Master Trust Product Disclosure Statement](#) and New Zealand Rugby Players Superannuation Plan Employee booklet

Experts on and off the field

You're the experts on the field and we're the experts looking after you off it. With ASB you get:

Guidance and advice

Benefit from guidance and support that can help you towards a better life after rugby

Confidence

Join over 500,000 New Zealanders who trust us with their superannuation savings

Experts at managing money

Access to a range of funds managed by the world's leading investment managers

Low fees

With low fees, more of your money stays invested to earn returns

Frequently asked questions

Q. How do I join the plan?

A. Contact your Player Development Manager (PDM) who will have the necessary documents you need to read and complete.

These include the ASB Superannuation Master Trust Product Disclosure Statement and the New Zealand Rugby Players Superannuation Plan Employee Booklet, which has the application form you'll need to complete.

Q. How do I change my contributions?

A. 1. REGULAR CONTRIBUTIONS

To change your regular payroll contribution, you need to contact NZR. To make this change, please email payroll@nzrugby.co.nz

2. VOLUNTARY CONTRIBUTIONS

Members can also make voluntary contributions at any time (these are not locked in).

- **Direct from your pay to your account**

You can set up for voluntary contributions to be deducted directly from your before-tax salary or wages - please contact NZR at payroll@nzrugby.co.nz if you wish to do this (this is in addition to your regular contributions and is not matched by NZR).

- **Direct to ASB**

Payment methods			
One off lump sum	Make a one off contribution direct to account number 12-3113-0003586-00. You'll need to reference your payment with your NZR Plan member number (e.g. NZRXXXX), your IRD Number and your surname.	OR	Complete and return the Lump Sum Contribution form found at asb.co.nz/smt/forms
Regular ongoing	Set up an automatic payment through your online banking service to account number 12-3113-0003586-00. You'll need to reference your payment with your NZR Plan member number (e.g. NZRXXXX), your IRD Number and your surname and initials.	OR	Complete and return the Direct Debit form found at asb.co.nz/smt/forms

Q. How do I change my fund choice?

A. You can change funds at any time by giving ASB a completed 'changing your fund form' available at asb.co.nz/smt/forms.

You can meet with an ASB Wealth Manager for more information about the funds. Ask your PDM for more information.

Q. How do I see my account on my mobile?

A. You'll need to be an ASB customer and signed up for FastNet Classic internet banking to use the ASB Mobile app. Call us on 0800 327 863 and we'll help you get set up with FastNet Classic if you're not already.

If you're already registered for FastNet Classic the next step is to download the ASB Mobile app from either Apple's App Store or Android's Google Play Store. Sign in to the mobile app using your FastNet Classic username and password

Contact



ASB Wealth Managers' disclosure statements are available on request and free of charge from your ASB Wealth Manager.

Interests in the ASB Superannuation Master Trust (Scheme) are issued by ASB Group Investments Limited, a wholly owned subsidiary of ASB Bank Limited (ASB). ASB provides Scheme administration and distribution services. No person guarantees interests in the Scheme. Interests in the Scheme are not deposits or other liabilities of ASB. They are subject to investment risk, including possible loss of income and principal invested. For more information see the [ASB Superannuation Master Trust Product Disclosure Statement](#) available from asb.co.nz and the register of offers of financial products at www.business.govt.nz/disclose (search for ASB Superannuation Master Trust).