



## The KiwiSaver Employer Participation Analyser™

This analyser will help you to work out how KiwiSaver can fit in with your business goals and your relationship with your employees.

*(Please circle your response on a scale of 1 to 10)*

### A. What kind of involvement should you have with KiwiSaver for your organisation?

1. How do you feel about the Government passing legislation that requires you to make decisions about KiwiSaver?
 

1	2	3	4	5	6	7	8	9	10
Very negative			Ambivalent			It's good something is being done to help people plan			
  
2. How do you feel about KiwiSaver and your role in relation to it, as an employer?
 

1	2	3	4	5	6	7	8	9	10
Very negative just more work			Ambivalent			A great opportunity to add value to my employees			
  
3. How much money are you prepared to commit to dealing with the KiwiSaver legislation?
  - a) Nil (1)
  - b) \$1 per employee per annum (2)
  - c) \$30 per employee per annum (5)
  - d) \$100 per employee per annum (5)
  - e) \$200+ per employee per annum (8)
  - f) 1% of payroll (10)
  - g) 2% of payroll (10)
  - h) 3% of payroll (10)
  - i) 4+% of payroll (10)
  
4. How important do you personally believe saving for your retirement is?
 

1	2	3	4	5	6	7	8	9	10
Not relevant								Very important	
  
5. How important do you think it is for your employees to save for their retirement?
 

1	2	3	4	5	6	7	8	9	10
Not relevant								Very important	
  
6. What do you think the role of the employer should be in relation to assisting employees with their financial planning/financial security?
 

1	2	3	4	5	6	7	8	9	10
No involvement at all			Providing the tools				Very involved		

**Add together your scores to see which solution might be suitable for you:**

Scores:

- |         |  |
|---------|--|
| 6 - 22  | Solution A. Provide a compliance only solution – hand out the IRD packs to new employees and only those that ask, and get your employees to work out what they are going to do themselves with no assistance from you. |
| 18 – 30 | Solution B. Select a preferred scheme for your employees to join but let them work out whether they should join or not.  |
| 25 – 45 | Solution C. Select a preferred scheme, make it available to all employees and provide introductory education tools for them to work out whether they should join or not.   |
| 30 – 60 | Solution D. Select a preferred scheme, provide education tools and individual professional financial planning consultations for them to work out whether they should join or not.                                      |
| 30 – 60 | Solution E. Make salary sacrifice available for any employees who want to use it.  |
| 39 – 60 | Solution F. Use KiwiSaver as an opportunity to introduce professional financial planning education and consultations into your organization for your employees.  |
| 40 – 60 | Solution G. Investigate assisting your employees by subsidising their contributions into KiwiSaver.  |
| 40 – 60 | Solution H. Investigate providing additional employee benefits including group insurance cover.  |

If your results indicate that you should choose Solutions B – H, we suggest you complete The KiwiSaver Legal Obligations Reviewer™ - can be downloaded from [www.moneyworks.co.nz](http://www.moneyworks.co.nz) for free and consider whether you want to find out more about what Moneyworks can offer, to give you guidance on how to go about doing this.

Additional resources are available for you to use are available as a Moneyworks Employer Member from [www.moneyworks.co.nz](http://www.moneyworks.co.nz):

The KiwiSaver and Employee Benefits Decision™ resource

The KiwiSaver Communication and Education Solutions™ resource

We will provide you with recommendations for suitable solutions for you, upon completion of these questionnaires. These initial recommendations are included in the cost of your Membership.