



Annual Report

for the year ended 31 March 2024



Scan to visit
www.firesuper.org.nz

Year snapshot

for year ended 31 March 2024

Money facts

\$560.7m

net assets at year end

\$12.3m

member contributions

\$0.4m

voluntary member contributions

\$19.0m

employer contributions

\$33.4m

benefits paid

\$58.2m

net assets increase for the year

Member facts

2,246

total members at year end

1,908

contributing members

101

non-contributing members at year end

237

deferred members

115

new members joined

32

net member growth

Scheme developments



Year ended 31 March	2024	2023	2022
Investment option*			
Growth	15.62%	-5.88%	6.13%
Balanced	11.19%	-4.97%	3.10%
Conservative	6.24%	-1.82%	-0.87%
Cash	3.98%	2.20%	0.37%
Scheme net assets			
01 April (millions)	\$503	\$530	\$515
31 March (millions)	\$561	\$503	\$530

This report has been produced by the Trustee to provide you with an understanding of how FireSuper has operated over the 12 months to 31 March 2024. It should be read in conjunction with FireSuper's Product Disclosure Statement and the information available at www.firesuper.org.nz and www.disclose-register.companiesoffice.govt.nz.

Online tools can help you plan for your future retirement. www.sorted.org.nz has a Retirement Calculator that shows you what your future retirement may look like based on information you enter.

*Earnings credited after expenses and tax

Chairman's report

As Chairman of the Trustee Directors, I am pleased to present the FireSuper annual report for the year ended 31 March 2024.

Market update for the year

In contrast to the previous Scheme year (where both shares and bonds lost value, resulting in negative returns for all investment options other than Cash), markets generally posted robust gains over the period. This was mainly due to a rapid fall in inflation, which was achieved without the anticipated global recession. The US economy in particular proved resilient as inflation came down without the need for significant redundancies.

This lower than expected inflation, coupled with stronger than expected economic growth, saw both shares and bonds deliver healthy returns over the year. Share markets were particularly strong, driven by the mega-cap US technology companies often referred to as the Magnificent Seven - Apple, Alphabet, Microsoft, Amazon, Meta Platforms, Tesla and Nvidia.

The last few years have been particularly volatile for financial markets as governments and central banks grapple with the post-COVID recovery and geopolitical events. It is pleasing to be able to report strong returns to members this year, after the disappointing results last year. This is a further reminder that saving for retirement is a long-term proposition, and members should try to look through the short-term variability that is a normal part of the investment cycle.

Changes to the Scheme

I want to update you on some important changes to FireSuper. We recently finalised amendments to modernise the Trust Deed, which came into effect on 1 March 2024.

First, we have officially changed the Scheme's name to "FireSuper" from "New Zealand Fire Service Superannuation Scheme".

We have also introduced new benefits to enhance flexibility for our members. You can now apply to access some of your FireSuper funds if you are buying your first home, are suffering financial hardship (including, in specified circumstances, as a result of a natural disaster or pandemic illness), or have a life-shortening congenital condition.

These changes are designed to provide you with greater flexibility and support when you need it most. We are committed to continuously improving our services to meet your evolving needs.

In numbers

During the year, we welcomed 115 new members to FireSuper. With net growth of 32 over the period, our total membership was 2,246 at year end. Nearly \$31.7 million was contributed to FireSuper, comprising \$12.6 million from members and \$19.0 million from Fire and Emergency New Zealand. Net assets grew from \$503 million to \$561 million. It is pleasing to see our membership and assets grow, despite these uncertain times.

Acknowledgements

I want to express my gratitude to my fellow Trustee Directors and FireSuper's advisers for their unwavering support. Their dedication has been crucial to the success of FireSuper.

As Trustee Directors, our main focus is to assist FireSuper members in saving for a secure retirement. We are committed to providing the guidance and support needed to help you achieve your retirement goals.

Please take the time to review the important information about FireSuper and your investments in this report. It is important to stay informed about your account and the opportunities available to you. If you have any questions, reach out to our Helpline team at 0800 MY SUPER (0800 69 78737) for assistance.



Denis Fitzmaurice
Chairman
FireSuper Trustee Limited

Investment expectations

FireSuper offers you a choice of five investment options that have been designed to give you the ability to choose a solution that best matches your personal preferences and life stage. The choices range from a higher-risk Growth option that is invested predominantly in assets such as shares and property, through to the low-risk Cash option. Additionally, you can choose the Life Cycle option which uses the Growth, Balanced and Conservative options as building blocks and progressively reduces your risk/return profile over time.

The Trustee sets investment expectations for each investment option based on the underlying asset allocation. These expectations vary across each investment option according to the characteristics of the underlying investments. For example, the Cash option is constructed with a focus on there being low risk of a member incurring a loss in any year, while other options aimed at potentially higher returns increase the likelihood and magnitude of short-term negative returns ('risk').

The expectations are generally set in relation to changes in consumer prices, because what matters is how your retirement savings have performed in relation to what your money will buy. The more we strive to 'beat' the Consumer Price Index (CPI), the greater the risk, so the Trustee sets those expectations over longer timeframes to allow for bad years as well as good.

The expectations are based on what our investment consultant currently believes are the best estimates looking ahead for the returns and risks from investing in the various asset classes.

More information about FireSuper's investments can be found in the Statement of Investment Policy and Objectives (SIPO), available for download from www.firesuper.org.nz and www.disclose-register.companiesoffice.govt.nz.

As at 31 March 2024, our return expectations, after deducting fees, administration expenses and tax, for the four core investment options were:

Growth

CPI plus 3.5% to 4% per annum over 10 years plus

Balanced

CPI plus 2.5% to 3% per annum over 10 years plus

Conservative

CPI plus 1.5% to 2% per annum over 10 years plus

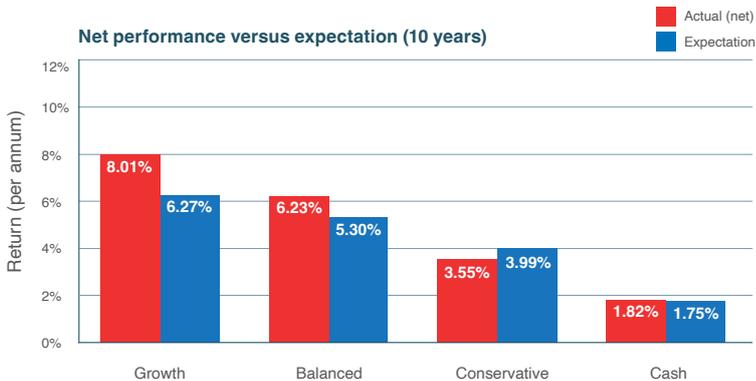
Cash

To perform broadly in line with the after-tax movement of the S&P/NZX Bank Bills 90-Day Index

(The Life Cycle investment option uses the Growth, Balanced and Conservative investment options as building blocks. As such, there are no specific investment expectations for the Life Cycle investment option.)

The following graph shows the net performance against expectations for each option over the last 10 years:

Overall long-term performance for each core investment option



Outcome

The Growth, Balanced and Cash options have exceeded their expectations over the last 10 years, but the recent increase in inflation has meant that the Conservative option has not. The Conservative option is mainly invested in bonds and cash which have delivered much lower returns than growth assets such as shares.

* The Trustee's return expectations are that the Cash option will perform broadly in line with the S&P/NZX Bank Bills 90-Day Index adjusted for tax and for the other options to exceed inflation by various margins. These margins have changed through time but on a forward-looking basis they are currently: 3.5-4% for the Growth option, 2.5-3% for the Balanced option and 1.5-2% for the Conservative option. Where applicable, the mid-point of the margin range has been used in the calculations.



How have the investment options performed over the last 10 years?

Growth of \$1,000 (after expenses and tax) over 10 years ended 31 March 2024

- Growth
- Balanced
- Conservative
- Cash

Investment managers

We employ managers for the different asset types and review the performance of each manager each quarter, meet them face-to-face once every two years (or more often if necessary), and change managers if we think that this is in the best interest of members.

The managers and the asset class(es) they manage for FireSuper are:

ANZ Investments

- New Zealand fixed interest and cash/cash equivalents
- International listed property via Resolution Capital

Direct Capital

- New Zealand unlisted equities

First Sentier Investors

- International listed infrastructure

Harbour Asset Management

- Australasian equities

Mercer (N.Z.) Limited

- International equities – via Legal & General Investment Management for developed markets and Blackrock for emerging markets

Russell Investment Group

- International fixed interest – manager of managers

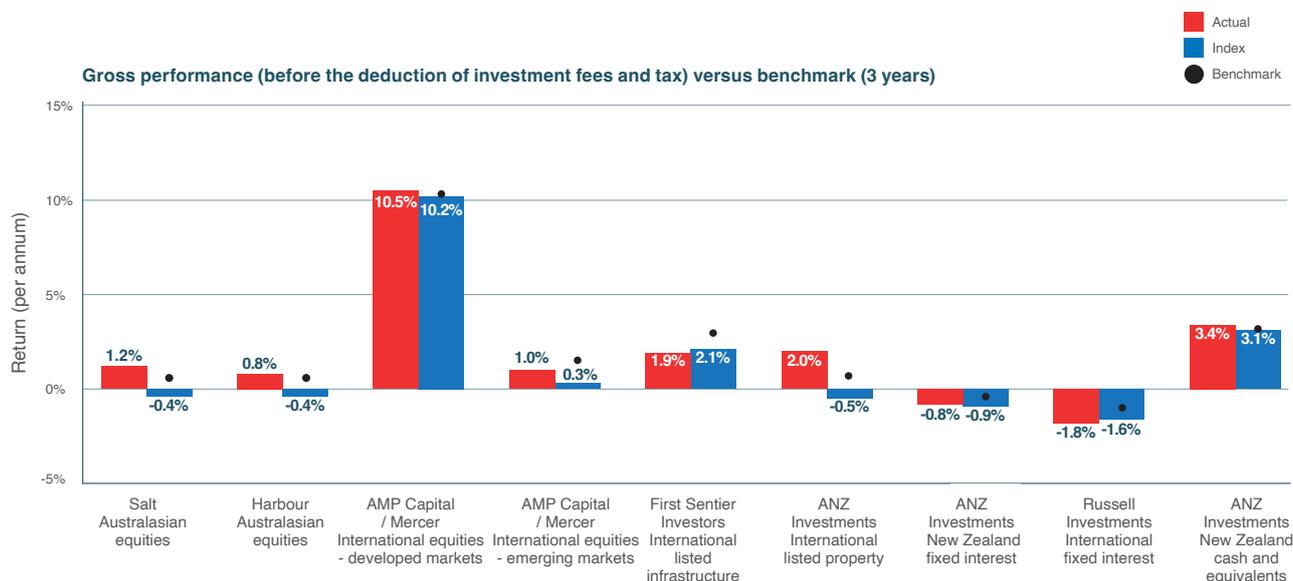
Salt Funds Management

- Australasian equities

On 3 May 2024, ANZ announced that it would exit its wholesale investment business. This means that ANZ will shortly no longer provide investment management services to wholesale investors such as FireSuper. The Trustee has commenced the process of appointing new investment managers for the New Zealand cash, New Zealand fixed interest and global listed property sectors.

Performance

The performance of each manager is regularly assessed against a 'benchmark' relevant to the asset class in which it invests. For example, if a manager is investing in fixed interest, its benchmark will be a margin over an appropriate fixed interest index. The following graph show the managers' performance over the past three years:



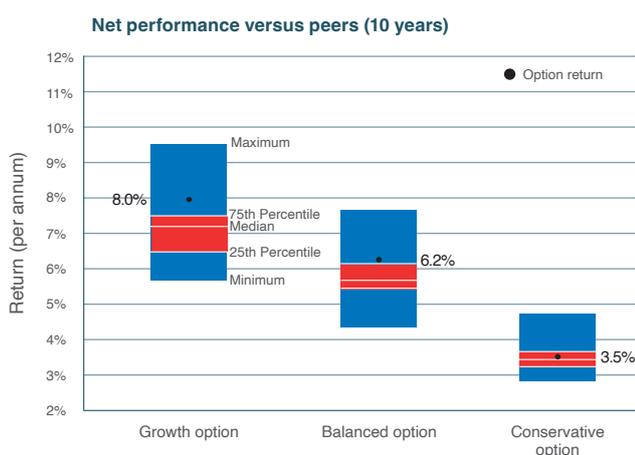
Outcome

The Australasian equities, international equities (developed markets), international listed property and New Zealand cash managers met the targets set by the Trustee over the three-year period, while the international equities (emerging markets), international listed infrastructure and both fixed interest managers did not. FireSuper moved to a passive strategy for the developed markets portion of international equities during this period. Emerging markets remains actively managed.

Scheme costs

Investment option performance compared to KiwiSaver schemes

It's also important to know how FireSuper's three diversified, core investment options have performed relative to other schemes with a similar mix of assets. The following graph compares the net performance of the Growth, Balanced and Conservative options against the Morningstar database of KiwiSaver schemes:



The chart shows the range of returns by other providers for each investment option.

Each option outperformed the median fund in their peer universe over the last 10 years, and Growth and Balanced also sit above the upper quartile.

For further information about each option's investment performance, refer to the fund updates which are available at www.firesuper.org.nz and also on www.disclose-register.companiesoffice.govt.nz.

Overall operational expenses and base investment management fees (excluding any performance fees) for the year totalled \$2.792 million, up from \$2.527 million last year. The increase over the year was largely attributable to project costs associated with the modernisation of FireSuper's Trust Deed.

Some investment managers deduct fees directly from their funds. Others bill FireSuper for fees in accordance with the investment management agreements in place. The Trustee discloses both types of investment fees paid in the expenses section of FireSuper's financial statements.

The Trustee uses an international method of measuring and comparing these expenses from year to year known as the 'Management Expense Ratio' (MER). This ratio shows the level and trend in FireSuper expenses for investment and administration as a percentage of the total funds being managed. The MER comparison over the last five years is shown below:

To 31 March	Investment MER (%)	Administration MER (%)	Total MER (%)
2024	0.373	0.210	0.583
2023	0.379	0.168	0.548
2022	0.419	0.166	0.585
2021	0.658	0.152	0.810
2020	0.584	0.154	0.739

Although the investment MER fell slightly, the administration and total MERs were higher for the reason cited above.

As the table above shows, most of FireSuper's costs are investment-related. The current investment-related costs for the various investment options are shown below:

Investment option	Cost per \$100 invested
Growth	37 cents
Balanced	40 cents
Conservative	33 cents
Cash	17 cents

Member story

Ali Rodger is an Auckland-based member of FireSuper, currently working in the Onehunga Station as a Senior Station Officer. Ali currently invests in the Life Cycle option, which uses the Growth, Balanced and Conservative investment options to automatically transition savings from predominantly growth assets to predominantly income assets over time.



I joined FireSuper back in 2012, and it has been instrumental in helping me plan for my future and retirement. I chose to join FireSuper because of the enhancements and significant employer contribution. During a review of my savings, I later switched my investment choice to the Life Cycle option. This option appealed to me because it gradually reduces the risk as I approach retirement.

As a firefighter, I understand the importance of planning for the future, and the Life Cycle investment option aligns nicely with my savings goals. My main goal is to have enough savings to enjoy a comfortable retirement. Plus, I have specific savings goals such as buying a home, going on holidays, and even owning a classic American truck. Outside of work, I like to unwind by playing golf and spending quality time with my partner and our daughter.

Throughout my saving journey, I have faced various challenges, including going through a divorce and managing child support payments. However, FireSuper, with its Life Cycle investment option, has provided me with peace of mind. The gradual reduction of risk over time means that I can maximise my savings over time while not worrying about sudden market volatility impacting my savings as much when I am close to retirement.

Overall, the Life Cycle option in FireSuper has been a game-changer for me. It has allowed me to plan for the future and work towards my savings goals, all while minimising the risk as I approach retirement. I am grateful for the support and benefits that FireSuper provides, and I am confident that it will continue to help me achieve a comfortable and fulfilling retirement.





Statutory information

1. Details of the scheme

This is the annual report for FireSuper for the year ended 31 March 2024. FireSuper is a restricted workplace savings scheme. The manager and Trustee of FireSuper is FireSuper Trustee Limited (Trustee).

FireSuper's latest financial statements as at 31 March 2024, authorised for issue on 21 June 2024, were lodged with the Registrar of Financial Service Providers on 24 June 2024.

As at 31 March 2024, FireSuper's latest Product Disclosure Statement (PDS) was dated 1 March 2024 and FireSuper remains open for applications.

Copies of the financial statements (including the auditor's report) are available on www.disclose-register.companiesoffice.govt.nz or at www.firesuper.org.nz.

The fund updates, as at 31 March 2024, will be available by 30 June 2024 on www.disclose-register.companiesoffice.govt.nz.

2. Information on contributions and scheme participants

This section provides a summary of changes in the membership of FireSuper over the year ended 31 March 2024.

Membership details

	Contributory members	Non-contributory members	Deferred members	Total non-contributory members	Total
At 1 April 2023	1,897	86	231	317	2,214
New members	115	-	-	-	115
Members transferring from other schemes	-	-	-	-	-
Total new members	115	-	-	-	115
Members transferring to deferred	-34	-	34	34	-
Contributory status change	-25	25	-	25	-
Total membership status change	-59	25	34	59	-
LESS					
Retirement	-17	-	-	-	-17
Resignation	-23	-10	-28	-38	-61
Retrenchment/redundancy	-	-	-	-	-
Death	-	-	-	-	-
Loss of physical/medical fitness	-4	-	-	-	-4
Transfer to other schemes	-1	-	-	-	-1
Other exits	-	-	-	-	-
Total exits	-45	-10	-28	-38	-83
At 31 March 2024	1,908	101	237	338	2,246

Members' accumulations

At 1 April 2023 = \$502.513 million relating to 2,214 members

At 31 March 2024 = \$560.663 million relating to 2,246 members

Contributions

Type	Number of members	Total amount
Member contributions	2,058	\$12,266,807
Member voluntary additional contributions	93	\$380,409
Employer or other sponsor contributions	2,058	\$19,010,935
Government contributions*	60	\$28,679
Total		\$31,686,830

* Contributions paid to FireSuper by the government for members in the Complying Fund Section.

3. Changes relating to the scheme

Trust Deed

The Trust Deed was amended and restated on 1 March 2024. The key amendments were:

- changing the Scheme's name to FireSuper;
- introducing additional early access facilities (first home purchase, significant financial hardship and life-shortening congenital conditions);
- expanding the specified financial hardship eligibility criteria;
- updating the calculation basis for any top-up entitlements on death or loss of medical/physical fitness;
- altering the rules for the payment of death benefits for deferred members;
- establishing simpler names for member balances;
- introducing additional member contribution rate options in the Complying Fund Section; and
- where members are contributing to the Complying Fund Section, adjusting the split of Fire and Emergency New Zealand contributions between this and the Regular Section. Fire and Emergency New Zealand's overall contribution rate will not change.

Terms of offer of interests in the scheme

Other than those matters noted in the Trust Deed section above, there were no material changes to the terms of offer of interests in the FireSuper during the year. The PDS was replaced on 1 March 2024 to reflect the Trust Deed changes and included other wording changes to add clarity to the offer document.

The 1 March 2024 PDS update also reflected:

- updated individual action fees (including, where applicable, for the additional early access facilities);
- revised estimated fund charges for all options other than the Growth and Conservative options; and
- a change to the Cash option risk indicator from 1 to 2.

The PDS had previously been updated on 19 September 2023. Along with minor edits to wording, the changes reflected:

- updated individual action fees;
- revised estimated fund charges for all options other than the Growth option;
- a change to the 'likelihood of a negative return' expectation for the Conservative option; and
- a change to the Life Cycle age 49 risk indicator.

Statement of Investment Policy and Objectives (SIPO)

The SIPO was updated on 31 August 2023. Along with minor edits to wording, the changes involved:

- updating the 'likelihood of a negative return' expectation for the Conservative option to '1 year in every 7', from '1 year in every 6';
- amending the description of the corrective action to be taken to rebalance asset allocations in the event of a breached exposure;
- in Appendix 1:
 - clarifying that the minimum excess return expectations are gross of investment management fees;
 - updating the international listed infrastructure benchmark from FTSE Global Core Infrastructure 50:50 to FTSE Developed Core Infrastructure ex Pipelines;
 - replacing the First Sentier Global Listed Infrastructure Fund with the First Sentier Responsible Listed Infrastructure Fund; and
 - amending the footnote 6 reference from Implemented Investment Solutions Limited to FundRock NZ Limited.

The SIPO was also updated at the time of the Trust Deed amendment on 1 March 2024. This involved minor edits to wording only.

Related party transactions

On 24 October 2023, the Trustee entered into an agreement with Mercer (N.Z.) Limited to provide project services to accommodate the proposed Trust Deed amendments.

There were no other material changes to the nature or scale of related party transactions and there were no related party transactions that were not on arm's length terms.

4. Other information for particular types of managed funds

Withdrawals

During the year to 31 March 2024, the following withdrawals were made from FireSuper:

Full withdrawals	Number of members
Retirement	17
Resignation	61
Death	-
Loss of physical/medical fitness	4
Transfers to other schemes	1
Other exits	-
Total full withdrawals	83

Partial withdrawals	Number of members
Early access	35
KiwiSaver transfer	-
Relationship property	6
Deferred access	154
First home withdrawal	1
Total partial withdrawals	196

Credited earning rates

The monthly earning rates that were credited to members' accounts over the year ended 31 March 2024 were as follows:

Monthly earning rate (%)	Growth	Balanced	Conservative	Cash
2023				
April	1.58%	1.20%	0.70%	0.27%
May	-0.47%	-0.50%	-0.13%	0.31%
June	3.00%	1.92%	0.57%	0.32%
July	2.05%	1.46%	0.66%	0.35%
August	-1.32%	-1.00%	-0.25%	0.35%
September	-3.95%	-3.17%	-1.42%	0.31%
October	-1.44%	-1.14%	-0.68%	0.37%
November	5.11%	4.28%	2.57%	0.34%
December	3.40%	3.03%	2.05%	0.35%
2024				
January	0.94%	0.58%	0.36%	0.33%
February	2.77%	1.76%	0.50%	0.32%
March	3.29%	2.47%	1.21%	0.31%
Year ended 31 March 2024	15.62%	11.19%	6.24%	3.98%

Manager's statement

The Trustee, as manager of FireSuper, states that:

- Some of the contributions required to be made to FireSuper were either not made or were not made in accordance with FireSuper's Trust Deed. The Trustee has notified, or will notify, affected members directly.
- All the benefits required to be paid from FireSuper in accordance with FireSuper's Trust Deed have been paid.
- The market value of FireSuper's assets at 31 March 2024 equalled or exceeded the total value of benefits that would have been payable had all members of FireSuper ceased to be members at that date and had provision been made for the continued payment of all benefits being paid to members and other beneficiaries as at 31 March 2024.

On behalf of the Trustee:



Denis Fitzmaurice
Chairman
FireSuper Trustee Limited
21 June 2024

Locked-in Complying Fund Section

This information only relates to the Complying Fund Section:

- At 31 March 2024, the market value of the assets subject to complying fund rules totalled \$8,687,214 relating to 153 members.
- The value of withdrawals subject to complying fund rules made during the year totalled \$241,144.

5. Changes to persons involved in the scheme

Trustee and manager

FireSuper is governed by a special-purpose Trustee company, FireSuper Trustee Limited. FireSuper Trustee Limited is also the manager of FireSuper.

At 31 March 2024, the Directors of the Trustee were:

Appointed by the Professional Firefighters Union

- Denis Fitzmaurice (Chairman)
- Ian Wright
- Reuben Otto

Appointed by Fire and Emergency New Zealand

- Angela Hauk-Willis
- Murray Coppersmith
- Martin Dalglish

Independent Director and Licensed Independent Trustee

- Andrew Johnson

Trustee Director changes

There were no changes to the Trustee Directors during the year to 31 March 2024.

Administration manager, Secretary, investment managers and auditor

No changes were made during the year ended 31 March 2024 to the administration manager (which also acts as the securities registrar for FireSuper), Secretary, auditor, or the investment managers.

Your **Trustee Directors**



Denis Fitzmaurice

Denis began his career with the Fire Service in 1980, having spent the previous five years in the banking industry. His Fire Service career involves 37 years as an operational Firefighter and Officer, and he is currently Fire and Emergency's Safety Health & Wellbeing Manager, South Island. He is a Life Member of the Union, and formerly served as South Island President and as a member of the National Committee. Currently he is the Chairman of the Trustee's Board and he has been a Trustee, then a Board member, continuously since 2006.



Andrew Johnson

Andrew joined the FireSuper Board on 1 April 2019 as the Licensed Independent Trustee Director. Andrew has extensive and broad investment and superannuation industry knowledge. He has held senior roles with a number of New Zealand's leading financial services organisations, dating back to the 1980s. Over this time, Andrew has had various associations with FireSuper, including leading Russell Investments' provision of investment consulting services to FireSuper for six years until mid-2018. Andrew also serves as the Licensed Independent Trustee Director for two other restricted workplace savings schemes and as an investment committee member for a number of entities, provides ongoing advisory services to a retail managed fund provider, and undertakes ad hoc consulting projects.



Ian Wright

Ian joined the New Zealand Fire Service in 1987 in Wellington. He is currently Senior Station Officer on Blue Watch at Avalon fire station and is Executive Officer qualified. Ian has previously spent six years as a Trustee of FireSuper (as a Union appointee) and discontinued that appointment due to taking a year's unpaid leave from Fire and Emergency New Zealand. Ian has worked his way up through the Union's ranks, holding multiple local, regional and national positions, culminating in being in his second term as the elected National President. Ian was reappointed to the Board in March 2023.



Angela Hauk-Willis

Angela was a Board member of the New Zealand Fire Service Commission and subsequently of Fire and Emergency New Zealand from 2011 to 2018, and brings experience in the establishment, operation and governance of superannuation schemes. Angela is a former Deputy Secretary at Treasury.



Murray Coppersmith

Murray worked at PwC for 34 years, including 24 years as a partner, and has worked in New Zealand and overseas. During his career at PwC, Murray's responsibilities included a period on the Board of PwC New Zealand, as well as being lead partner of the Corporate Finance team and, more recently, of the Finance and Economics team. Murray brings experience in governance, business valuation and financial evaluation.



Martin Dalgleish

Martin has held Board positions with NZL Group Limited (a large transport and logistics company) and the Skylight Trust (a charitable trust providing support to children, families and whanau going through loss, trauma or grief). Martin is a partner in the law firm Dentons Kensington Swan, specialising in acquisitions, joint ventures, governance and strategic contracts. He has held positions on the Board of the firm and as head of the firm's Advisory practice.



Reuben Otto

Reuben joined the New Zealand Fire Service in 2011 after completing a Bachelor of Business Studies at Massey University. Reuben was originally posted to Auckland, where he worked for two years, and is now stationed in Whangarei, where he is the local committee member of the Union. Reuben was appointed as a Trustee Director by the Union in March 2021.

6. How to find further information

Further information relating to FireSuper, including audited financial statements, annual fund updates, the Trust Deed, PDS, Other Material Information and SIPO is available on the offer register and scheme register on www.disclose-register.companiesoffice.govt.nz (search 'FireSuper').

Copies of all FireSuper documents are also available at www.firesuper.org.nz.

Information relating to FireSuper is also available from the Secretary. There is no charge for requesting any of the above information.

7. Contact details and complaints

Contact details for the administration manager and securities registrar are:



Jenny Taylor

Secretary and Complaints Officer
FireSuper
C/- Mercer (N.Z.) Limited
PO Box 2897
Wellington 6140

P: (04) 819 2600

E: nzfire.super@mercercor.com

W: www.firesuper.org.nz

Disputes and complaints

Disputes or complaints should initially be directed to the Trustee, care of the Secretary at the address to the left. The Trustee is a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited (FSCL - A Financial Ombudsman Service). If you are not satisfied with the Trustee's decision about your complaint, you may refer the matter to FSCL at the following address:

Financial Services Complaints Limited

Level 4, 101 Lambton Quay
Wellington 6011
PO Box 5967
Wellington 6140

P: 0800 347 257 or (04) 472 3725

E: complaints@fscl.org.nz

FSCL won't charge a fee to any complainant to investigate or resolve a complaint.

The disputes resolution procedure is set out in a complaints procedure document available at www.firesuper.org.nz. You do not need to sign in to the website to access this information.

Directory

Trustee Directors

Appointed by the Professional Firefighters Union

Denis Fitzmaurice (Chairman)
Ian Wright
Reuben Otto

Appointed by Fire and Emergency New Zealand

Angela Hauk-Willis
Murray Coppersmith
Martin Dalgleish

Independent Director and Licensed Independent Trustee

Andrew Johnson

Administration

Administration manager

Mercer (N.Z.) Limited

Auditor

Deloitte Limited

Investment consultant

Russell Investment Group Limited

Investment managers

ANZ New Zealand Investments Limited
Direct Capital IV Management Limited
First Sentier Investors (Australia) IM Limited
Harbour Asset Management Limited
Mercer (N.Z.) Limited
Russell Investment Group Limited
Salt Investment Funds Limited

Solicitor

DLA Piper

Securities registrar

Mercer (N.Z.) Limited

Custodian

FireSuper Trustee Limited

Secretary/Complaints Officer/Privacy Officer

Jenny Taylor

Mercer (N.Z.) Limited
PO Box 2897
Wellington 6140

P: **0800 MY SUPER** (0800 69 78737)
or (04) 819 2600

E: nzfire.super@mercero.com

W: www.firesuper.org.nz



Got questions?

www.firesuper.org.nz

nzfire.super@mercero.com

0800 MY SUPER (0800 69 78737)

