



# Annual Report

for the year ended 31 March 2026



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# Year snapshot

for year ended 31 March 2026

## Money facts

**\$634.7m**

net assets at year end

**\$11.9m**

member contributions

**\$0.6m**

voluntary member contributions

**\$18.5m**

employer contributions

**\$34.5m**

benefits paid

**\$48.9m**

net assets increase for the year

## Member facts

**2,335**

total members at year end

**1,946**

contributing members

**133**

non-contributing members at year end

**256**

deferred members

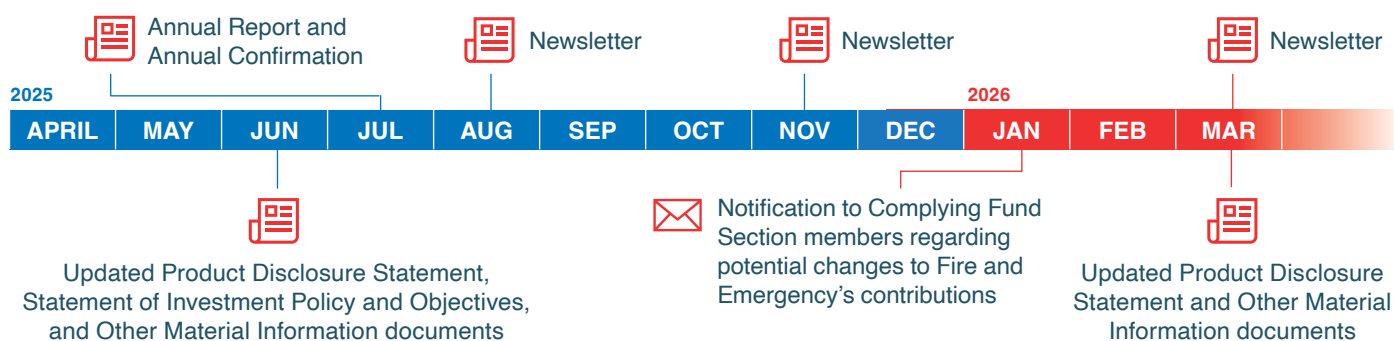
**90**

new members joined

**38**

net member growth

## Scheme developments



Year ended 31 March	2026	2025	2024
<b>Investment option*</b>			
Growth	11.43%	6.68%	15.62%
Balanced	8.22%	5.48%	11.19%
Conservative	4.14%	4.22%	6.24%
Cash	2.30%	3.71%	3.98%
<b>Scheme net assets</b>			
01 April (millions)	\$586	\$561	\$503
31 March (millions)	\$635	\$586	\$561

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 2026. It should be read in conjunction with FireSuper's Product Disclosure Statement and the information available at [www.firesuper.org.nz](http://www.firesuper.org.nz) and [www.disclose-register.companiesoffice.govt.nz](http://www.disclose-register.companiesoffice.govt.nz). Online tools can help you plan for your future retirement. [www.sorted.org.nz](http://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

# Chair's report

On behalf of the Trustee Directors, I am pleased to present FireSuper's Annual Report for the Scheme year ended 31 March 2026.

## Market commentary

Global investment markets experienced bouts of significant volatility over the Scheme's past financial year. The causes were many and varied, including:

- Sudden and unexpected policy announcements – in particular, the global tariffs declared by US President Donald Trump in April 2025 and subsequent revisions to these.
- A mix of optimism about the influence artificial intelligence (AI) will have on productivity and trepidation concerning the associated capital expenditure requirements and soaring production costs.
- Global central banks easing monetary policy. The US Federal Reserve cut rates three times, and the Reserve Bank of New Zealand five times, over the period. Lower borrowing costs have been a boon to the technology industry, which is heavily reliant on access to low-cost financing.
- The late February joint US/Israeli military strike on Iran that caused global energy prices to soar and heightened inflation expectations. These developments weighed on global growth forecasts, while central banks have shifted expectations from easing to tightening measures to help contain inflation.

Despite the volatility, offshore equities posted strong overall gains for the period. However, the results for bonds and domestic equities were more modest. This saw the Scheme deliver results either broadly in line with (Conservative and Cash options) or in excess of (Growth and Balanced options) long-term expectations.

## Supporting our members

While the Scheme year presented some challenges, it also reinforced the strengths that our members rely on - disciplined investment, clear governance and a focus on outcomes that truly matter.

We recognise the very real concerns that market volatility can bring to members thinking about their retirement. Our message, as always, is that fluctuations are a normal part of investing. FireSuper's investment strategy is built to withstand these fluctuations and deliver sustainable outcomes.

If you have questions or concerns about your retirement strategy, we encourage you to seek tailored advice from a licensed financial adviser. The FireSuper website also provides practical tools and resources to help you plan and make informed decisions.

To further support members on their financial well-being journey, later this year the Board will be introducing an online financial literacy tool designed to help build your skills and confidence in managing your finances. We look forward to providing more information about this initiative in the near future.

## KiwiSaver changes

During the year, the Government announced increases to the minimum default KiwiSaver contribution rates, underscoring the growing national focus on retirement readiness.

Complying funds, such as FireSuper, were approved to retain the previously agreed minimum levels of contribution rates into 'locked' accounts. We communicated these changes to affected members and remain committed to ensuring contribution settings are clearly explained.

## The year in numbers

During the Scheme year, we welcomed 90 new members to FireSuper. With net growth of 38 over the period, our total membership was 2,335 at year end. Over \$31.0 million was contributed to FireSuper, comprising \$12.5 million from members and \$18.5 million from Fire and Emergency New Zealand. Net assets grew from \$586 million to \$635 million. We are pleased to note both membership and asset growth during the year. These results reflect continued trust in FireSuper and the work of our team.

## Acknowledgements

Delivering reliable retirement outcomes is a team effort. I would like to thank my fellow Trustee Directors, our administration manager, and our advisers for their dedication through a busy and complex year.

On behalf of the Board, I would like to extend our sincere gratitude to Angela Hauk-Willis, whose term is set to conclude in July 2026. Since joining the Board in 2018, Angela has exemplified magnanimity, integrity and unwavering commitment, which will have a lasting impact. We deeply appreciate her contributions and the time she has given to strengthen and guide the Board for the benefit of our members.

To our members, thank you for your trust and ongoing confidence in FireSuper. Being entrusted with your retirement savings is a responsibility the team does not take lightly, and we remain committed to safeguarding those savings.

## Looking ahead

Our near-term outlook is confident but realistic. Markets will continue to fluctuate, and policy settings will evolve. What will not change is FireSuper's commitment to reliable stewardship and helping members achieve dignified, secure retirements.

In this report, you will find a comprehensive overview of financial performance and key milestones achieved throughout the year. Please review the information and if you have any questions, contact the Helpline team at **0800 MY SUPER** (0800 69 78737).



Denis Fitzmaurice  
Chair  
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 lower-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](http://www.firesuper.org.nz) and [www.disclose-register.companiesoffice.govt.nz](http://www.disclose-register.companiesoffice.govt.nz).

As at 31 March 2026, 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

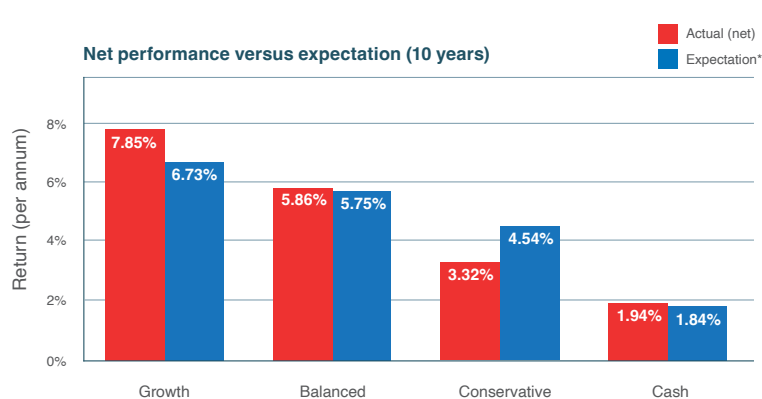
CPI plus 1.5% to 2% per annum over 10 years plus

## Cash

To perform broadly in line with the after-tax movement of the Bloomberg NZBond Bank Bill 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.)

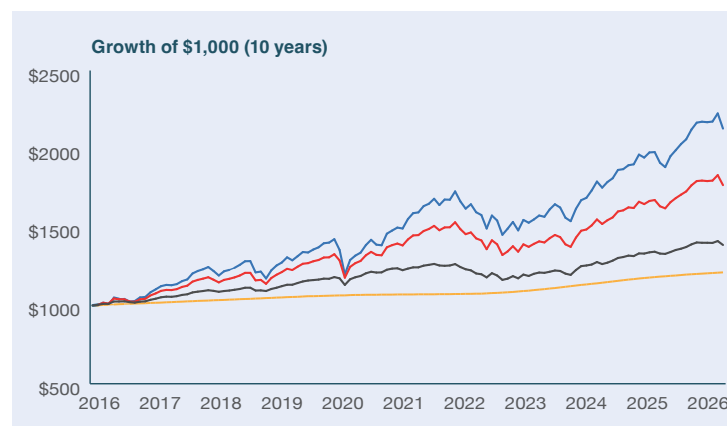
The following graph shows net performance against expectation over the last 10 years for each core investment option:



## Outcome

The Growth, Balanced and Cash options each exceeded the expectation over the last 10 years. The outcome for the Conservative option, which is mainly invested in fixed interest and cash, reflects lower-than-expected returns from these asset classes coupled with higher-than-expected inflation over the period.

\*The Trustee's return expectations are that the Cash option will perform broadly in line with the Bloomberg NZBond Bank Bill 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% to 4% for the Growth option, 2.5% to 3% for the Balanced option and 1.5% to 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 2026

- Growth
- Balanced
- Conservative
- Cash

# Fund managers

We employ fund 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 make changes if we think that this is in the best interest of members.

As at 31 March 2026, the fund managers and the asset class(es) they manage for FireSuper were:

## First Sentier Investors (Australia) IM Limited

- International listed infrastructure - via FundRock NZ Limited

## Harbour Asset Management Limited

- Australasian equities
- New Zealand fixed interest
- New Zealand cash and cash equivalents - via BNZ Investment Services Limited

## Mercer (N.Z.) Limited

- International equities

## Resolution Capital Limited

- International listed property - via FundRock NZ Limited

## Russell Investment Group Limited

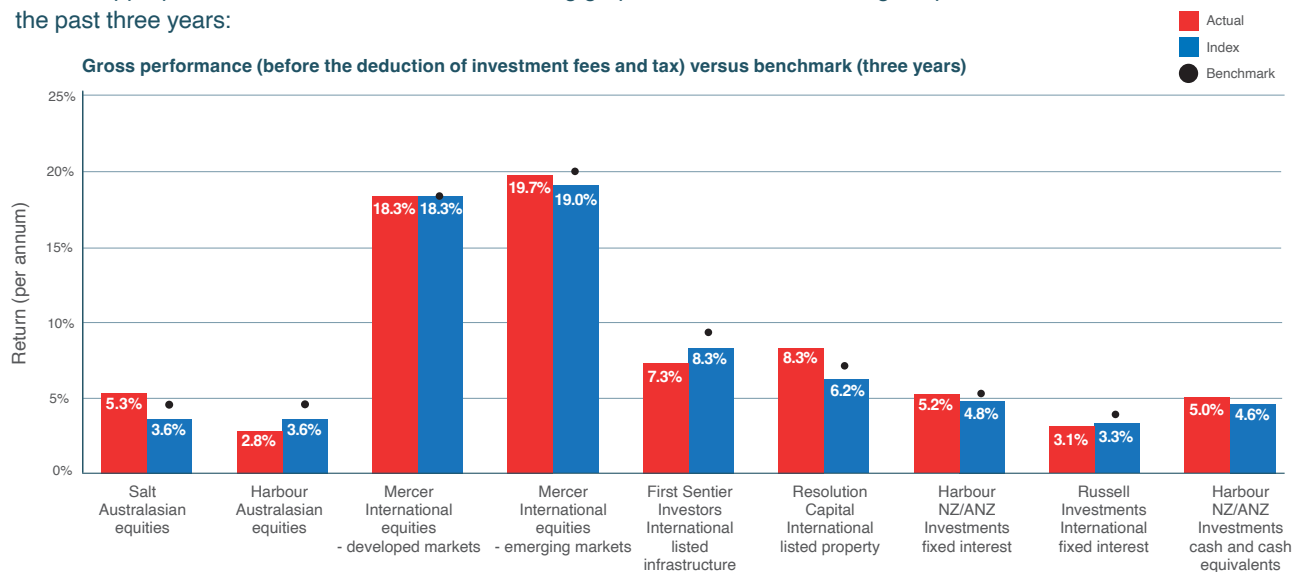
- International fixed interest - via FundRock NZ Limited

## Salt Funds Management Limited

- Australasian equities

## Performance

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



## Outcome

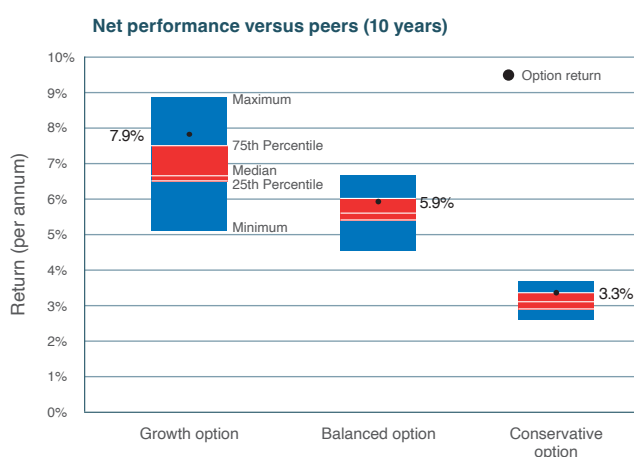
The Scheme has adopted a passive strategy for international equities - developed markets, while all other asset classes are actively managed. The target was met for only three of the active asset classes over the period. As always, the Trustee is closely monitoring the performance of the fund managers.

\*Please note that the graph includes the performance for all fund managers used by FireSuper over the past three years. In some cases, the performance shown includes that of fund managers who were replaced over the period.

# 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, with the Growth and Conservative options sitting in 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](http://www.firesuper.org.nz) and also on [www.disclose-register.companiesoffice.govt.nz](http://www.disclose-register.companiesoffice.govt.nz).

Overall operational expenses and investment management fees for the year totalled \$3.059 million, up from \$2.944 million last year.

Some managers deduct fees directly from their funds, while others bill FireSuper for fees in accordance with the 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 (%)
2026	0.364	0.166	0.530
2025	0.361	0.187	0.548
2024	0.373	0.210	0.583
2023	0.379	0.168	0.548
2022	0.419	0.166	0.585

The current investment-related costs for the various investment options are shown below:

Investment option	Cost per \$100 invested
Growth	36 cents
Balanced	39 cents
Conservative	32 cents
Cash	16 cents

# Member story

For members like Darren Dawson, planning for retirement meant balancing a rewarding career with preparing for the future. FireSuper's deferred membership option offers flexibility and financial benefits, helping members transition smoothly while keeping their retirement savings working hard.



I knew it was time to step away after years of night shifts, weekend work and what felt like endless medicals. I began actively planning a few years before I officially retired, mapping out our finances, talking things through with my wife and making practical adjustments. Once I set my mind to it, I stuck with the plan, and those few years of preparation made the transition much smoother. Finally, in 2024, I retired, and because my wife was still working, I picked up some casual work to fill my time and get a few more “ducks in a row.” The work was flexible and short-term, just what I needed while I adjusted to life beyond the roster.

Once I retired, I chose to become a deferred member of FireSuper. I think it is a good decision for anyone who is financially able to do so. The process was straightforward and the FireSuper team were approachable and helpful, which made the transition easy. I've also accessed part of my accumulation early to help with the move into my next phase.

With more free time, I've returned to the local soccer scene (both watching and playing), switched up my health routine and plan to learn a new instrument. We're also travelling in our motorhome and ticking off various walks and cycle trails in New Zealand. I value the peace of mind my super provides, knowing it's there when I need it and easy to access if required.

My advice for others approaching retirement is to have an exit strategy in place because, before you know it, it will be time to move on to the next phase. And don't forget the practical stuff – like your partner learning to share the TV remote once you're both at home more!

## What is the benefit of deferred membership?

FireSuper allows members to keep their savings in the Scheme after leaving Fire and Emergency New Zealand. As a deferred member, your money remains invested by leading managers, benefiting from wholesale investment fees that are generally lower than retail rates.

While deferred members can no longer contribute to FireSuper, and employer contributions from Fire and Emergency New Zealand (and any government contributions) will cease, your accumulation will continue to be credited (or debited) with investment returns on the same basis as active members.

Deferred members have the option to supplement their retirement income by taking regular monthly withdrawals at no cost. Alternatively, deferred members can make up to four free withdrawals per year; any additional withdrawals will incur a fee.

**Disclaimer:** The information in this story reflects the member's personal experience and your experience may differ. The description is not a recommendation or opinion on whether the deferred membership benefit is right for your personal circumstances. Members are encouraged to seek independent financial advice.

Visit [www.firesuper.org.nz/financial-advice.html](http://www.firesuper.org.nz/financial-advice.html) for links and resources available to you.



# Statutory information

## 1. Details of the scheme

This is the Annual Report for FireSuper for the year ended 31 March 2026. 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 2026, authorised for issue on 17 June 2026, were lodged with the Registrar of Financial Service Providers on 18 June 2026.

As at 31 March 2026, FireSuper's latest Product Disclosure Statement (PDS) was dated 30 March 2026 and FireSuper remains open for applications.

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

The fund updates, as at 31 March 2026, will be available by 30 June 2026 at [www.disclose-register.companiesoffice.govt.nz](http://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 2026.

### Membership details

	Contributory members	Non-contributory members	Deferred members	Total non-contributory members	Total
<b>At 1 April 2025</b>	<b>1,940</b>	<b>119</b>	<b>238</b>	<b>357</b>	<b>2,297</b>
New members	90	-	-	-	90
Members transferring from other schemes	-	-	-	-	-
<b>Total new members</b>	<b>90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>90</b>
Members transferring to deferred	-35	-	35	35	-
Contributory status change	-18	18	-	18	-
<b>Total membership status change</b>	<b>-53</b>	<b>18</b>	<b>35</b>	<b>53</b>	<b>-</b>
<b>LESS</b>					
Retirement	-7	-	-	-	-7
Resignation	-20	-4	-16	-20	-40
Retrenchment/redundancy	-	-	-	-	-
Death	-1	-	-1	-1	-2
Loss of physical/medical fitness	-2	-	-	-	-2
Transfer to other schemes	-1	-	-	-	-1
Other exits	-	-	-	-	-
<b>Total exits</b>	<b>-31</b>	<b>-4</b>	<b>-17</b>	<b>-21</b>	<b>-52</b>
<b>At 31 March 2026</b>	<b>1,946</b>	<b>133</b>	<b>256</b>	<b>389</b>	<b>2,335</b>

### Members' accumulations

At 1 April 2025 = \$585.801 million relating to 2,297 members

At 31 March 2026 = \$634.727 million relating to 2,335 members

### Contributions

Type	Number of members	Total amount
Member contributions	2,109	\$11,910,433
Member voluntary additional contributions	121	\$630,826
Employer or other sponsor contributions	2,113	\$18,467,197
Government contributions*	70	\$27,602
<b>Total</b>		<b>\$31,036,058</b>

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



### 3. Changes relating to the scheme

#### Trust Deed

There were no amendments to the Trust Deed during the year.

#### Terms of offer of interests in the scheme

There were no material changes to the terms of offer of interests in the Scheme during the year.

The PDS was replaced on 30 June 2025 and, along with minor edits to wording, the changes reflected:

- updated individual action fees;
- revised estimated fund charges for most options;
- revised Risk Indicator for the Age 49 Life Cycle option from five to four; and
- a KiwiSaver-related change resulting in a reduction in potential government contributions for Complying Fund Section members.

On 30 March 2026, the PDS was further replaced to reflect:

- changes to Fire and Emergency New Zealand's contributions to the Complying Fund Section;
- updated individual action fees;
- revised estimated fund charges for most options;
- removal of the minimum suggested timeframe for holding the Life Cycle investment option;
- changes to the Scheme's Privacy Policy; and
- change to the Growth option Risk Indicator from five to four.

#### Statement of Investment Policy and Objectives (SIPO)

The SIPO was updated on 5 June 2025 to better describe the rebalancing process should there be a breached exposure, and to reflect changes to the fund name and market index used for the international listed infrastructure asset class.

Other than minor edits to wording, there were no other changes to the SIPO.

#### Related party transactions

There were no 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 2026, the following withdrawals were made from FireSuper:

Full withdrawals	Number of members
Retirement	7
Resignation	40
Death	2
Loss of physical/medical fitness	2
Transfers to other schemes	1
Other exits	-
<b>Total full withdrawals</b>	<b>52</b>

Partial withdrawals	Number of members
Early access	63
KiwiSaver transfer	1
Relationship property	4
Deferred access	176
First home withdrawal	44
Financial Hardship	6
<b>Total partial withdrawals</b>	<b>294</b>

### Credited earning rates

The monthly earning rates that were credited to members' accounts over the year ended 31 March 2026 were as follows:

Monthly earning rate (%)	Growth	Balanced	Conservative	Cash
<b>2025</b>				
April	-1.44%	-0.84%	-0.11%	0.23%
May	3.69%	2.45%	0.91%	0.20%
June	1.96%	1.53%	0.94%	0.21%
July	1.96%	1.32%	0.61%	0.22%
August	1.51%	1.22%	0.79%	0.24%
September	3.02%	2.26%	1.23%	0.20%
October	2.09%	1.56%	0.89%	0.18%
November	0.25%	0.14%	-0.15%	0.15%
December	-0.14%	-0.18%	0.02%	0.18%
<b>2026</b>				
January	0.21%	0.16%	-0.07%	0.14%
February	2.37%	1.95%	0.84%	0.14%
March	-4.33%	-3.48%	-1.79%	0.19%
<b>Year ended 31 March 2026</b>	<b>11.43%</b>	<b>8.22%</b>	<b>4.14%</b>	<b>2.30%</b>

## Manager's statement

The Trustee, as manager of FireSuper, states that:

- All contributions required to be made to the Scheme were made and such contributions were in accordance with the Scheme's Trust Deed.
- 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 2026 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 2026.

On behalf of the Trustee:



Denis Fitzmaurice  
**Chair**  
**FireSuper Trustee Limited**  
17 June 2026

## Locked-in Complying Fund Section

This information only relates to the Complying Fund Section:

- At 31 March 2026, the market value of the assets subject to complying fund rules totalled \$11,057,809 relating to 201 members.
- The value of withdrawals subject to complying fund rules made during the year totalled \$445,779.

## 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.

There were no changes to the Trustee Directors during the year to 31 March 2026.

### Administration manager, Secretary, fund managers and auditor

During the Scheme year, Direct Capital IV Management Limited ceased to be a fund manager used by the Scheme following closure of the Direct Capital IV Limited Partnership on 4 August 2025. A list of the current fund managers is on page 4.

No changes were made during the year ended 31 March 2026 to the administration manager (which also acts as the securities registrar for FireSuper), Secretary or auditor.

# 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. Denis concluded his Fire Service career as an operational firefighter/officer and subsequently in a national role after 44 years, retiring in July 2024. He is a Life Member of the Union and formerly served as South Island President and as a member of the National Committee. He is currently Chair 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. Amongst various other roles, Andrew sits on the Board of several restricted and workplace savings schemes.



## **Ian Wright**

Ian joined the New Zealand Fire Service in 1987 in Wellington. He is currently Assistant District Commander at Trentham Fire Station. Ian has previously spent six years as a Trustee of the Scheme as a Union appointee and discontinued that appointment when he took a year's unpaid leave from Fire and Emergency New Zealand. Ian has worked his way up through the New Zealand Professional Firefighter Unions' (NZPFU) ranks, holding multiple local, regional and national positions. This culminated in two terms as the elected National President, and he is now a Honorary Life Member of the NZPFU. Ian was reappointed to the FireSuper 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. Murray is the Independent Chair of two Fire and Emergency New Zealand Board sub-committees: the Audit and Risk Committee, and the Financial Sustainability and Investment Committee.



## **Martin Dalglish**

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 was a partner in the law firm Dentons Kensington Swan, specialising in acquisitions, joint ventures, governance and strategic contracts. He 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 at

[www.disclose-register.companiesoffice.govt.nz](http://www.disclose-register.companiesoffice.govt.nz) (search 'FireSuper').

Copies of all FireSuper documents are also available at [www.firesuper.org.nz](http://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@mercerc.com](mailto:nzfire.super@mercerc.com)

W: [www.firesuper.org.nz](http://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](mailto: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](http://www.firesuper.org.nz). You do not need to sign in to the website to access this information.

## Privacy Act 2020

Personal information about you may be collected and used by the Trustee (including through the administration manager of FireSuper (Mercer (N.Z.) Limited) or other third parties) for the purposes of administering your Scheme membership and administering the benefits payable under the Scheme.

You have the right to access your personal information and to request a correction if you think any detail is wrong. The Scheme's Privacy Policy is available at [www.firesuper.org.nz](http://www.firesuper.org.nz) under 'member documents'.

# Directory

## Trustee Directors

### Appointed by the Professional Firefighters Union

Denis Fitzmaurice (Chair)  
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

### Fund managers

First Sentier Investors (Australia) IM Limited  
Harbour Asset Management Limited  
Mercer (N.Z.) Limited  
Resolution Capital Limited  
Russell Investment Group Limited  
Salt Funds Management 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@mercerc.com](mailto:nzfire.super@mercerc.com)

W: [www.firesuper.org.nz](http://www.firesuper.org.nz)



**Got questions?**

[www.firesuper.org.nz](http://www.firesuper.org.nz)

[nzfire.super@mercer.com](mailto:nzfire.super@mercer.com)

**0800 MY SUPER (0800 69 78737)**

**Firesuper**