



FireSuper SuperNews

November 2024 | Edition 136

Welcome to the final edition of our FireSuper newsletter for 2024, SuperNews.

In this issue, we have included an article on staying vigilant and alert to any potential scams, as a reminder to help you protect yourself from fraud. As the festive season is fast approaching, we want to ensure you are informed about the Helpline and administration team's holiday hours. Whether you have questions or need support, they are there to help you!

Additionally, we want to remind you about your annual reporting documents. It's important to read them and know where to find them. This edition also features our regular market update and Scheme returns, providing you with the latest insights.

Your feedback is invaluable to us, and we welcome any thoughts or suggestions you may have regarding this newsletter or FireSuper in general. Please don't hesitate to reach out by emailing us at nzfire.super@mercer.com or by calling **0800 MY SUPER (0800 69 78737)**.

Regards,

FireSuper Trustee

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Scam basics

Scams are deceptive schemes that aim to make people lose money or personal information. They can take many forms, including phishing emails, fake investment offers and lottery scams. Scammers often use stolen identities and create fake websites to seem real, making it hard for victims to tell what's true.

To stay safe from scams, it's important to remain vigilant and sceptical of unsolicited offers, especially those that seem too good to be true. Researching investment offers thoroughly and seeking advice from trusted financial experts can help reduce risk.

Awareness and education are key in the fight against scams. By understanding the tactics used by scammers, individuals can better safeguard their finances and personal information, ensuring a more secure financial future.

The Financial Markets Authority ('FMA') recently published an article on scams, which highlights common signs of scams and advises individuals to verify the legitimacy of any offers or communications. The article also encourages you to report suspected scams to help protect others:



Read the
article here

You can also find more information on protecting personal information and using strong passwords to prevent identity theft and fraud in the article linked on the right.



Protect Your
Online Presence



Market update

Global share markets made good gains in the September quarter, with the MSCI ACWI Index - Net returning 2.1% in unhedged New Zealand dollar terms. Much of the gains continued to be driven by central bank activity; notably in the US, where the Federal Reserve ('the Fed') lowered its benchmark Fed funds rate by 0.50% to a target range of between 4.75% and 5.00%.

New Zealand shares outperformed their global counterparts in the third quarter, with the local market returning 6.4%. Stocks benefited largely from the Reserve Bank of New Zealand ('RBNZ')'s surprise decision to begin cutting interest rates, with the RBNZ lowering the official cash rate 0.25% (to 5.25%) in August.

The New Zealand bond market made good gains over the period, returning 3.9%. Domestic long-term government bond yields fell in line with their global counterparts. Yields were also pressured by the RBNZ's surprise rate cut in August; the central bank's first since March 2020.



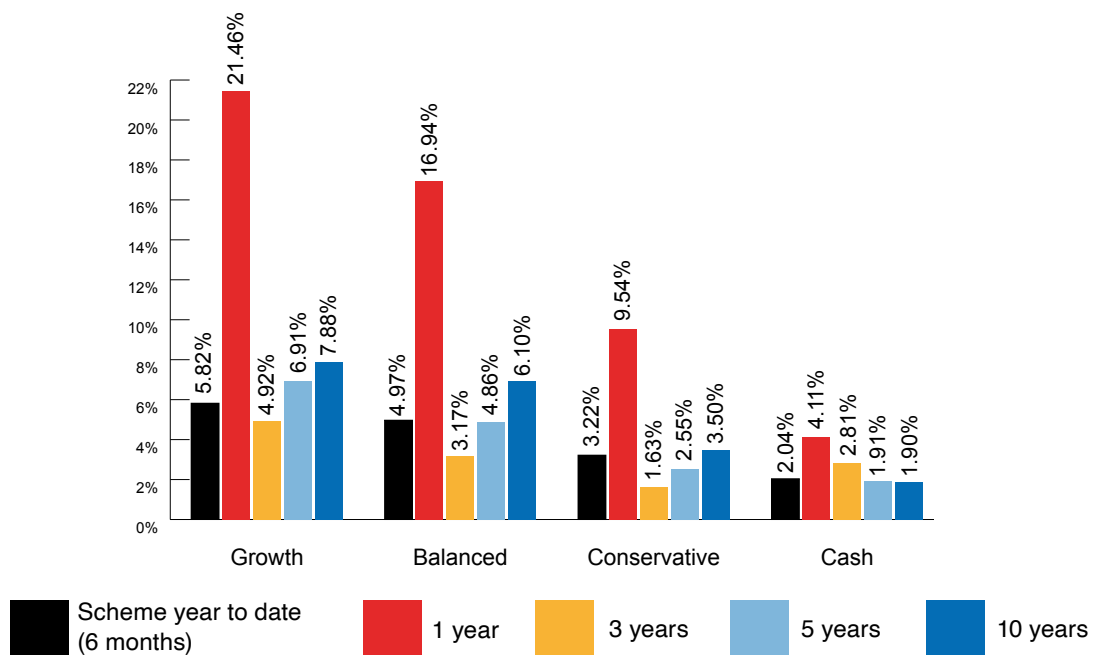
Read more

Source: Russell Investments | Date: 30 September 2024

FireSuper returns

(Cumulative year-to-date interim returns)

The chart below shows the earning rates for each investment option over the fiscal year-to-date period (**from 1 April 2024 through to 30 September 2024**), and returns over the long term; 1, 3, 5 and 10 years. The returns are net of fees and tax. The Life Cycle option uses the Growth, Balanced, and Conservative options as building blocks and progressively reduces members' risk/return profile over time.



Source: Russell Investments. Past performance is no guarantee of future results.

You can find the [latest earning rates](#) and general information about how financial markets are performing on the [FireSuper website](#).



Latest earning rates



Latest market news



Holiday hours

The Helpline will remain available leading into the holiday season and will also operate on 27, 30 and 31 December, apart from the national public holidays (25 and 26 December, 1 and 2 January). Their hours are 9am to 7pm, Monday to Friday and you can contact them on **0800 MY SUPER (0800 69 78737)**. Helpline is your first point of contact for any questions about FireSuper, covering a range of different topics, including:

- » Website account access and password reset
- » Account balance
- » Investment option change
- » Questions about fees
- » Withdrawal requests
- » Questions on key documents such as annual reports, Product Disclosure Statement and annual confirmations



During the holiday period, Mercer (FireSuper's Administration Manager) will close on the evening of Friday 20 December 2024 and reopen on Monday 6 January 2025. This closure will have an impact on various processes including withdrawal payments, regular member contributions updates and processing of other forms. These services will be affected not only during the closure period but also leading up to it. If you have any withdrawal requests that require action during this holiday period, please ensure that they are sent to Mercer (nzfire.super@mercer.com) no later than Friday 13 December 2024.

Where to find your annual reporting documents

To access your annual report and annual confirmation, please [log in to your online account](#) on our website. We encourage you to take the time to thoroughly read these documents, as they provide valuable insights into the performance of FireSuper over the Scheme year. We value your input and would love to hear any feedback you may have regarding these documents. Additionally, these documents will outline any significant changes or updates that you need to be aware of, ensuring that you are fully informed about your investments and the overall performance of FireSuper.

To align your investments with your financial goals, it is crucial to have a well-defined financial strategy. A financial roadmap allows you to assess your current savings approach and determine if it supports your long-term goals. Regularly evaluating your financial strategy ensures that you are on track to meet your retirement aspirations. If you find that adjustments to your strategy are necessary, we recommend exploring the various [financial tools](#) available on our website. These resources are designed to assist you in evaluating your options and optimising your savings plan.



Financial tools



Log in to view
these documents



Helpline
0800 69 78737



**Retirement
planning**



**Financial advisers
at FMA**



**FireSuper
website**



The information contained in this publication is intended for general guidance only and is not personalised to you. It does not take into account your particular financial situation or goals, and it is not financial advice or a recommendation. We recommend that you read the Product Disclosure Statement ('PDS') and take financial advice before making any investment decisions. In addition, past performance cannot be relied upon as a guide to future performance and returns.

This document has been prepared by Mercer (N.Z.) Limited ('Mercer') on behalf of the Trustee.



Product Disclosure Statement (PDS)