Firesuper SuperNews

September 2026
Edition 141

Welcome to the second edition of SuperNews for 2026.

In this issue, we share details of an exciting new financial literacy tool available soon to FireSuper members, an update on FireSuper's administration partner, some simple superannuation checks you may find useful, and a reminder that the 2026 FireSuper Annual Report is now available. We also include market and Scheme performance updates, along with a member story from Fraser Wright.

If you have any feedback about this newsletter or FireSuper, please email nzfire.super@mercer.com or call **0800 MY SUPER** (0800 69 78737).

Regards,

FireSuper Trustee

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Missed the last newsletter? See previous newsletters here.

Coming soon! Build your money confidence with FireSuper

FireSuper is introducing FireSuper Money Confidence, a new self-paced online financial literacy learning programme included with your FireSuper membership.

Understanding your finances today can help bring your retirement goals to life tomorrow. That's why FireSuper is making financial literacy a priority for members.

Available anytime on a computer or mobile, the programme is designed to fit around your life. You can also complete it at home with your whānau, offering a useful way to explore money topics together and build a shared understanding around everyday finances and future goals.

Whether you want to feel more in control of your money, make informed decisions, or better support your retirement savings, this programme can help.

Details about how to register will be shared soon.

If you have any questions, please call Helpline on **0800 MY SUPER** (0800 69 78737) or email the administration team at nzfire.super@mercer.com.

Money month: emergency savings

August was Sorted's Money Month, and this year's focus was **emergency savings** — encouraging people to build a financial buffer for life's unexpected costs. An emergency fund is money set aside for unplanned expenses or sudden changes in circumstances, helping reduce financial stress and providing greater peace of mind when life doesn't go to plan.

To make saving easier, Sorted launched the new Buffer Builder app. By securely linking your bank account, you can grow a buffer automatically on payday, round up spare change from everyday spending, top up when it suits you — or mix and match all three. It's a simple way to build savings steadily, while keeping your security and control front and centre.

Member story: Fraser Wright

Fraser Wright has been part of Fire and Emergency New Zealand since 2000, spending nearly two decades as a firefighter in Whangārei before stepping into his current role as Region Trainer Te Hiku in Northland - first on secondment in 2019, then permanently. Along the way, Fraser also took part in a unique firefighter exchange program in Canada.

When it came to planning for retirement, I didn't hesitate to join FireSuper. I value the ease of setting a retirement strategy and then trusting FireSuper to handle my savings through the inevitable market ups and downs. Rather than constantly monitoring my account, I prefer to stay focused on the bigger picture, avoiding the stress of short-term fluctuations. What is truly reassuring is FireSuper's flexibility- knowing I may be able to access my unlocked account if life takes an unexpected turn before retirement.

My approach is quite practical and no-fuss. I just want to have enough saved to enjoy retirement doing what I love, without stressing over exact figures. For me, it's about living fully today while my retirement savings are steadily growing in the background.

The information in this story reflects the member's personal experience, and your own circumstances and experience may differ. Access to member accumulation is subject to eligibility criteria. Members should consider seeking independent financial advice before making any decisions that could affect their retirement strategy.

Want to share your member story with us? Email nzfire.super@mercer.com and we'll get in touch.

A new administration partner for FireSuper

Mercer (N.Z.) Limited has advised it will be exiting its superannuation administration business in New Zealand.

Administration is the day-to-day support that helps FireSuper run smoothly. This includes processing contributions and benefit payments, updating member details, and providing member helpline support. To help make sure these services continue without disruption, Mercer has entered into a sub contracting arrangement with Apex Group New Zealand, who will take on the administration of FireSuper while we work through all options.

We've been discussing this potential change with Mercer over recent months, which has allowed us to plan carefully and focus on what matters most to members: continuity of service and a positive member experience.

What this means for you

» The same people supporting you: Mercer's administration and helpline teams will move to Apex. That means your account will continue to be looked after by the team who already know FireSuper and understand member needs.

» No change to Mercer's other services: Mercer's provision of other services to FireSuper remains unchanged.

What do you need to do?

Nothing right now. You can continue to use FireSuper as usual, including the Helpline and online services. We will keep members informed as we move through the transition.

If you have any questions, please call Helpline on **0800 MY SUPER** (0800 69 78737) or email the administration team at nzfire.super@mercer.com.

Market update – quarter ended 30 June 2026

After suffering falls in Q1, the subsequent recovery in equity markets and solid returns from bonds meant that all member options delivered positive performances in Q2.

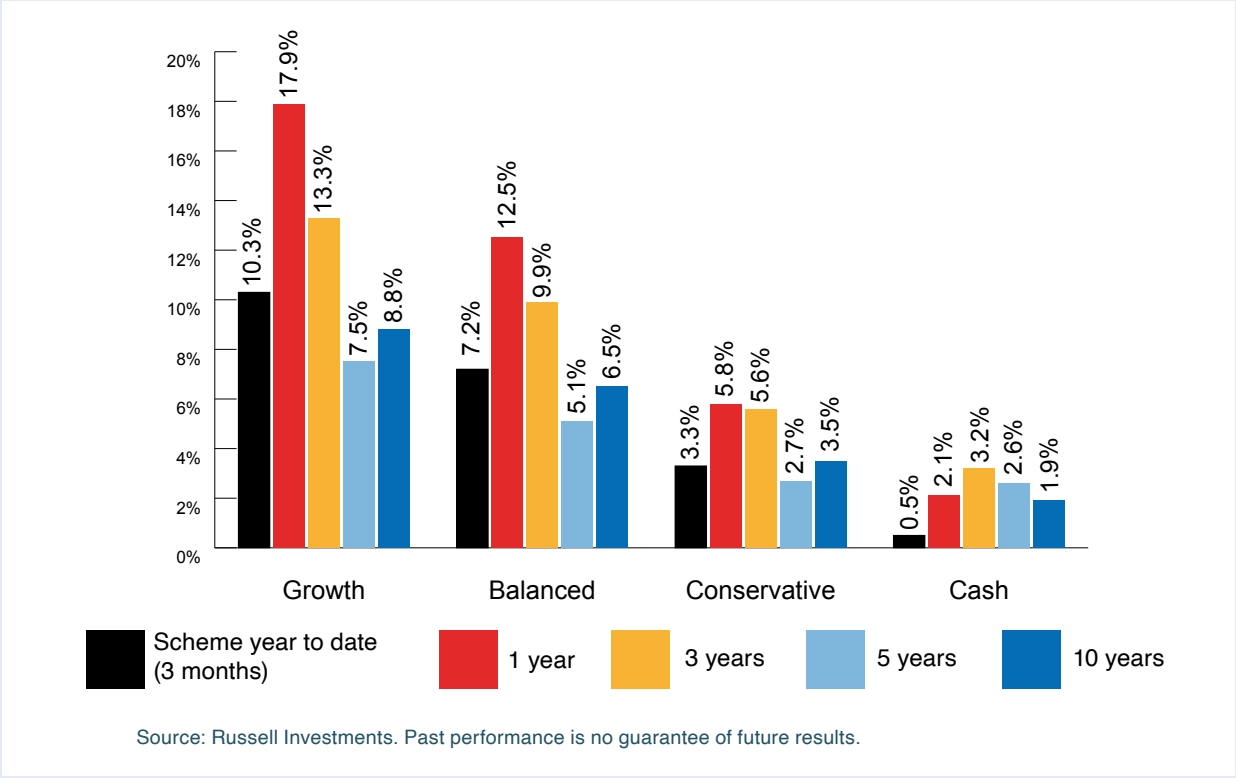
Dive deeper into the market update here

Source: Russell Investments | Quarter ended 30 June 2026

Scheme returns

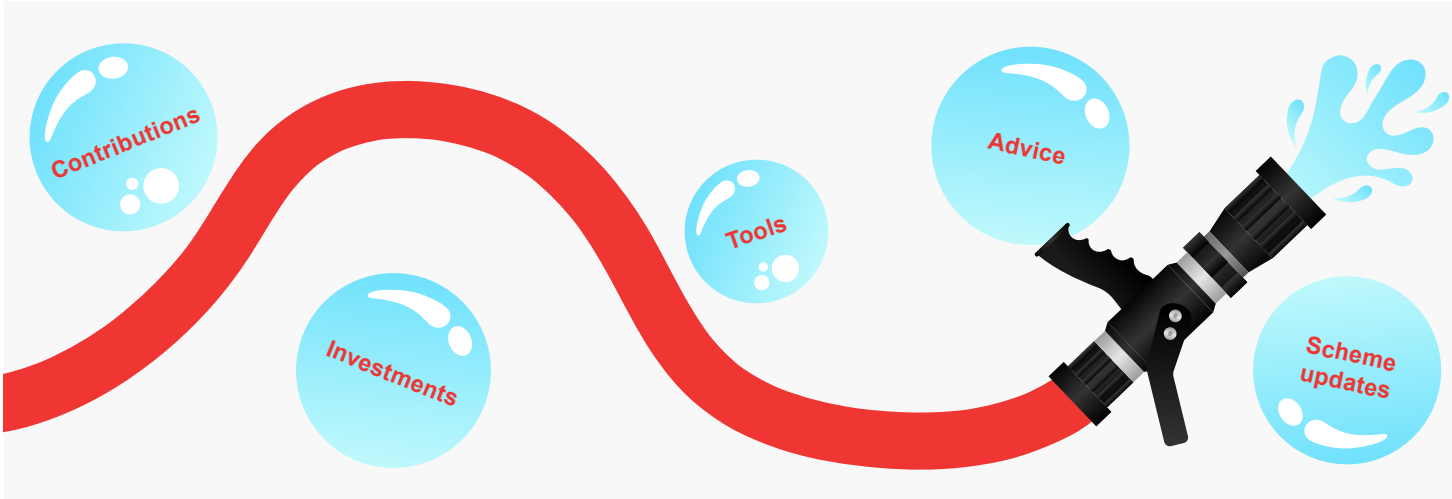
(Cumulative year-to-date interim returns)

The chart below shows the earning rates for each investment option over the fiscal year-to-date period, from 1 April 2026 through to 30 June 2026, as well as longer-term returns over 1, 3, 5 and 10 years. Returns are shown 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.



Simple super checks to try

With living costs still front of mind for many households, this can be a useful time to check in on your retirement savings arrangements.

Why it matters

New Zealand's government pension, NZ Super, provides an important base level of income in retirement. For many people, however, it may not cover all the extras many of us hope for in retirement. Research shows NZ Super hasn't kept pace with the rising cost of essentials like fuel, rates or rent, and food. That means Scheme savings can play an important part in supporting financial wellbeing in retirement.

Your Scheme savings can supplement NZ Super as a vital extra source of income to provide more flexibility – whether that's more travel, a hobby, or simply less financial stress. The gap between the cost of a comfortable retirement and what NZ Super provides is growing, so taking a bit of time to engage with your retirement plan now can pay off later.

Simple checks to try:

» **Review your Scheme contribution settings**
Are your current contribution settings still aligned with your personal circumstances and goals? Members are required to contribute at the rate of 6% of superable salary but can decide on how this is split between the Regular Section and/or the Complying Fund Section, where they may be eligible for the government contribution. With Trustee consent, voluntary contributions through payroll may also be possible, up to 10% of superable salary. Refer to the Scheme's Product Disclosure Statement for more information.

» **Check your investment choice**
It may be worth checking whether your current investment option still matches your timeframe and comfort with risk. More information on the Cash, Conservative, Balanced, Growth as well as the Life Cycle option is available in the Scheme's Member Investment Choice Booklet.

» **Use planning tools to explore scenarios**
The retirement planning tools available through Sorted can help you model different retirement savings scenarios.

» **If you want personal advice, speak with a licensed financial advice provider**
Consider talking to a financial advice provider for tailored advice for your situation. Financial advice resources are available here.

» **Keep an eye on Scheme updates**
Stay informed through our Scheme newsletters, which include Scheme news and simple, practical tips on retirement planning.

It's never too early – and never too late – to make smart choices for your retirement. A little attention now can compound to make a difference later.

Have you read the 2026 FireSuper Annual Report and Annual Confirmation?

The **FireSuper Annual Report** and **Annual Confirmation** (formerly Benefit Statement) for the year ended 31 March 2026 were sent to members in late June, either by email or by post, depending on your communication preference. It's also available on the Scheme website here.

You can view your Annual Confirmation by logging in to the FireSuper website member portal and downloading from the "*Account Statement*" box in the first column.

These documents include useful information about FireSuper over the past year, including Scheme updates, governance information, and performance information.

If you have any questions regarding your account or the documents, don't hesitate to call the Helpline at **0800 MY SUPER** (0800 69 78737) between 9am and 7pm Monday to Friday. We're here to help!

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.