



Simplicity NZ Limited is the issuer of the Simplicity KiwiSaver Scheme.
For a Product Disclosure Statement, see www.simplicity.kiwi

Simplicity at a glance



Team

7 staff and 53 volunteers
Dedicated to giving
Kiwis dignity



**Lowest cost
financial services**



How we invest

All funds have 3,000+
investments in 23 countries.
No nukes, tobacco or land mines



Structure

Non-profit, so members benefit
Fully licensed and regulated
Govt. owned supervisor
Highest quality suppliers



**Giving
Kiwis dignity
in retirement.**



4 KiwiSaver funds

Including NZ's first
Guaranteed Income fund
Lowest fees of all providers



Charity

15% of our management
fee goes to charity



3 Non-KiwiSaver funds

Invested just like our
KiwiSaver scheme.
Full access to your money
Same fees as KiwiSaver



Education

Online classroom and onsite
presentations, telling the
simple truths about money



**Making members
an average
\$65,000 richer**

Why the survey?

Simplicity is owned by a charity. We give 15% of management fees to charity.

All our funds are partially invested in NZX50 companies, we're keen for them to succeed.

Is philanthropy linked to higher returns for shareholders?

Full survey in 'news' at www.simplicity.kiwi



Individuals in NZ are generous

	 CAF World Giving Index 5 year ranking	 CAF World Giving Index 5 year score (%)	 Helping a stranger 5 year average (%)	 Donating money 5 year average (%)	 Volunteering time 5 year average (%)	 CAF World Giving Index 1 year score (%)	 Difference between 1 and 5 year score
Myanmar	1	64	52	90	48	54	-10
United States of America	2	60	75	62	43	58	-2
New Zealand	3	59	65	68	43	58	-1
Australia	4	58	66	69	39	59	1
Ireland	5	56	61	66	40	56	0
Canada	6	56	65	64	39	49	-7
Indonesia	7	55	44	73	47	59	5
United Kingdom	8	54	61	70	31	55	1
Kenya	9	53	72	44	44	54	1
Sri Lanka	10	53	57	54	48	45	-8
Netherlands	11	52	54	68	35	51	-1
United Arab Emirates	12	51	71	60	23	51	0
Malaysia	13	51	58	59	37	n/a	n/a
Bhutan	14	50	53	58	40	n/a	n/a
Malta	15	49	48	73	26	47	-1
Norway	16	48	53	62	31	50	2
Iceland	17	48	49	69	27	48	-1
Singapore	18	46	50	58	29	54	9
Germany	19	45	58	52	26	46	1
Denmark	20	45	55	57	23	46	1

Five-year score and averages: data represents average participation in countries surveyed in three or more different calendar years in the period 2013 to 2017.

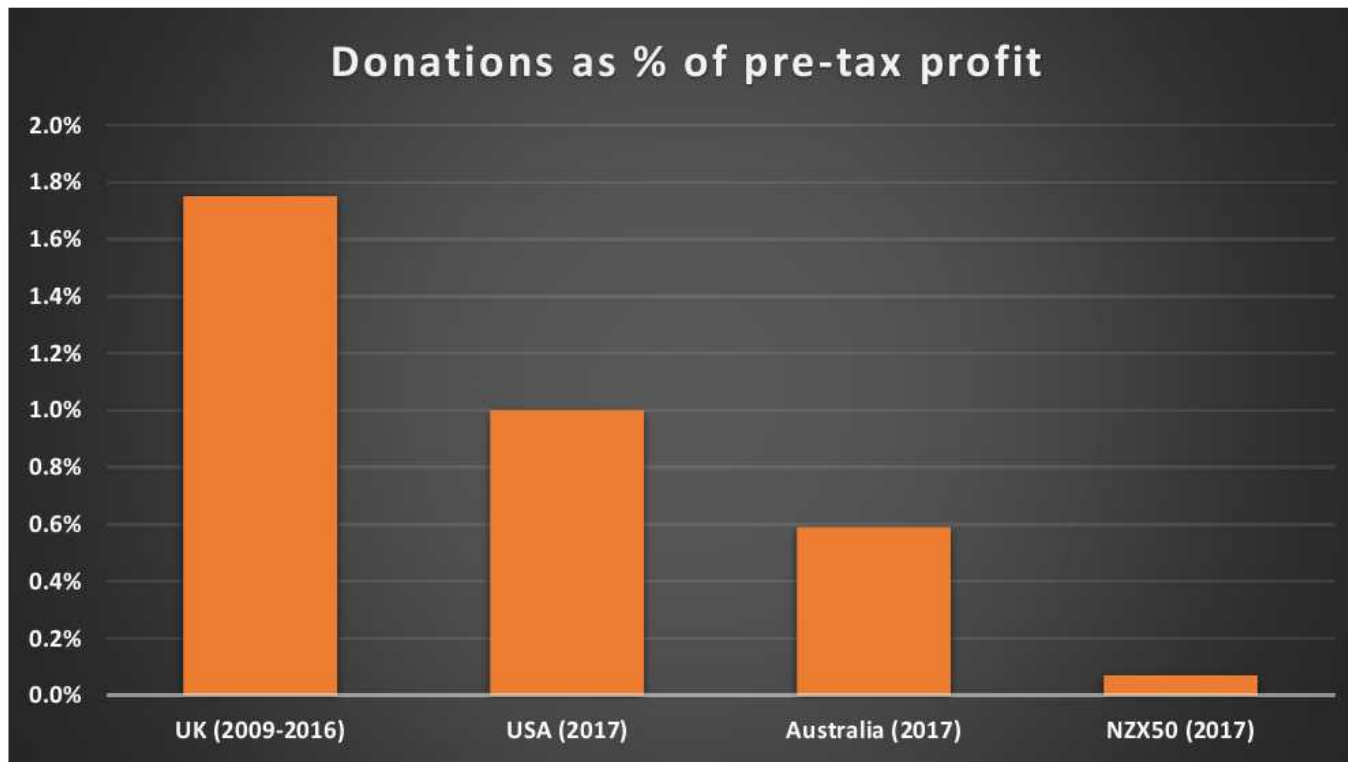
One-year score: data shown for countries surveyed in 2017. N/a denotes the country was not surveyed in 2017.

Data relates to participation in giving behaviours during one month prior to interview.

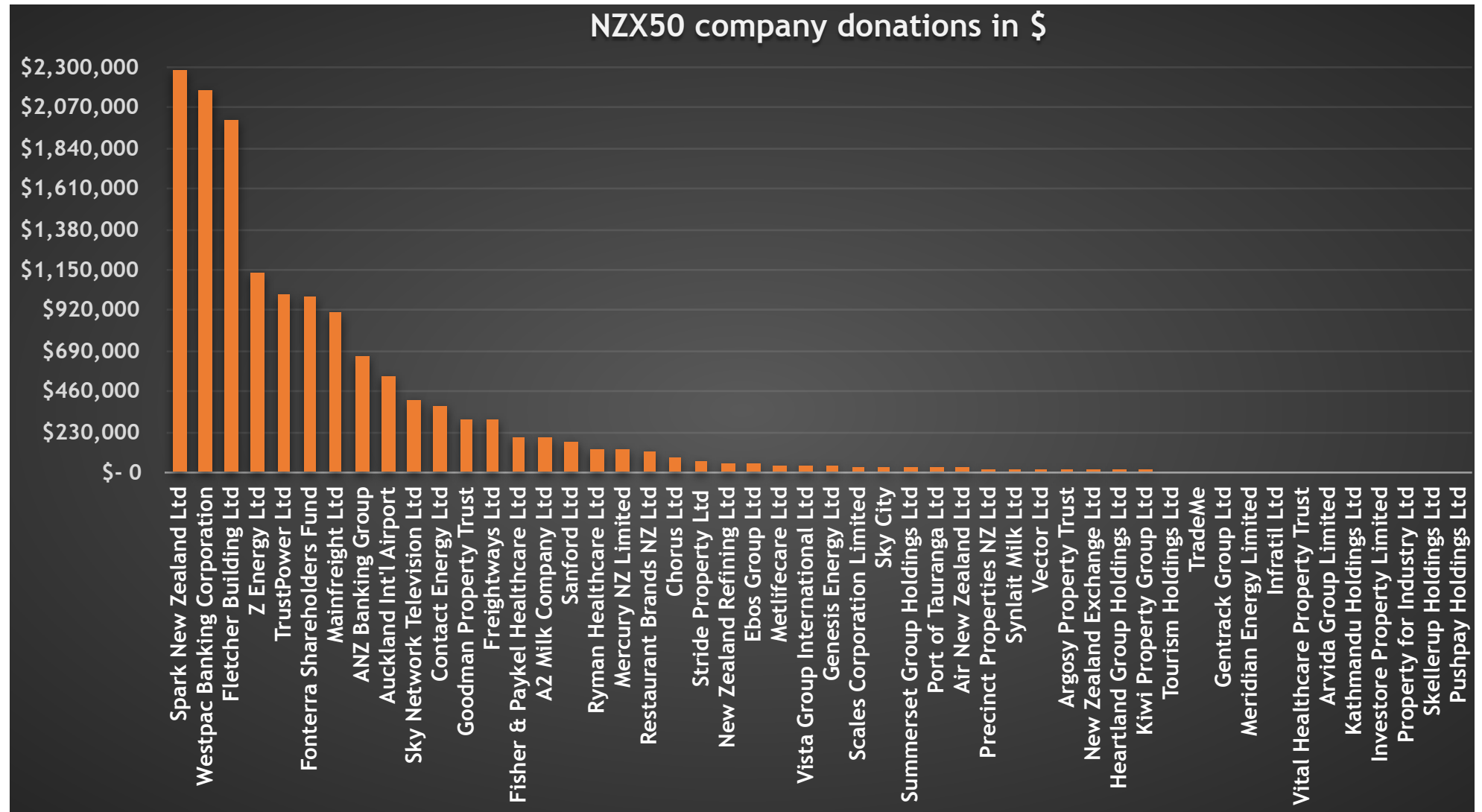
All scores and rankings are calculated to two decimal points but scores, and the difference between scores, are shown to the nearest whole number.



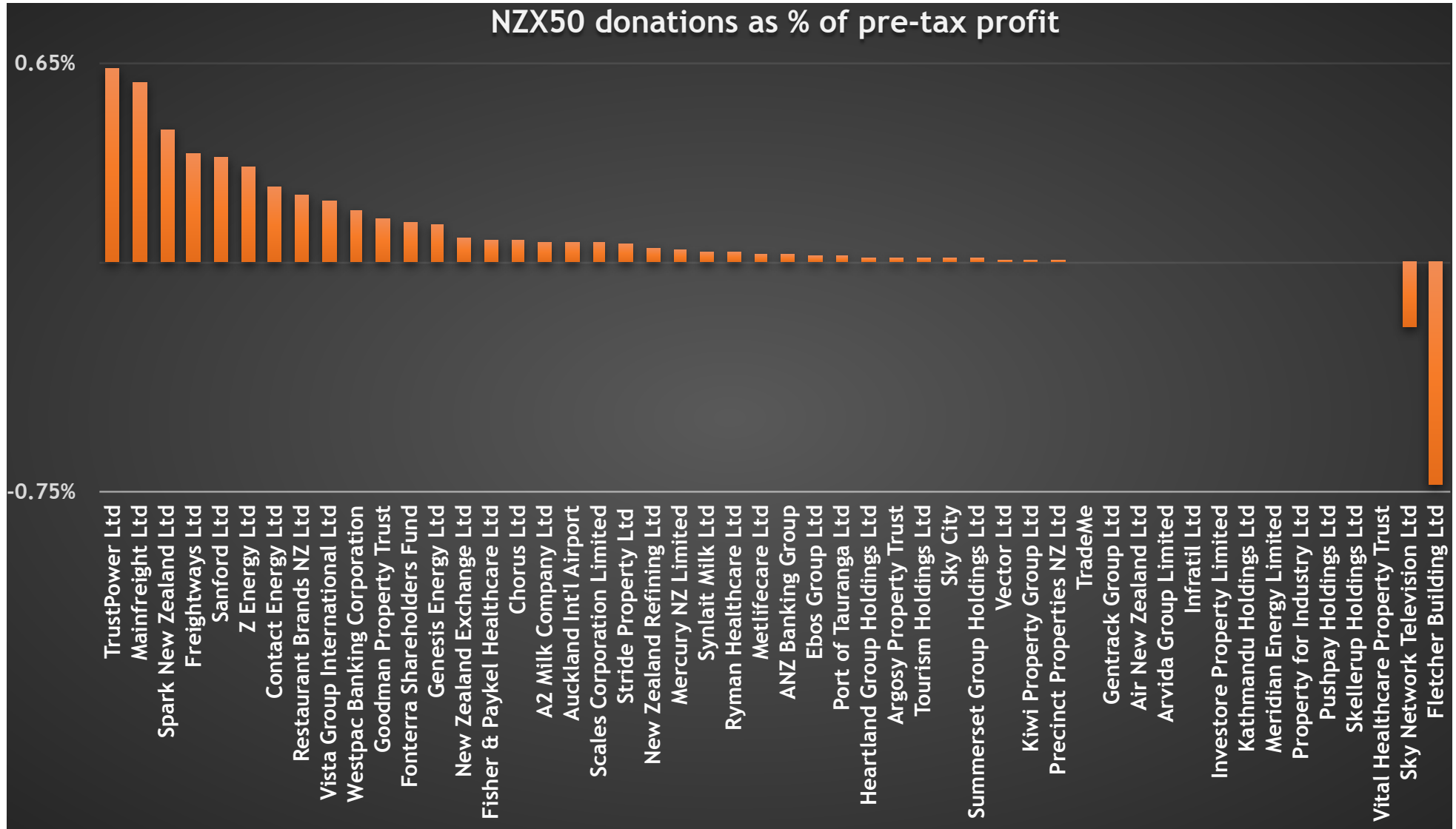
Our top 50 companies **less so**



Our top 50 companies **less so**



Our top 50 companies less so



Charity and profits don't correlate

- Correlation co-efficient in NZ 0.06 (2014) to 0.46 (2017).
- No good reason for NZ corporates to give more.
- Highest donations in US from most exposed industries to public opinion eg. energy.
- Lowest donations from tech companies, expect that to change!



Engaged employees and profits do correlate

- Engaged employees = higher profits. 15% more = 15% more.
- Underpins growing corporate wellness movement.
- Increasing expectations of workplace giving, volunteering opportunities and matching gifts.
- Consumer awareness growing.



Tax matters too

- Individuals more incentivised at 33% tax deductions than corporates at 28%.
- Global data is very mixed, but no overall correlation as most countries cap deductibility.



Will corporate NZ change?

- It already is.
- Increasing focus on purposeful employment and wellness in the workplace.
- Social enterprises now competing head to head for the same consumers and staff.
- Great companies need great people.
- Job mobility will require the best firms to do more than just pay.

Employee wellness



The **Simplicity** example

- Owned by a charity.
- Fastest growing KiwiSaver manager, 24,000 members and \$800m+ funds in two years.
- 10 staff, 57 volunteers.
- 70% cite making more money as reason for joining.
- BUT - 30% of members rate non monetary factors as reasons for joining ie.

Charitable giving

Kiwi owned

Ethical investing

Shareholder activism



Key findings

- Individuals are generous in NZ.
- NZX50 listed companies are less generous.
- No reliable correlation between giving more and profits.
- Doing good engages employees and makes money.
- Taxation and deductibility matters.
- Simplicity example.
- Full survey in 'news' at www.simplicity.kiwi





Simplicity

The nonprofit KiwiSaver plan