

# The Latest News On Your Retirement Savings

## Welcome to the June 2024 edition of the TRSS newsletter.

Featured in the second edition for 2024 is a reminder for you to update your contact details and a brief guide on how to access your online account. We have also included the regular market commentary and Scheme returns, as well as an article on estate planning and the importance of having a Will. Additionally, you will find a helpful guide on the features of the Scheme website and more information on the regular withdrawal option available within the Scheme.

If you have any queries or feedback about the Scheme or the communications material, please reach out to the Helpline on **0508 4 TEACH (0508 4 83224)** or email [teachersretire@mercero.com](mailto:teachersretire@mercero.com).

Regards,

Mercer,  
On behalf of Public Trust as Trustee



## Access your online account

To access your online account at any time, simply log in on the [Scheme website](#) using your member number and PIN/password. If you need to create or reset your PIN/password, you can do so online by providing your member number, a valid email address (which must be registered and must match to the one in our system) and your date of birth.



## Are your contact details up to date?

To ensure that you receive your annual report and benefit statement for the year ended 30 June 2024 in a timely manner, it is crucial that we have your correct contact information. Please take a moment to log in to the [website](#) and verify that your contact details and communication preferences are accurate.



## Market news

Global equities have experienced a strong start to 2024, with resilient economic data and relatively strong earnings reports helping the S&P 500 surpass the 5000 mark for the first time. Within equities, developed markets have outperformed emerging markets. The UK and Eurozone have both underperformed international developed market equities, while the Japanese Nikkei 225 index reached a new all-time high for the first time in over 30 years. You can read the full article on the website.

[Read the full article](#)

## Scheme returns

The table below shows the returns of each investment fund for the first ten months of the Scheme year, along with the returns from the two years prior.

	Scheme Year-to-Date 10 months to 30 April 2024	12 months to 30 June 2023	12 months to 30 June 2022
Cash Fund	3.37%	2.9%	0.5%
Stable Fund	3.25%	2.8%	-4.8%
Balanced Fund	5.61%	6.0%	-7.4%
Growth Fund	7.16%	8.0%	-8.4%

You can find the latest information on monthly returns [here](#).



## Regular withdrawal option

Members who are aged 55 to 65 and have reduced working hours to 30 hours a week or less, or members who are age 65 or over, have the option to apply for a regular withdrawal from the Scheme. This allows them to receive a portion of their savings on a regular basis while keeping the majority of their savings invested. By applying for a regular withdrawal, members can have additional income while still remaining a member of the Scheme. To learn more about this option and to apply for a regular withdrawal, you can download the 'Regular Withdrawals Fact Sheet' from [www.teachersretire.org.nz](http://www.teachersretire.org.nz) under 'Documents'.

## Features of the Scheme website

Below is an overview of some of the main features of the Scheme website:



**Dashboard:** When you log in, you will be directed to the dashboard which displays all the important sections of the website.



**Account balance:** Your account balance is displayed on the dashboard. If you want more information, like how much money you might have in the future, click on the menu icon at the top right and choose 'Account Balance'.



**Account activity:** You can view a detailed breakdown of your account activity, including contributions from your employer and yourself, as well as your benefits.



**Documents:** You can select the menu icon, then click 'Documents' to go to the Scheme's documents repository.



**Investments:** You can see your current investments, your chosen investment option(s) and the current value. You can also modify your investment options by choosing 'Edit' and allocating a certain percentage of the funds to each option (the total must add up to 100%).



**Personal details:** You can view and update your saved personal information by clicking the avatar in the top right corner.



**Contact us:** You can access contact details for the Scheme (phone numbers, email address and postal address) or you can complete a contact form.



## Do you have a Will?

Having an up-to-date Will is an important part of planning for the future. It is a legal document that specifies who will inherit your assets or estate after you pass away. It is important to ensure that your Will accurately reflects your current situation, as your financial and personal circumstances may have changed since you last updated it. If you do not have a Will, there are a few options available to you. To read the full article about importance of having a Will and details about estate planning and enduring power of attorney, please visit the website below:

[Read the full article](#)

## More information



Retirement  
calculator



Financial  
advisers



Helpline  
0508 4 TEACH (0508 4 83224)  
[teachersretire@mercer.com](mailto:teachersretire@mercer.com)



Scheme  
website

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