

WHAI RAWA PĀNUI.



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KIA ORA WHĀNAU!

Welcome to the Whai Rawa newsletter – a round up of everything that is going on around te whare and beyond!

You can keep in touch with what is happening on our Facebook page and by regularly visiting our website.

F www.facebook.com/whairawa

W www.whairawa.com

We love to hear from our members and whānau. If you have any pātai/questions or feedback, drop us a line!

E whairawa@ngaitahu.iwi.nz

P 0800 942 472 or +64 3 363 8998

Nā, te tīma Whai Rawa



WE'RE THRILLED TO ANNOUNCE THE WHAI RAWA FUND HAS REACHED \$100 MILLION IN MANAGED FUNDS.

This milestone is a testament to the amazing work of our Whai Rawa members and the contributions from Te Rūnanga o Ngāi Tahu. Whai Rawa was established in 2006 with the desire to build something that would benefit Ngāi Tahu whānau in the areas of financial management, saving and financial education. It also had a key goal of providing a vehicle for Te Rūnanga o Ngāi Tahu to give back to whānau. Today, with over 29,000 members we have reached the \$100 million mark, which is a massive achievement that shows the commitment and belief in Whai Rawa from all our members.

We are so proud of our Whai Rawa whānau and the savings made over the past 14 years.

If you're just starting out on your Whai Rawa journey, we hope this inspires you to start saving today.

#HUNDYCLUB #WHAIRAWAWHANAU

2020 DISTRIBUTIONS UPDATE UPDATE FOR ALL MEMBERS

As you may know already, COVID-19 has impacted many businesses, iwi, hapū and whānau, Te Rūnanga o Ngāi Tahu included.

As part of 2020 budgeting reviews, Te Rūnanga o Ngāi Tahu have reduced the amount it contributes to Whai Rawa members for 2020, and consequently, there will be no Annual Distribution paid to all members in March 2021 for the 2020 calendar year.

Te Rūnanga will make a class distribution(s) so that all child members, regardless of their savings contribution, will receive \$200*. Essentially, this means that whether tamariki have saved \$0 or \$50 in the calendar year, they will receive a total of \$200* from Te Rūnanga.

Matched Savings and Pēpi Distributions remain unchanged.

NEWBORN DISTRIBUTIONS

If you signed up your pēpi to Whai Rawa during this calendar year and before they turned one, their account will receive \$100* in March 2021.

Opening a Whai Rawa account for your pēpi can help teach them good money management from an early age, setting them up with the right skills as they get older.

See more on our website:

www.whairawa.com/how-it-works/newborn/



ARE YOU ON TRACK TO RECEIVE YOUR 2020 MATCHED SAVINGS?

Any amount you can contribute in 2020, no matter how small, will be matched in March 2021 by Te Rūnanga o Ngāi Tahu up to a maximum of \$200*.

For more information – www.whairawa.com/ms

* Te Rūnanga matched savings and distributions (when applicable) are available to all members under 65 years of age (see the Product Disclosure Statement) and are subject to RSCT (retirement scheme contribution tax) deducted at your personal RSCT rate (see the Other Material Information document at www.whairawa.com). Distribution payments are made no later than 31 March in the calendar year following payment. Download our PDS at www.whairawa.com/pds

NEW SECURITY UPDATES TO YOUR WHAI RAWA LOGIN

We've added a new security access step to your Member Account login, known as Multi-factor Authentication (MFA). Increasing the security of your data is important to us and this improved process has been planned as part of improvements to your member experience. It is an extra way to help prevent your information being hacked by a third-party.

Below are steps to help you if you are logging in to the website for the first time since the security updates:

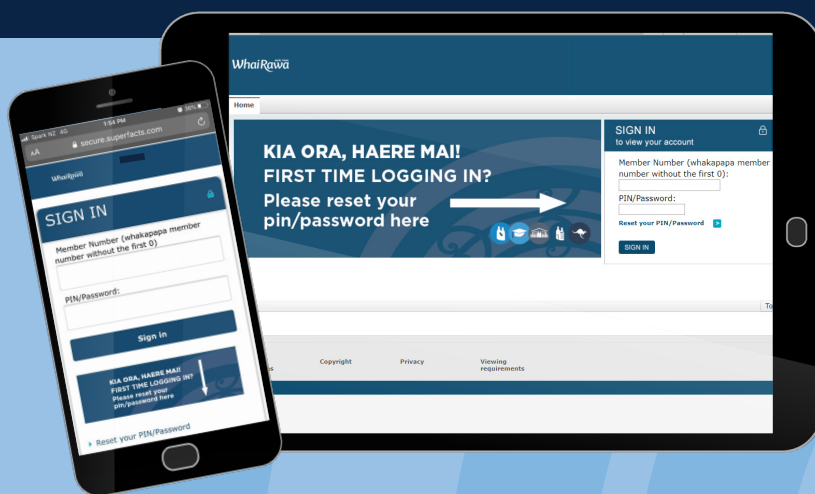
- 1 Click the login button at www.whairawa.com/login.
- 2 Enter your six-digit member number (remove the leading zero if applicable; i.e. 012345 = 12345) and password. You'll be directed to the MFA registration page.
- 3 You will be asked to confirm your contact details we have on file or update/create new contact details, to receive the temporary verification code. You can request the code to be sent to you via email, SMS/text message, or via a phone.
- 4 Enter the temporary code you receive to complete the authentication process and access your personal account. The temporary verification code is case sensitive, and it can take a few minutes before you receive the code.
- 5 You will then be requested to create a new password.

WHAT SHOULD MY PASSWORD BE?

We recommend you change your password to something that is memorable to you, but not easy for other people to guess. Choosing a strong password and keeping it safe is still very important. We recommend using strong, unique passwords for your online accounts.

You'll need to reset your password the next time you log in. Your new password will need to:

- Be between 8 and 16 characters
- Contain at least 1 letter
- Contain at least one number
- Contain at least one special character (for example # or *)

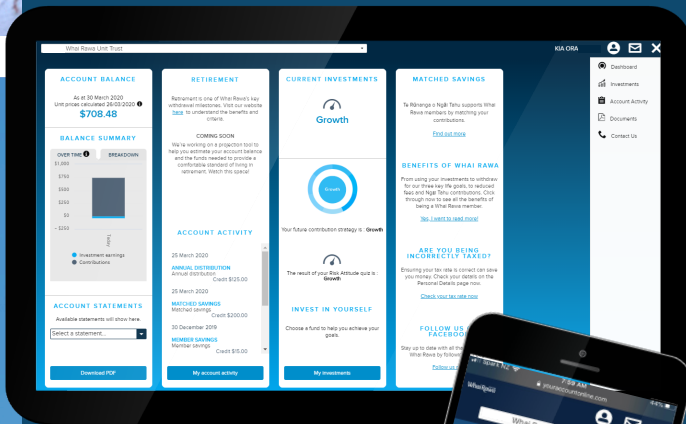


Once completed for that device, you won't have to repeat the MFA process each time you login, unless the authentication system detects unusual user behaviour (for example changes to device location, device resets, using different internet browsers, unusual times or frequency of accessing your account).

Although we don't expect you to encounter any problems with MFA, if you experience any difficulties or want to find out more about MFA, please get in touch. Multi-factor Authentication and stronger passwords protect you whānau!

HAVE YOU SEEN YOUR NEW MEMBER DASHBOARD? CHECK YOUR ACCOUNT BALANCE AND MORE

Earlier this year we introduced a new digital platform for our members. Now when you log in to your Whai Rawa account, you will see a member dashboard containing all the key information about your account such as your balance and balance summary, account activity and your investment information.



MOBILE FRIENDLY!

MEMBER STATEMENTS ARE ONLINE TOO!

You can also download your last two Whai Rawa Member Statements. It's likely that in the future, statements will only be delivered to your online account, so we encourage you to check it out if you haven't done so already.

www.whairawa.com/login

You can get in touch with us between 8.30am and 5pm Monday to Friday or send us an email to whairawa@ngaitahu.iwi.nz if you have any pātai about accessing your online account.

E whairawa@ngaitahu.iwi.nz
P 0800 942 472



Read all Ngā Kaitiaki Moni Pānui online!

Have you missed any of our previous pānui from Ngā Kaitiaki Moni?

You can now download and read all of the pānui online! There are tons of fun activities for you to complete in the pānui so check them out today.

www.whairawa.com/tamariki/panui



Make sure you ask Mum, Dad or a whānau member to post on social media using the hashtag #kaitiakikid. They can also help you send us a photo of you with your Kaitiaki Moni certificate, playing some of the games or helping your whānau or friends.

Find us at
www.facebook.com/whairawa

**TAMARIKI
MĀ!
ARE YOU IN
THE CLUB?**



WWW.WHAIRAWA.COM/TAMARIKI

WhaiRawa NGĀI TAHU

Ngā Kaitiaki Moni

MONEY GUARDIANS

Three Jar Money System

The three jar money system is a mīharo way to organise and save your pocket money!

Cut out the labels **SPEND**, **SAVE** and **SHARE** and stick them on three empty jars. Whenever you earn some pocket money talk to your whānau about how to divide up your savings into the three jars. You can:



1. **SPEND** it now
2. **SAVE** it for something special in the future
3. **SHARE** it – whether that be donate to a charity or for a gift to someone you care about.

SPEND

SAVE

SHARE



MORE FUN GAMES & QUIZZES
are online now at:
whairawa.com/tamariki

JOINT ONLINE FORM IS LIVE!

Do you know whānau who need to complete their Ngāi Tahu whakapapa registration? Or perhaps you know whānau who are expecting pēpi in the near future?

Last year, Whai Rawa collaborated with the Whakapapa tīma to launch a new joint online registration form. This means that whānau registering with the iwi can also register with Whai Rawa - at the same time. All the relevant information is captured across both forms which helps reduce duplication and overall application time for whānau.

Share this exciting news with your whānau so they can get involved with their iwi!

Register whānau here:
www.webapps.ngaitahu.iwi.nz/whakapapa-registration/



To register for Ngāi Tahu and Whai Rawa you will need to:

- Either be the applicant or if the applicant is a minor, be their parent or legal guardian
- Know the whakapapa registration number of the applicant's birth parent(s)

OR

Know the first name(s), last name(s) and date(s) of birth of the applicant's birth parent(s) AND for these parents to be already registered and enrolled with Ngāi Tahu.

- A scanned copy or photo of the applicant's full birth certificate.
- Have a valid email address.
- The applicants' IRD number or overseas equivalent (TFN).
- Proof of ID e.g. passport or drivers license.
- Proof of address e.g. a bank statement or utility bill.

ARE YOUR WHĀNAU MISSING OUT?

Do you know someone who is missing out on all the amazing benefits of enrolling with Whai Rawa? All the information you need to make an informed decision is online in our Product Disclosure Statement – www.whairawa.com/pds. You need to be based in New Zealand or Australia and be a registered Ngāi Tahu Tribal Member to join.

ONLINE – Go directly to our website www.whairawa.com/join and enter your details and supply the information requested. You will need to have your drivers license or passport handy to use as ID, as well as an IRD number or overseas tax equivalent. Or;

POST – Download an application form from our website, collect one from us at Te Whare o Te Waipounamu, or contact us to send you one - fill in your details and post it back to us.

Whai Rawa Fund Limited is the issuer of the Whai Rawa Unit Trust. The latest Product Disclosure Statement for the Whai Rawa Unit Trust is available at www.whairawa.com/pds

HE PĀTAI/QUESTIONS?

GIVE US A CALL ON 0800 942 472
BETWEEN 8.30AM – 5PM
MONDAY – FRIDAY

WWW.WHAIRAWA.COM
NGĀI TAHU
Whai Rawa