

# WHAI RAWA PĀNUI.



## IN THIS ISSUE

---

VIDEOS TO EXPAND YOUR  
FINANCIAL KNOWLEDGE

---

MEMBER STATEMENTS

---

END OF YEAR STATISTICS

---

NGĀ KAITIAKI MONI KĀKĀRIKI  
ACTIVITIES

---

NEW RAKATAHI GUIDE

---



**NKM  
Activities  
inside!**



## KIA ORA WHĀNAU!

Welcome to the Whai Rawa newsletter – a roundup 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** [facebook.com/whairawa](https://www.facebook.com/whairawa)

**W** [whairawa.com](http://whairawa.com)

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

**E** [whai.rawa@ngaitahu.iwi.nz](mailto:whai.rawa@ngaitahu.iwi.nz)

**P** 0800 942 472 or +64 3 363 8998

Nā, te tīma Whai Rawa



## WANT TO LEARN SOME NEW MONEY CONCEPTS?

We have some videos on our website that can help you make sense of topics such as market volatility and unit pricing. For some of the more complicated money concepts it helps to understand them in a graphic form – which is where video comes in.

In association with Mercer, we have two sets of videos that might be useful to unpack the complexity.

### MARKET VOLATILITY

We know that financial markets can go up and down on a daily basis and this may have caused you to question how market cycles work and consequently whether or not you're in the right fund with your investment. These videos help to understand the current movements in the financial markets and what impact market changes like those caused by COVID-19 have had on your investment.

**W** [www.whairawa.com/money/investment-information](http://www.whairawa.com/money/investment-information)

### UNIT PRICING

The Whai Rawa Fund operates differently to bank accounts or term deposits. It does not have set interest rates, but instead you buy 'units' in the scheme and the value of these units rises or falls depending on changes in the price of the investment assets owned by the scheme. Unit prices are used to help track changes in the value of your Whai Rawa account. Learn more about unit pricing here:

**W** [www.whairawa.com/my-account/unit-pricing/](http://www.whairawa.com/my-account/unit-pricing/)





**LOGGING IN  
AND ACCESSING  
YOUR ONLINE  
ACCOUNT AREA**

## MEMBER STATEMENTS

Your member statement for the period 1 April 2020 – 31 March 2021 will be available soon and can be viewed and downloaded by logging into your account online.

We have recently updated the online member platform to make your experience better and much easier, now you can view, and download your Member Statements online at any time by logging into your account.

Your end of year statement contains important information including tax details, returns, contributions made and a short account history.

[www.whairawa.com/login](http://www.whairawa.com/login)

## MULTI-FACTOR AUTHENTICATION SECURITY

We've added a new security access step to your Member Account login, known as Multi-factor Authentication. 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. Not to be used in isolation, it is an extra way to help prevent your information being hacked by a third-party.



## LOGGING IN FOR THE FIRST TIME?

If you are logging into the new Member Account login experience for the first time, please click the 'Login' button and select 'Reset your pin/password'. Follow the instructions to confirm your new password. *Note your password needs to be no longer than 8 characters and be both numbers and letters.*

## FOR FURTHER SUPPORT CONTACT US ON:

**0800 WHAI RAWA (0800 942 472)**



## HAVE YOU MADE AN INVESTMENT FUND CHOICE?

Your member statement will also detail your (or the whānau member you are an account holder for) current investment fund choice. Choosing an investment fund is an important decision and may have a significant impact on your investment for your future education, first whare purchase or retirement. The Whai Rawa Unit Trust is invested in Mercer Investment Trusts New Zealand's Socially Responsible Conservative, Balanced and Growth Portfolio's.



**TŌTARA**  
Conservative Fund



**MATAI**  
Balanced Fund



**RĀTA**  
Growth Fund

Each portfolio has a different level of risk and accordingly different return expectations. For more information visit our website [www.whairawa.com/money/investment-information](http://www.whairawa.com/money/investment-information)

The Risk Quiz may help you to better understand how your approach to risk translates to the investment options available to you. Answer 5 quick questions to find out which investment option might be right for you. Go to: [www.whairawa.com/riskquiz](http://www.whairawa.com/riskquiz)

For further support contact us on **0800 WHAI RAWA (0800 942 472)**.

## THE YEAR IN REVIEW - TO 31 MARCH 2021

*In the last financial year Whai Rawa saw some amazing milestones ticked off.*

**DO YOU HAVE  
WHĀNAU WHO  
ARE MISSING OUT?**  
SEE THE BACK PAGE  
FOR SIGN UP DETAILS



**\$100 MILLION**  
IN MANAGED FUNDS

**\$100 Million** dollars in the fund was celebrated in August last year and the fund is currently sitting at **\$112 million** dollars. This was a huge achievement and testament to the efforts of whānau like you who have contributed passionately in the 15 years since Whai Rawa started.



**\$3.5 MILLION\***  
IN CONTRIBUTIONS FROM  
TE RŪNANGA O NGĀI TAHU

In March 2021 Te Rūnanga o Ngāi Tahu contributed **\$3.5 million** to Whai Rawa accounts for 2020 Matched Savings, Newborn and Class Distributions and associated taxes. He mihi nui to all those whānau investing towards the costs of tertiary education, their first whare or retirement.

\*Includes taxes



**30,000**  
MEMBERS IN THE SCHEME

Whai Rawa also celebrated reaching **30,000 members** in February this year. This was another impressive milestone for us. We are equally as excited about the number of tamariki members, building better futures through financial empowerment.

# HE ARATAKI PŪTEA MĀ TE RAKATAHI

## A MONEY BASICS GUIDE FOR RAKATAHI

*Our Rakatahi Finance Guide is now published on our website.*

It is designed to provide our rakatahi (young people) with important information about financial concepts that they will come across in their daily life.

The information and resources found in this guide can be used independently by rakatahi or with whānau alongside them, to build financial capability knowledge and skills so they can make choices that will best prepare them for financial independence. The earlier our rakatahi prepare for future expenses such as buying a first car, an overseas experience, or studying after high school, the more secure they will be when these expenses arise.

Learning about money early helps us to make good financial decisions about money and planning throughout our lives.

### READ IT HERE

[www.whairawa.com/tamariki/guides/](http://www.whairawa.com/tamariki/guides/)

or request a hard copy by getting in touch with us.



**Have you signed up  
your tamariki to  
Ngā Kaitiaki Moni?**

Ngā Kaitiaki Moni is a way for Whai Rawa to communicate directly with our tamariki members and teach them about money, savings, ways to help out their whānau and long-term financial goals. Our website is full of cool games, quizzes and fun stuff to do as well as competitions and giveaways. Expect regular mail including more activities, learning tools and the exclusive Ngā Kaitiaki Moni Pānui.

Head to [www.whairawa.com/tamariki](http://www.whairawa.com/tamariki)  
to join the club



# Te pānui kākāriki

(the green pānui) was all about looking after our planet earth!

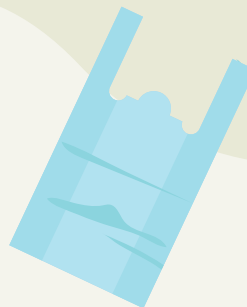
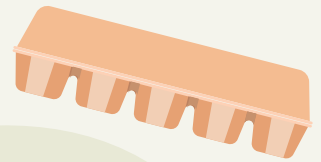
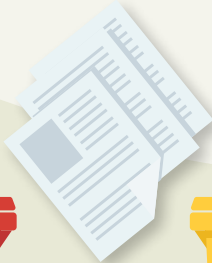
Looking after Aotearoa and the earth is an important job for Ngā Kaitiaki Moni and we have put together some mīharo ideas and activities so we can work together to better care for the environment.

Here are some bonus activities for you to complete!

**Ages 5-10**

## Matching game

Match each item with the bin you think they go in?



### Remember

That a lot of these items can also be reused by you or your whānau.

E.g., newspaper can be used for paper mâché or plastic water bottles can be reused.

### Check

your local council recycling guide as every council is different!

**Rubbish:** Chip packet and Plastic bag  
**Recycling:** Empty egg carton, Plastic water bottle (with no lid) and Newspaper  
**Organics:** Banana skin, Egg shell and Apple core



# Crossword

To demonstrate your knowledge of the environment and sustainability, complete the crossword below

**Ages 10-15**

### WORDS

Reuse

Reduce

Carbon Footprint

Pollution

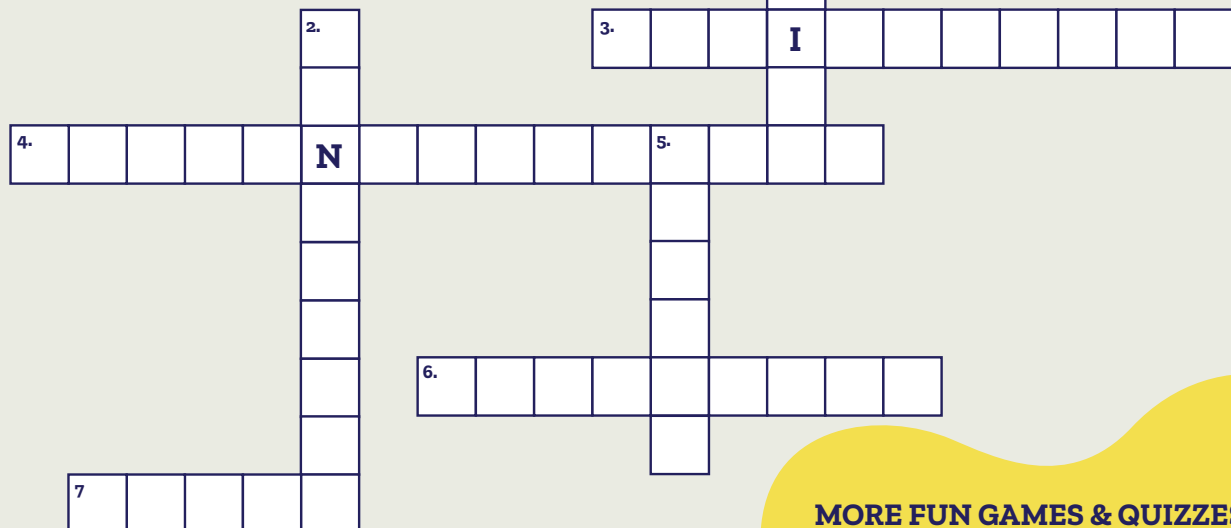
Recycling

Environment

Renewable

### CLUES

- The amount of carbon dioxide released into the air because of someone's actions: \_\_\_\_\_.
- \_\_\_\_\_ energy sources are better for the environment.
- Newspapers and magazines should be put in the \_\_\_\_\_ bin.
- Littering is bad for the \_\_\_\_\_.
- Gases, smoke and chemicals being released into the environment is called: \_\_\_\_\_.
- To use less of something is to: \_\_\_\_\_.
- To make use of old things and make use of them in a new way: \_\_\_\_\_.



**MORE FUN GAMES & QUIZZES**  
are online now at:  
[whairawa.com/tamariki](http://whairawa.com/tamariki)

**MATCHED SAVINGS 2021**

*We are almost halfway through the year – are you investing?*

Last year saw an unprecedented change to Te Rūnanga o Ngāi Tahu contributions to Whai Rawa due to Covid-19 related budget cuts. However Matched Savings were still paid – supporting the investment efforts of whānau with a matched amount into your account.

Don't miss out in 2021!

**HOW DOES IT WORK?**

Any amount you can contribute to your Whai Rawa account in 2021, no matter how small, will be matched by Te Rūnanga o Ngāi Tahu up to a maximum of \$200 per member in March next year\*.



**HAERE MAI OLIVIA!**



**Olivia Harvey (Ngāi Tahu) joins the Whai Rawa tīma as Product and Marketing Assistant.**

She has an extensive background in travel and tourism as a product assistant with roles in the United Kingdom and Aotearoa. She is currently studying part time to complete a Bachelor of Applied Management in Marketing.

Olivia is a strong advocate for Whai Rawa and is keen to connect with whānau in ways that will create better outcomes for our iwi.

ADULT MEMBER	TE RŪNANGA CONTRIBUTION
For every \$1 Adult Members (16-64) save in the calendar year:	Te Rūnanga will contribute another \$1 (up to a maximum of \$200* per member).
TAMARIKI MEMBERS	TE RŪNANGA CONTRIBUTION
For Tamariki Members (under 16):	Te Rūnanga will contribute \$4 for every \$1 saved (up to a maximum of \$200* per member).

For more info about Matched Savings, head to:

[www.whairawa.com/ms](http://www.whairawa.com/ms)

\* Te Rūnanga o Ngāi Tahu matched savings and distributions are available to all Whai Rawa members under 65 years of age (see the Product Disclosure Statement) and are subject to Retirement Scheme Contribution Tax (RSCT) deducted at their personal RSCT rate (see the Other Material Information document at [www.whairawa.com](http://www.whairawa.com)). Distribution payments are made no later than 31 March in the calendar year following qualification.

**FOR ANY MORE INFORMATION ON ALL THINGS WHAI RAWA, CALL US TODAY ON:**

**P 0800 942 472 (+64 3 366 4344)**

**OR VISIT OUR WEBSITE:**

**WHAIRAWA.COM**

**WHAIRAWA FUND LIMITED IS THE ISSUER OF THE WHAI RAWA UNIT TRUST. A COPY OF THE PRODUCT DISCLOSURE STATEMENT IS AVAILABLE AT [WWW.WHAIRAWA.COM/PDS](http://WWW.WHAIRAWA.COM/PDS)**

**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 – [whairawa.com/pds](http://whairawa.com/pds). Whai Rawa is open to all registered Ngāi Tahu Tribal members based in New Zealand or Australia; you can register with Ngāi Tahu and join Whai Rawa at the same time.

**ONLINE** – Go directly to our website [www.whairawa.com/join](http://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.

**HE PĀTAI/QUESTIONS?**

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

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**WWW.WHAIRAWA.COM**

**Whai Rawa** NGĀI TAHU