

# WHAI RAWA PĀNUI.



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Meri Kirihimete whānau!  
Stay safe this holiday season.

Meri Kirihimete me ngā  
mihi o te Tau Hou!



## 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](https://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](mailto:whairawa@ngaitahu.iwi.nz)

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

Nā, te tīma Whai Rawa



### THANKS TO OUR WHAI RAWA INTERNS FOR THEIR HARD MAHI FOR THE SCHEME THIS YEAR!

Makayla, Kelsie and Jose have supported our team mahi through 2021 and have helped contribute to some key projects the Whai Rawa operations tīma have been involved in. We wish them well with their careers and study next year.



## TAXES – WHAT YOU NEED TO KNOW!



### TAX RATE REMINDER

*Due to recent tax changes by the New Zealand Government any Whai Rawa member without a RSCT tax rate in our system must be automatically defaulted to 39%.*

This is the highest tax rate and may mean you may pay more tax than you need to. If you earned above \$180,000 per annum in either of the last two years (ending 31 March) you will also need to update your RSCT rate to 39% by logging into your account.

Get in touch for more information.

### ARE YOU ON THE RIGHT TAX RATE?

Every member needs to provide their own New Zealand IRD number (or an overseas Tax File Number equivalent) and members should also supply tax rates. Members should review the tax calculator to identify the correct tax rates for their account.

You can login to your account to review your current tax rates at:

**W** [www.whairawa.com/login](https://www.whairawa.com/login)

or head to our tax calculators to see what rate you should be on:

**W** [www.whairawa.com/tax](https://www.whairawa.com/tax)

If you need help get in touch!

WhaiRawa NGĀI TAHUContribute  
to your account  
and be in to WIN!ON THE  
House

Time is running out to secure your Matched Savings for 2021 so that you, or your whānau members can qualify for up to the maximum \$200\* Matched Savings contribution from Te Rūnanga o Ngāi Tahu in March next year.

REFRESH YOUR WHARE AND GARDEN WITH  
\$500 'ON THE HOUSE' FROM WHAI RAWA!

Every member who contributes to their Whai Rawa account in 2021 will go into the draw to win one of two \$500 Mitre 10 vouchers to refresh your whare and garden for the summer season!



## PLUS

5 lucky members will also win a mīharo te reo Māori doormat to welcome your manuhiri in style!



You have until 31 December to make your contributions. Make sure your payment is processed by this date to qualify and that you reference the 6 digit registration number and surname of the person you are making the deposit for.

FIND OUT MORE AT [WWW.WHAIRAWA.COM/MS](http://WWW.WHAIRAWA.COM/MS)

While there are no Annual Distributions planned again for 2022, Te Rūnanga will make a class distribution(s) such that all child members, irrespective of their savings contribution, will receive \$200\*. Pēpi Distributions remain unchanged. See our full Annual Distributions update at [www.whairawa.com/ms](http://www.whairawa.com/ms).

Vouchers are not able to be exchanged for cash. See our general terms and conditions for all competition rules at [www.whairawa.com/competitiontermsandconditions](http://www.whairawa.com/competitiontermsandconditions). Entries close 31 December 2021, winners drawn and announced week commencing 10 January 2022.

\* 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](http://www.whairawa.com)). If you do not notify us of your correct rate, you will be taxed at the highest applicable rate of 39%. Distribution payments are made no later than 31 March in the year following qualification.

Whai Rawa 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).

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

0800 WHAI RAWA (0800 942 472)

WhaiRawa NGĀI TAHU



## NGĀI TAHU CONTRIBUTIONS REMINDER

*As you are aware COVID-19 has impacted many businesses, iwi, hapū and whānau, Te Rūnanga o Ngāi Tahu included. As part of 2021 budgeting reviews Te Rūnanga o Ngāi Tahu have reduced the amounts they contribute to Whai Rawa member accounts for 2021 and subsequently there will be no Annual Distribution paid to all members in March 2022 for the 2021 calendar year.*

Te Rūnanga will make a class distribution(s) such that all child members, irrespective of their savings contribution, will receive \$200\* (total for combined matched savings and/or special 'class distribution').

Pēpi Distributions remain unchanged.



\* 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](http://www.whairawa.com)). If you do not notify us of your correct rate, you will be taxed at the highest applicable rate of 39%. Distribution payments are made no later than 31 March in the calendar year following payment. Download our PDS at [www.whairawa.com/pds](http://www.whairawa.com/pds).




## MEMBER STATEMENTS

*Your Member Statement to 30 September 2021 is now available. You will receive an email or postcard letting you know yours is ready and how to view it or download it online.*

The member statement is an important document, and we encourage you to sit down with your whānau and explain the document. Financial literacy can start from a young age – so get your tamariki or mokopuna involved.

Your latest member statement can be viewed and downloaded by logging into your account at:

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

# WANT TO KNOW MORE ABOUT YOUR WHAI RAWA FUND OPTIONS?

Check out the below to find out more about your Whai Rawa investment.

## HAVE YOU SEEN OUR LATEST INVESTMENT INSIGHTS VIDEO?

Understanding your Whai Rawa investment is an important part of engaging with and making the most out of your investment. We have a couple of ways for you to understand what the markets have done recently and how this may have impacted your Whai Rawa investment.

You can read our market commentary or watch a video by our Investment Manager Mercer on our website here:

[www.whairawa.com/investment-insights/](http://www.whairawa.com/investment-insights/)

## ARE YOU IN THE RIGHT FUND?

If you are not sure if your current fund is right for you it may be a good time to review your choice. Consider your investment strategy in your decision; the length of time you have to invest your pūtea/money before you expect to withdraw it, your age, Whai Rawa balance, and how risk averse you feel, will all contribute to your decision.

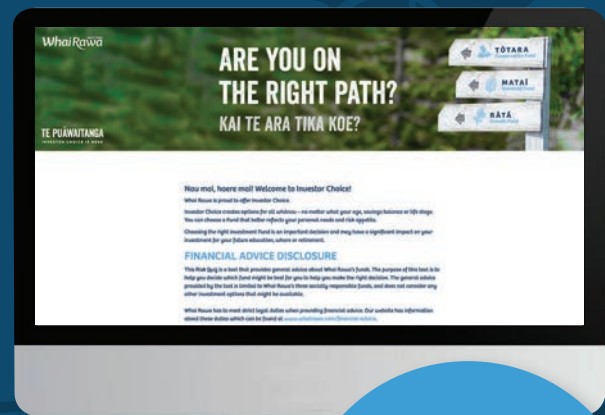
The Financial Markets Authority (FMA) – our regulator – comments that investors should consider carefully before switching funds, as they will, on occasion, see major ups and downs in balances.

## HAVE YOU TAKEN OUR RISK QUIZ?

Changes to your life stage, withdrawal intentions or financial goals may change your risk profile. You should periodically review your risk profile and fund choice to ensure you remain in the most suitable option.

You can take the quiz here to check you are in a Fund that suits your needs:

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



**TŌTARA**  
Conservative Fund



**MATAĪ**  
Balanced Fund



**RĀTĀ**  
Growth Fund



# HE ARATAKI TUATAHI MĀ TE WHĀNAU KATOĀ

## SMALL STEPS TO MONEY CONFIDENCE FOR THE WHOLE WHĀNAU

Our new guide on small steps to money confidence is now live on our Ngā Kaitiaki Moni website!



AGES 8-10

DEVELOP UNDERSTANDING OF MONEY

At this age, your tamariki should be capable of understanding more in-depth concepts of money.

- KEY IDEAS YOUR TAMAHI SHOULD KNOW AT THIS AGE:**
- The opportunity cost of purchases
  - Differences between small and big payments
  - Virtual money

**OPPORTUNITY COST**

**VIRTUAL MONEY AND DEBIT**

Understanding money is an important concept at this age. Remind them that not everything they want to use, especially if they have cash on hand.

- A pros and cons lists for big purchases can be beneficial to ensure the purchase is a smart and informed.
- Start discussing investing in financial tools as the basic idea of the share market.
- Teach them about saving and compounding interest and the fact that money will start "growing for them".

**SMALL VS BIG PAYMENTS**

Explain to your tamariki the difference between paying for something of a similar value vs paying for something with a bigger value.

**Small Payments**  
Small payments can be paid immediately with cash or an instant payment app like Apple Pay or Google Pay. This is because people usually have enough money on hand to pay for small items like coffee and groceries or bus.

**Big Payments**  
Big payments are usually more complicated. Big payments include buying a house, but many people buying a house, but many people have enough money on hand to pay for small items like coffee and groceries or bus.

A bank may lend us the large amount of money we need and we must pay the bank back in the future. Repayments are generally made in instalments each month. We must also pay the bank some money to help the bank cover the interest the bank makes money.

Gaining money confidence is great for everyone in your whānau.

It enables us to make the best financial decisions we can, which can assist us to achieve our short-term and long-term financial goals.

We have created this guide to assist you in introducing your whānau including tamariki of all ages to money confidence!

Check out the guide today at [www.whairawa.com/tamariki](http://www.whairawa.com/tamariki)

LOOKING FOR MORE?

Check out our Hai Mahi (activities) page on our website!

We have lots of different activities, quizzes and games for you to complete with your whānau:

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



Stay tuned for our special Raumati and Kirihiemete edition Pukapuka pānui coming soon!

# Ice cream addition



Can you work out the price of each ice cream?

Add together the numbers on each scoop and write the total on the ice cream cone. The first one has been done for you.



\$8 \$4 \$3 \$15	\$2 \$7 \$1	\$9 \$6 \$0	\$3 \$4 \$5	\$7 \$9 \$2	\$5 \$5 \$3
\$4 \$4 \$9	\$8 \$8 \$8	\$5 \$6 \$7	\$0 \$9 \$9	\$2 \$7 \$2	\$4 \$5 \$6
\$1 \$8 \$0	\$6 \$1 \$2	\$4 \$5 \$1	\$7 \$4 \$7	\$3 \$3 \$3	\$2 \$5 \$3

Row 1: \$15, \$10, \$15, \$12, \$18, \$13  
Row 2: \$17, \$24, \$18, \$18, \$11, \$15  
Row 3: \$9, \$9, \$10, \$18, \$9, \$10



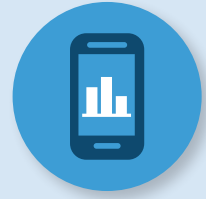
## KIRIHIMETE CLOSURE

This year the Whai Rawa tīma will be on leave from midday Thursday 23rd December 2021. We will be back in the office on Monday 10th January 2022 and we will respond to your messages in the New Year.

If you have any pātai over the break, you can send us a message on Facebook or email us:

- F** [facebook.com/whairawa](https://www.facebook.com/whairawa)
- E** [whairawa@ngaitahu.iwi.nz](mailto:whairawa@ngaitahu.iwi.nz)

Have a happy and safe holiday with your whānau.



### WITHDRAWAL REMINDER FOR KIRIHIMETE CLOSEDOWN

Whānau if you are thinking about a withdrawal this is your friendly reminder to ensure you send us your application on or before 10th December.

The final withdrawals for the year will be processed on 15th December to ensure you receive your funds before the office closes down for the year.

If you have any pātai please get in touch.

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:

**W** [WHAIRAWA.COM](http://www.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 – **W** [whairawa.com/pds](http://www.whairawa.com/pds). You need to be based in New Zealand or Australia and be a registered Ngāi Tahu Tribal Member to join (you can register with Te Rūnanga o Ngāi Tahu at the same time you join Whai Rawa).

**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?

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

[WWW.WHAIRAWA.COM](http://WWW.WHAIRAWA.COM)

Whai Rawa  
NGĀI TAHU