

## **DecisionMakers KiwiSaver Provider Fee Disclosure**

*(Effective as at 11/12/2025)*

### **Background**

When a DecisionMakers adviser provides advice resulting in a change to your KiwiSaver, and when this change is implemented by DecisionMakers, this can result in a fee being paid to DecisionMakers by KiwiSaver scheme providers.

The reason for DecisionMakers being paid this fee by the KiwiSaver provider is that we will deliver ongoing support, information and adviser services, removing the need for you to deal directly with the provider.

Importantly, no additional fees are paid by you for nominating DecisionMakers as your adviser—your fee structure remains the same as if you went direct to each provider.

Below is an outline of the ongoing and upfront fee structures for each KiwiSaver provider that pays fees to DecisionMakers.

### **ANZ OneAnswer KiwiSaver**

- Ongoing Fees (per annum):
  - Cash Fund: 0.15%
  - Conservative Fund: 0.20%
  - All other funds: 0.25%

### **Fisher Funds KiwiSaver**

- One-off Upfront Fee: \$250
- Ongoing Fees (per annum): 0.25%

### **Generate KiwiSaver**

- Upfront Fee: Up to \$300 on joining, depending on your contributions in the first 12 months
  - Paid by the provider, depending on the size of initial contributions or transfer balance
- Upfront Commission Schedule: (Based on higher of PAYE income or KiwiSaver transfer balance)
  - \$0–\$40,000 PAYE income or < \$17,000 transfer: \$50
  - \$60,001–\$80,000 PAYE income or \$19,500–\$24,499 transfer: \$100–\$200
  - \$90,001–\$100,000 PAYE income or \$27,000 transfer: \$250

- \$100,000 PAYE income or \$29,500+ transfer: \$300
  - (Fee paid to DecisionMakers and not an additional client cost)
- Ongoing Fees (per annum): Up to 0.25%

### **Milford KiwiSaver**

- Ongoing Fees (per annum):
  - Cash Fund: 0.05%
  - All other funds: 0.20%

### **Pathfinder KiwiSaver**

- One-off Upfront Fee:\$150
- Ongoing Fees (per annum): 0.25%

### **Important Notes:**

- All fees outlined are paid from each provider's fee structure; you do not pay any extra by appointing DecisionMakers as your adviser.
- The ongoing fees apply annually and are calculated based on your KiwiSaver account balance.
- No additional or hidden fees are charged for our advice or ongoing management.