

**KiwiSaver and existing State sector savings schemes –  
questions and answers for employees**

Issued by the State Services Commission 31 March 2009  
based on legislation current as at 1 April 2009

**Q:** *Is KiwiSaver available in the State sector?*

A: Yes. If you want more information about KiwiSaver, or to see who is eligible to join, see [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz)

**Q:** *I currently work in the State sector and am a member of an employer subsidised savings scheme (e.g. Government Superannuation Fund, National Provident Fund, State Sector Retirement Savings Scheme, Teachers Retirement Savings Scheme); can I join a KiwiSaver scheme as well?*

A. Yes. You can choose to join a KiwiSaver scheme (if you meet the eligibility criteria), even if you belong to another scheme. From 1 April 2009 if you contribute 2% of your gross salary to a KiwiSaver account (or 4% or 8%) you will be entitled to an upfront contribution of \$1000 on first joining, and a member tax credit of up to \$20 per week to your KiwiSaver account.

**Q:** *Will I be able to receive an employer contribution to KiwiSaver?*

A: From 1 April 2009 if you have joined KiwiSaver and are contributing at least 2% of your gross salary, and are not receiving an employer contribution to any other savings scheme, you may be eligible for an employer contribution of 2% of your gross salary. See [www.kiwisaver.govt.nz](http://www.kiwisaver.govt.nz) for more details.

**Q:** *I am a member of the State Sector Retirement Savings Scheme (SSRSS). Can my SSRSS employer contributions be paid to a KiwiSaver scheme?*

A. No, SSRSS employer contributions cannot be paid to any other scheme. Also, employer contributions cannot be split between SSRSS and KiwiSaver.

**Q:** *Can I shift my existing savings account balance into KiwiSaver?*

A. The answer to this question will depend on the rules of your existing scheme.

If you are a member of the State Sector Retirement Savings Scheme (SSRSS), you are able to close your SSRSS account and transfer your SSRSS account balance to KiwiSaver at any time. SSRSS funds transferred to KiwiSaver will be subject to the KiwiSaver access rules. Once you have closed your SSRSS account, your SSRSS membership ceases and can not be reinstated.

***Q. I am employed in the State sector and am a member of an employer-subsidised savings scheme; can I also get the compulsory employer contribution if I join KiwiSaver?***

A. No. In general, employer contributions to existing schemes count towards the compulsory employer contribution for KiwiSaver. In some cases, your employer may need to pay you KiwiSaver compulsory employer contributions instead of some or all of the employer contributions to your existing scheme (may apply if you have changed employment since 1 April 2008).

***Q. Is the State Sector Retirement Savings Scheme closing?***

A. No, SSRSS is not closing. SSRSS continues to operate for existing SSRSS members.

The SSRSS schemes are no longer offered to new employees, who are instead able to join KiwiSaver.

***Q. Do I have to transfer to a KiwiSaver scheme from my existing State sector scheme?***

A. No. If your existing scheme is continuing, you can continue to save in it; if you want extra savings you can also join a KiwiSaver scheme (if eligible).