



Helping you understand the online experience

Welcome to your new digital experience; a website designed to make it easy for you to manage your account, anywhere, anytime, on any device.



Login



Dashboard



Navigation



Account balance



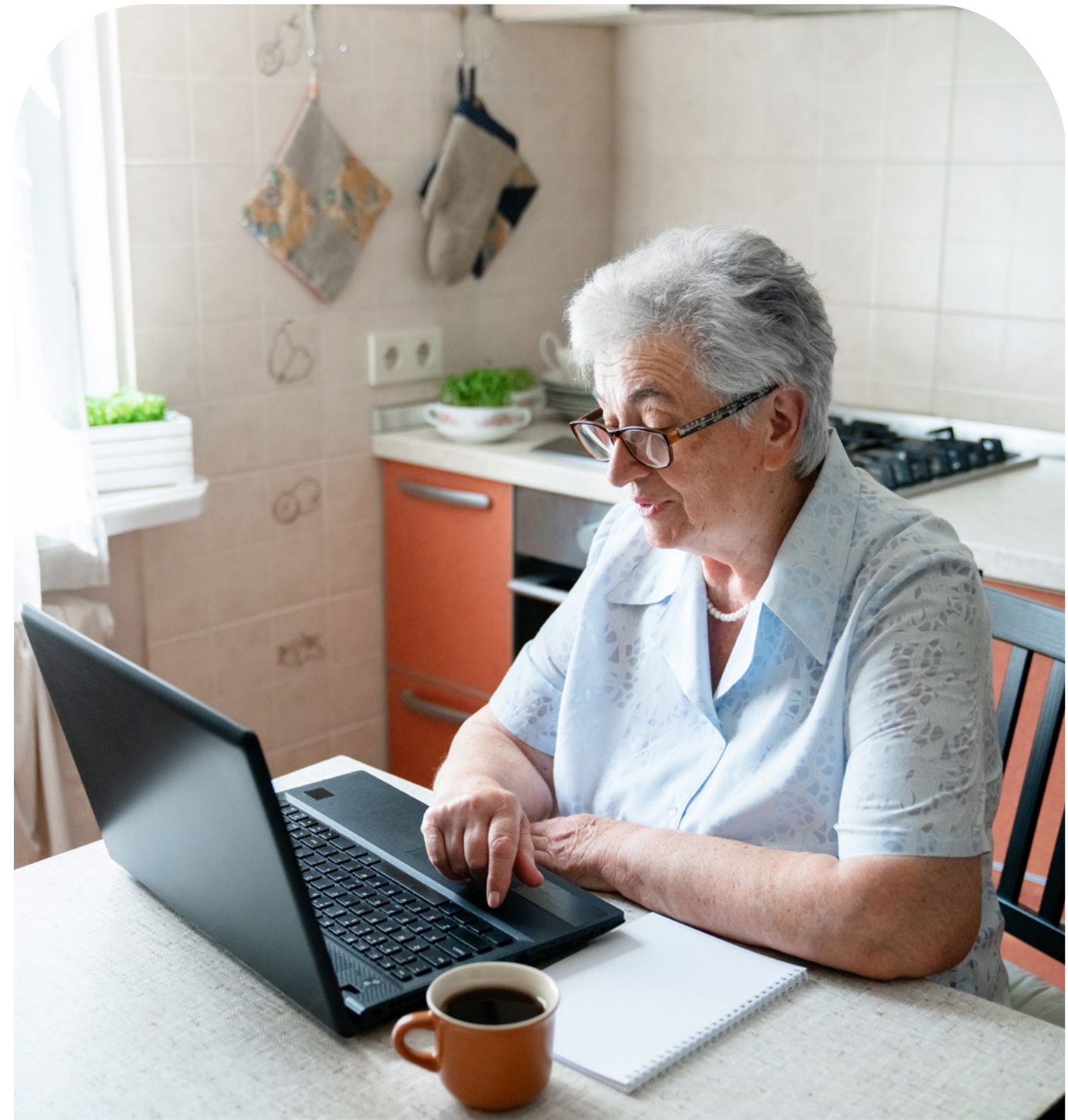
Account activity



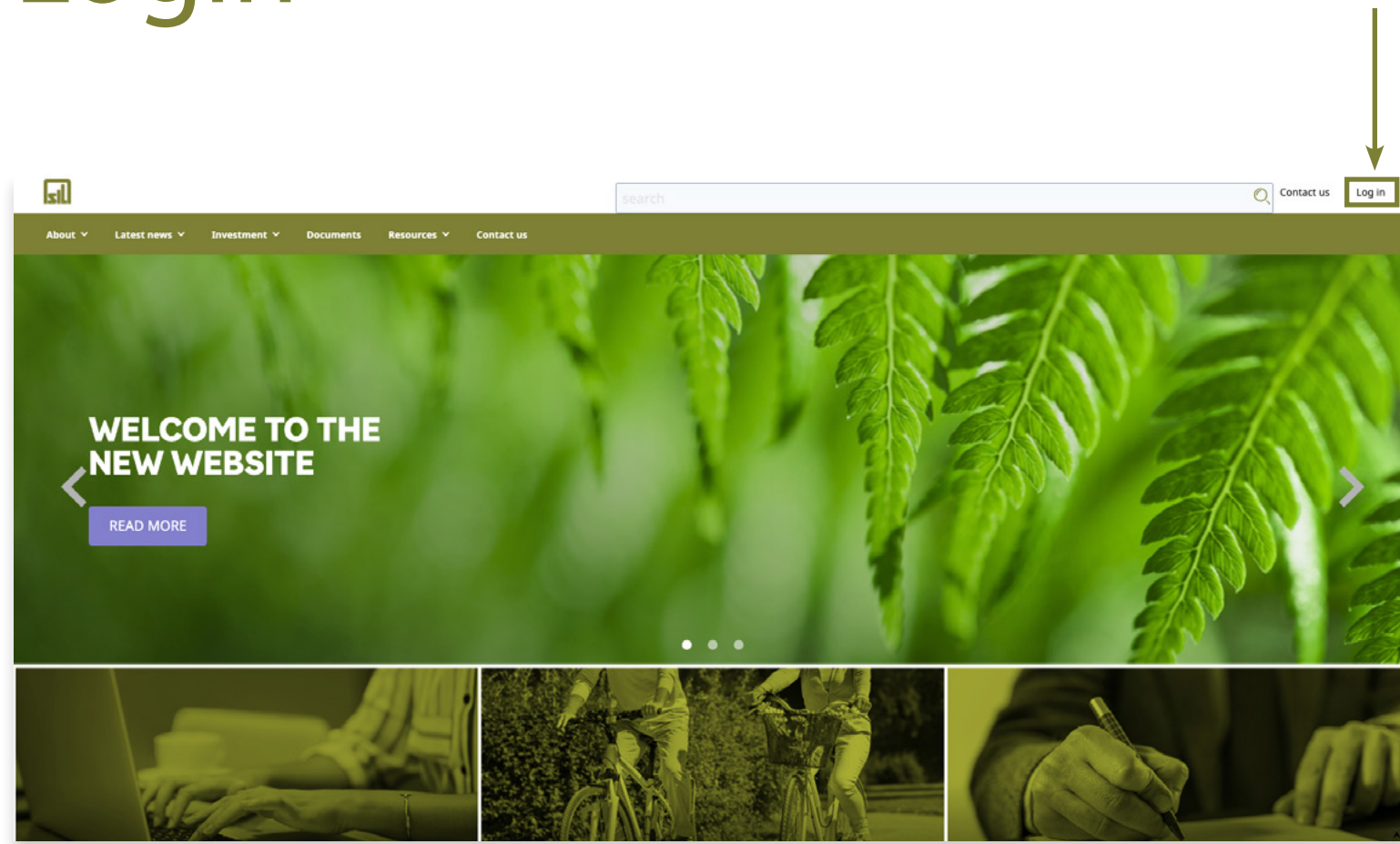
Current investments



Personal details



Login



Log in to your account

Email

Password

[Forgot your password?](#)

[Need Help?](#)

Haven't activated your online account? [Activate Now](#)

Sign in and get started

Step 1

Access the website by entering www.silfunds.co.nz into your internet browser. This will take you to the home page.

Step 2

Once you're on the website home page, click on '**Log in**' at the top right corner of the page, then '**MEMBER**' on the first pop up box.

First time access – activate your account

Before logging into Member Online for the first time, you'll need to activate your account by selecting '**Activate Now**' at the bottom of the screen and following the instructions.

Member Online login

Once your account has been activated, you can log in with your email address and password.

Dashboard

All your key information is brought together on a single screen.

Click on the SIL logo to return to the dashboard at any time.

This is your personal dashboard.

The dashboard features a top navigation bar with the SIL logo on the left and user profile, email, and menu icons on the right. The main content area is divided into four columns:

- Account Balance:** Shows the account balance as of 24 March 2026. Below it is an **Account Summary** section with a bar chart comparing 'Investment earnings' and 'Net Investment' over time. A 'View account summary' button is at the bottom.
- Balance And Income Projections:** Provides estimates based on the current account balance, including 'super balance in', 'retirement income p.a.' of \$39,000, '7 years of retirement income', and '25% of what you need'. It includes a 'Change the assumptions' button and an 'Account Activity' section with a 'Review here' link.
- Investments:** Encourages users to 'Choose the right fund for you' and offers a 'Risk Profiler tool'. A 'Find out here' link is provided.
- Need support:** Offers assistance from a Mercer Financial Adviser for free, with a 'Book a call back today' link. It also includes a 'Contributions' section with a 'Find out how' link.

The footer contains three service links: 'Documents' (View reports, updates, forms and guides), 'Financial Advice' (Free support from our financial advice team), and 'Contact us' (If you have any queries or would like further information).

Click on the email icon to display alerts ready for actioning.

This is where you can update your personal details (including communication preferences), and also change your password or logout.

Navigation

The screenshot shows a financial dashboard with a top navigation bar containing a search bar, user profile, mail, and menu icons. The main content area is divided into four columns: Account Balance, Balance And Income Projections, Investments, and Need support. The Account Balance column includes an Account Summary chart and an Account Statement section. The Balance And Income Projections column shows retirement income details. The Investments column offers fund selection advice. The Need support column provides contact information for a financial adviser. A right-hand navigation menu lists various dashboard features. At the bottom, there are three service prompts: Documents, Financial Advice, and Contact us.

Account Balance
As at 24 March 2026 ⓘ

Account Summary

OVER TIME ⓘ BREAKDOWN

\$10,000
\$5,000
\$0

Today

● Investment earnings
● Net Investment

[View account summary](#)

Account Statement

Select a statement to download

No Statements to show

[Download PDF](#)

Balance And Income Projections

Based on your current balance in this account, we estimate

super balance in , at age

\$39,000
retirement income p.a.

7 years
of retirement income

25%
of what you need

allowing for a NZ Super estimate

[What are the assumptions?](#)

[Change the assumptions](#)

Account Activity

COMMUNICATIONS
Please review your preferences.
[Review here](#)

[My Account Activity](#)

Investments

See how your investments performed.

Choose the right fund for you

What fund you invest in is a very personal decision - get to know your inner investor with our Risk Profiler tool

[Find out here](#)

[My Investments](#)

Need support

Make your investments work for you. Speak to a Mercer Financial Adviser for free

[Book a call back today.](#)

Contributions

To make contributions, you can transfer as much or as little as you would like via online banking.

[Find out how](#)

Navigation Menu:

- Dashboard
- Account Summary
- Account Balance
- Investments
- Account Activity
- Tools
- Documents
- Contact Us

Bottom Prompts:

- Documents**
View reports, updates, forms and guides
[Here](#)
- Financial Advice**
Free support from our financial advice team
[Request a call back](#)
- Contact us**
If you have any queries or would like further information
[Contact us](#)

☰ Click the menu icon to show the navigation at any time.

See the prompts for other relevant information about your account at the bottom of the screen.

Dashboard

Account balance

This can be accessed from your dashboard or the menu.



Account balance is the most up to date record of your balance.

Click here to view your account summary.

Click here to download your member statements.

The dashboard features three main sections:

- Account Balance:** Shows the current balance as of 24 March 2026, which is \$5,000.
- Account Summary:** Includes a bar chart titled 'OVER TIME' and 'BREAKDOWN' showing 'Today's' balance. The chart shows 'Net Investment' (green) and 'Investment earnings' (blue). A 'View account summary' button is located below the chart.
- Account Statement:** A section for downloading statements, currently showing 'No Statements to show' and a 'Download PDF' button.

Additional information visible in the background includes:

- Your Account Summary:** A detailed view showing 'Hello', 'Your Account Balance is:', and 'Unit prices calculated 20/03/2026'. It features a bar chart with 'Starting balance', 'Incoming', 'Investment returns', 'Outgoing', and 'Current balance'. Below this is a 'How we calculate your account balance' section with a 'Your Balance Breakdown' table.
- Your Balance Breakdown Table:**

Starting Balance
Incoming
+ Investment Returns
Outgoing
Current Balance
- Your Account Statements:** A section for viewing and downloading statements, currently showing 'No statements to show' and a 'Download PDF' button.

Estimated account balance and income at retirement

Full view

This can be accessed from your dashboard or the menu.

The screenshot shows a retirement profile dashboard with a dark green header. The main title is "Your Retirement Profile". Below the title, there are five key metrics: "Your Account Balance" (\$5,000), "We Estimate" (\$50,200 in 2055), "Desired Income P.A." (\$39,000), "Retire At Age" (7 years), and "Withdrawal Rate" (25%). Below these metrics is a section titled "Your Retirement Estimate Is Based On" with two sliders: "Desired Income In Retirement P.A." (ranging from \$0 to \$300,000, default \$39,000) and "Retire At Age" (ranging from 55 to 75, default 65). At the bottom, there is a "More" dropdown and an "Update" button.

Your Retirement Profile

Your Account Balance ⓘ **\$5,000**

We Estimate ⓘ **\$50,200**
In 2055 you will have

\$39,000
income P.A.

7 years

25%

See exactly what your account balance consists of in real time.

This area contains the data and assumptions used in your retirement estimate. You can change the inputs on the controls below, and click Update to see the results.

Your Retirement Estimate Is Based On

Desired Income In Retirement P.A. ⓘ: **\$39,000**

\$0 **\$39,000** \$300,000
Default - \$39,000

Retire At Age ⓘ: **65**

55 **65** 75
Default - 65

More ▾

Update

Estimated account balance and income at retirement

Ways to make your money last longer

The screenshot shows a web interface for a retirement simulator. At the top, there's a navigation bar with a logo and icons for user profile, messages, and a menu. Below this is the title "Your Retirement Profile".

The main content area is divided into two sections. The top section, titled "Your Retirement Profile", displays several key metrics with icons: "Your Account Balance" of \$5,000 (scales icon), "We Estimate" of \$50,200 in 2055 (house icon), "In 2055 you will have" of \$39,000 income P.A. (stack of coins icon), "7 years" (clock icon), and "25%" (calculator icon).

Below this is a text block: "This area contains the data and assumptions used in your retirement estimate. You can change the inputs on the controls below, and see the results."

The bottom section, titled "Your Retirement Estimate Is Based On", features two sliders. The first slider is for "Desired Income In Retirement P.A." with a value of \$39,000, ranging from \$0 to \$300,000. The second slider is for "Retire At Age" with a value of 65, ranging from 55 to 75. Both sliders show a default value. Below the sliders are "More" and "Update" buttons.

In this view, you can adjust the sliders to see what difference your decisions today can make to your final retirement income.

Have a go at moving the sliders. We've made it really easy for you to change variables to help you understand how different decisions, like making additional contributions or delaying retirement for a few years, can affect your balance at retirement and how long it may potentially last you.

The projections shown in this simulator are intended as a guide only, based on the information you input, and should not be used in isolation to make financial decisions. This simulator does not take into account your personal objectives or your own financial situation and it cannot determine your actual final balance or income. Before making any decisions about your account or any other financial product, you should consider seeking advice from a financial adviser.

Dashboard

Account activity

This can be accessed from your dashboard or the menu.

The screenshot shows a financial dashboard with several sections: 'Account Balance' (As at 24 March 2026), 'Account Summary' (with a bar chart showing 'OVER TIME' and 'BREAKDOWN' for 'Investment earnings' and 'Net investment'), 'Balance And Income Projections' (showing a \$39,000 retirement income p.a. and 7 years of retirement income), 'Investments' (with a 'Choose the right fund for you' section), 'Need support' (with a 'Book a call back today' link), and 'Contributions' (with a 'Find out how' link). A 'My Account Activity' button is visible at the bottom. An overlay titled 'Account Activity' contains a 'COMMUNICATIONS' section with the text 'Please review your preferences.' and a 'Review here' link. A dark green callout box on the right explains that account activity is a summary of recent actions, including contributions, withdrawals, alerts, and messages.

Account Activity

COMMUNICATIONS
Please review your preferences.
[Review here](#)

My Account Activity

Account activity is a summary of the most recent actions.
Contributions, withdrawals, alerts and messages also appear here.

Account activity

Full view

ACCOUNT ACTIVITY

Account Activity: All

COMMUNICATIONS Please review your preferences. [Review here](#)

TAX Tax

Check these alerts - they will remind you of important actions you may want to consider for your account.

In this view, you can filter by account type, export, create PDFs or print your activity summaries.

Documents
View reports, updates, forms and guides
[Here](#)

Financial Advice
Free support from our financial advice team
[Request a call back](#)

Contact us
If you have any queries or would like further information
[Contact us](#)

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Dashboard

Current investments

This can be accessed from your dashboard or the menu.

Learn more about your current investment profile.

View your investments page for more detail.

The screenshot shows a financial dashboard with several sections: 'Account Balance' (As at 24 March 2026), 'Account Summary' (with a bar chart showing investment earnings and net investment), 'Balance And Income Projections' (showing a \$39,000 retirement income p.a. and 7 years of retirement income), and 'Account Activity'. An 'Investments' overlay is positioned in the center, featuring a bar chart icon, the text 'See how your investments performed.', and a call to action 'Choose the right fund for you' with a compass icon and the text 'What fund you invest in is a very personal decision - get to know your inner investor with our Risk Profiler tool'. A callout box on the right contains a piggy bank icon and the text 'How you invest your money is an important decision - make sure you are familiar with your current investment choice.' At the bottom, a 'Documents' section is visible with a 'My Investments' button highlighted by an arrow from the text 'View your investments page for more detail.'

Investments

Detailed summary

Investments

Review how you're currently investing your super. Tap 'Edit' to make a change. To view your unit holdings, or for an overview of an option just click on the name of the investment option. [Need some help?](#)

Investment Performance

Please read monthly and quarterly investment reports in the [Documents](#) section.

Current Investments

Investment options	Unit Price 20/03/2026	Number of Units	\$	%
SIL International Share Fund	8.2810	1171.8036	.	100
				100% ⓘ

Future Contributions

Investment option	Incoming Contributions %
SIL International Share Fund	100%
	100%

Investments Options Available

Investment option	Allocated %
SIL Balanced Plus Fund	<input type="text"/>

Easy access to the most up to date unit prices, plus historical search capability.

You can now edit your investments easily, indicating how your current account balance is invested and your future contributions. You can have the same or a different investment strategy for each.

Personal details

My Personal Details

We recommend that you review your details regularly, to ensure that we have the most up-to-date information available.

Editing your details is as simple as updating the personal information in the fields provided.

Why its important that we have your IRD number

If you don't supply your IRD number, you could miss out on lower tax rates and your investment earnings may be taxed at the wrong tax rate.

Email Address

Confirm Email Address

Mobile number

Business hours number

After hours number

Postal Address


Country


Interactive tools explained

sil [Search Bar] [User Icon] [Email Icon] [Menu Icon]

Advice Tools

In order to achieve lifelong financial security, you need to plan for the future and that's where the tools on this page can assist you. Remember that we're always here to assist you with your retirement planning, insurance (if available in your scheme) and investment decisions at any life stage.

 Use the Retirement Income Simulator to see how much you might have in retirement based on a number of variables, and see the income this might provide you with. It will pre-populate your account balance, age and gender.



Retirement Income Simulator

This tool can help you understand what your retirement income could look like, how long it might last and levers you can pull to make retirement work for you.

We recommend seeking advice before making financial decisions.

[Launch Calculator](#)

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