

Release 3.8.3

2nd April 2026

In this release we have included the new contribution rules around KiwiSaver (that become law April 2026), NZ Super and ACC levy rates (effective 1 April 2026) and we have expanded functionality to enable you to investigate impacts to your retirement from various 'Tax' changes proposed in "Election 2026".

While these tax proposals are still a moving target, with many of them more 'Soundbite' than 'Substance', we wanted to enable you to perform additional "what if" scenarios to develop a 'Plan B' should some of the more extreme (and less thought-out) proposals become law.

We'll continue to refine this functionality as policies become clearer (which for many may be only after the election).

To help you utilise these features, we have also added a new 'Lesson 16 – Hidden Spreadsheet Features' that provides information and instructions to try out these new scenarios.

As always, if you have any questions or identify any errors please feel free to contact us so we can fix them for yourself and the many others that use our planning spreadsheet. Also, if you have other proposals or ideas you would like us to consider including in a future release, please let us know. And if you see any new tax policies published on websites, let us know so we update this page.