TE ARA AHUNGA ORA
Retirement Commission

Level 15
19 Victoria Street West
Auckland CBD
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Tel: 09 356 0052

16 October 2026

[redacted]

[redacted]

Dear [redacted]

Official Information request and response

Thank you for your request under the Official Information Act ("OIA") dated 18th September 2026.

You have requested:

> *... please clarify the Retirement Commission's actual role and relationship with Buffer Builder, Sorted branding licensing/use, Cap Initiatives, and Akahu/Ben Lynch in relation to this app, alongside the following:*
>
> 1. *The total amount spent on external parties in relation to Buffer Builder - including but not limited to Cap Initiatives and Ben Lynch/Akahu Limited - broken down by vendor, nature of work, and amount per financial year.*
> 2. *The number of hours (or FTE) of Retirement Commission staff time allocated to Buffer Builder, broken down by role/team and salary band, per financial year.*
> 3. *Details of any current or ongoing support, maintenance, or hosting agreement for Buffer Builder: the contracted party, term, annual/total cost, and scope of services covered.*
> 4. *Whether the Retirement Commission provided funding for the Buffer Builder giveaway/promotion run with Mai FM, and if so, how much and on what basis: or, if the Retirement Commission was not the funder, whether the giveaway was funded by any other government source you are aware of.*
>
> *Copies of the relevant contracts or funding agreements would satisfy this request equally well, with pricing redacted only where a genuine section 9 withholding ground applies.*

Our response:

The Retirement Commission was one of the funders of the Buffer Builder app, which was built by CAP Initiatives. The Commission also provided internal staff expertise in behavioural science, UX/UI, communications, and research. The Commission also provided branding direction and visual identity including trademarking Sorted Buffer Builder.

The Commission does not have any formal agreements relating to Akahu/Ben Lynch.

- The Commission provided $70,000 (GST exclusive) funding to CAP Initiatives Limited who own the Buffer Builder app. This funding was provided by the Commission due to the alignment of the Buffer Builder app to the Commission's Sorted focus of promoting the

importance of emergency savings and directing people to practical tools and resources available through Sorted. Emergency Savings is identified as one of the priorities and a cross-sector initiative in the National Strategy for Financial Capability.

Additional costs incurred in relation to the Buffer Builder are included in appendix A.

2. In accordance with section 18(e) of the OIA the Commission is refusing part of this request in relation to the number of hours Commission staff allocated to Buffer Builder as our staff are not required to maintain timesheets and therefore this information does not exist. However, we can provide general information about the number of staff involved.

   A project team of four Commission's staff[1] were the most involved in this project, with the majority of their involvement taking place between August 2025 and 21 July 2026 (date the app launched on the Apple store). During this time the capacity could range from 0 to a maximum of 20 hrs p/w per employee.

   An additional six[2] of the Commission's staff were involved in this project in a lower capacity, mostly in the few months leading up to the launch. Average hours per week per employee are estimated at approximately 5 hrs per employee per week.

   Salary bands for these 10 staff range from $62,445 to $223,301 for the year end 30 June 2026.

   Due to the size of the Commission and nature of individual roles having a single occupant, releasing salary banding information would result in fairly accurate salary information about identifiable individuals. Under section 9(2)(a) of the OIA, we are withholding information relating to individual remuneration banding to protect the privacy of natural persons.

3. In accordance with section 18(g) of the OIA the Commission is refusing this request as the Retirement Commission does not hold information relating to any current or ongoing support, maintenance, or hosting agreement for Buffer Builder as these services are not managed or outsourced by the Commission.

4. The Mai FM Buffer Builder campaign was planned and funded by the Commission. The Commission engaged Mai FM via a media agency. The total amount paid to the agency for this partnership, including the funds passed on to MaiFM/Mediaworks for the promotional activity and associated prize funding was $40,030 (GST excl). The basis of this campaign was to promote the release of the Buffer Builder app and increase app downloads, alongside increasing Sorted brand awareness. Mai FM was selected because of its strong reach and engagement with Māori and Pasifika audiences, which are priority audiences for both Sorted and Buffer Builder.

Where information has been withheld, no public interest has been identified that would outweigh the reasons for withholding it.

You have the right to refer this response to the Ombudsman if you are dissatisfied with it. More information on how to do this is here. Te Ara Ahunga Ora proactively releases information in accordance with the Government's commitment to the Open Government Partnership National

[1] 2 members of the Marketing team, 1 member of the Communications team, 1 member of the Research team.
[2] 6 members of the Marketing team

Action Plan. This includes publishing responses to requests for information under the OIA. Please note that this response (with your name removed) will be published on the Te Ara Ahunga Ora website shortly and will remain on our website for 12 months.

Thank you for your interest in our work.

Yours sincerely

David Boyle

RETIREMENT COMMISSIONER / MANA AHUNGARUA