

KiwiSaver Demographic Study

March 2026



MELVILLE JESSUP WEAVER

WTW Alliance Partner

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1 Executive summary

1.1 Purpose

Melville Jessup Weaver (**MJW**) has been engaged by the Retirement Commissioner to collect demographic data on KiwiSaver (see Appendix A). This report presents that data.

1.2 Method

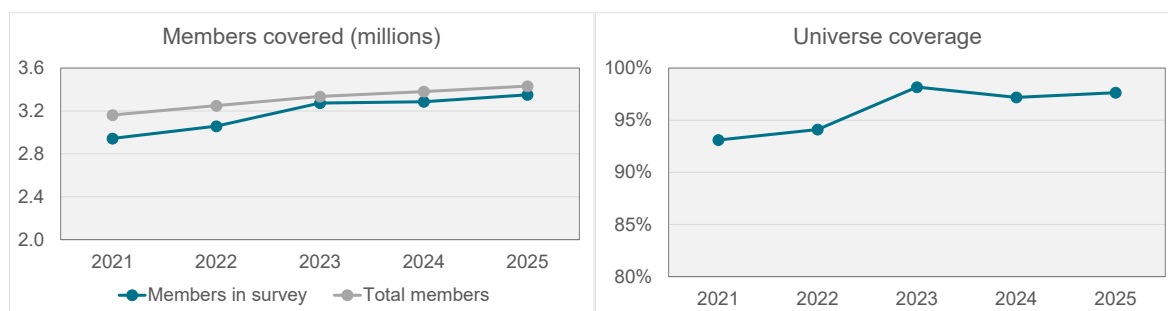
MJW approached several KiwiSaver providers asking for aggregated data covering the membership of their schemes. Providers were asked to fill in a simple spreadsheet giving the number of members for different age and gender combinations, and the average savings balance. This year, an additional dimension was added for contributing¹ and non-contributing members.

Data was provided in early 2026 giving a snapshot as at 31 December 2025. This is the fifth report, with the previous editions² collecting data as at 31 December 2021, 2022, 2023 and 2024.

1.3 Universe and data

In total, providers covering 3,351,406 members with total balances of \$138.37 billion responded.

According to the IRD³, in December 2025 there were 3,432,341 KiwiSaver members in total, meaning that this survey covered approximately 98% of the total KiwiSaver member base. This is similar to the previous year, which had approximately 97% coverage by number of members. The following charts show the change in coverage of our reports over time.



All providers from the previous report agreed to participate in this year's edition. In addition, one provider (representing approximately 16,000 members) was added in this year's report.

While covering a large fraction of members, it is possible that the results reflect some biases and caution should be applied to interpreting the results. This especially applies when comparing results across different editions of our reports – due to the changes in the survey's coverage.

Also, it should be noted that some gender information was unavailable. In this report, total figures include data relating to members where gender is unknown or non-binary. However, the analysis of males and females only includes data where gender is known to be male or female.

Not all providers were able to provide data split by contribution status. The data relating to this split covers approximately 96% of the full sample used in this study.

¹ A contributing member is anyone who has made a contribution (voluntarily or otherwise) in the previous 12 months (1/1/2025 – 31/12/2025). This excludes transfers in from other providers.

² See <https://mjw.co.nz/library/> for previous editions.

³ <https://www.ird.govt.nz/about-us/tax-statistics/kiwisaver/datasets>

1.4 Authors

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1.5 Data sources

Data has been provided from KiwiSaver providers. While quality control checks have been performed, MJW is unable to certify the accuracy of the analysis presented in this report. MJW is not liable for any action taken as a result of this report.

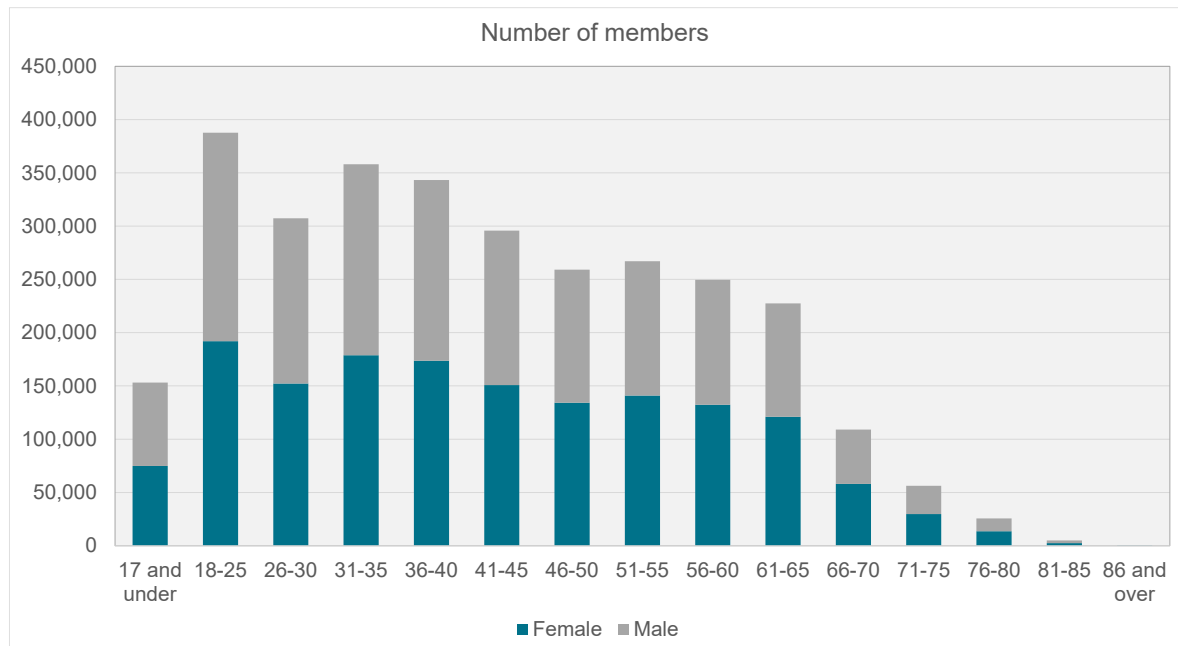
2 Overall results

Full summary results are presented in Appendix A. In this section and the ones that follow, we show selected analysis and charts.

2.1 Number of members

Number of members					
Age	Total	Female	Male	% Female	% Male
17 and under	158,539	74,920	78,289	48.9%	51.1%
18-25	447,401	192,033	195,615	49.5%	50.5%
26-30	339,237	152,194	155,170	49.5%	50.5%
31-35	398,049	178,824	179,303	49.9%	50.1%
36-40	384,280	173,643	169,572	50.6%	49.4%
41-45	328,701	150,809	144,941	51.0%	49.0%
46-50	285,132	134,199	124,910	51.8%	48.2%
51-55	291,257	140,936	126,051	52.8%	47.2%
56-60	269,530	132,289	117,359	53.0%	47.0%
61-65	242,731	121,057	106,460	53.2%	46.8%
66-70	115,199	57,992	50,961	53.2%	46.8%
71-75	59,044	29,732	26,597	52.8%	47.2%
76-80	26,503	13,535	12,045	52.9%	47.1%
81-85	5,126	2,482	2,433	50.5%	49.5%
86 and over	428	235	190	55.3%	44.7%
Unknown age	249	57	93	38.0%	62.0%
Total all ages	3,351,406	1,554,937	1,489,989	51.1%	48.9%

For some members, gender is unknown. Therefore, the sum of the Female and Male columns is less than the Total column. The percentage columns exclude members where gender is not known to be either female or male.

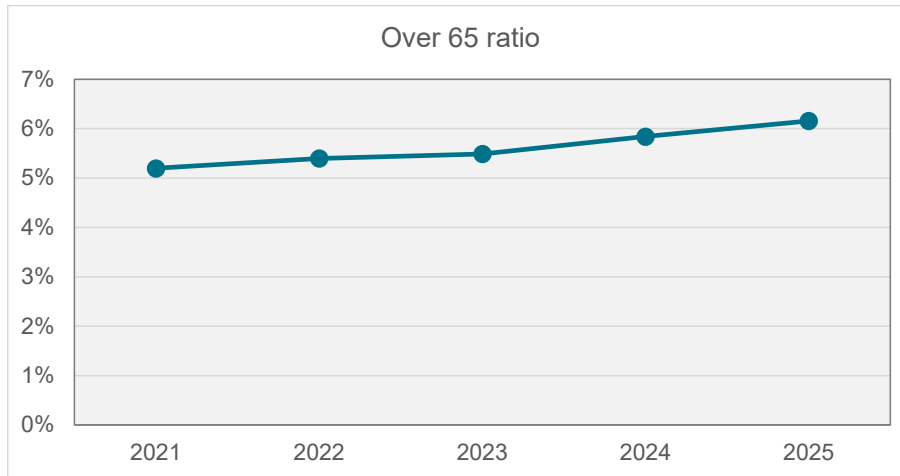


We make several observations of interesting features.

- In total there are more female members (51.1%) than male members (48.9%). This difference in percentage of male and female members is similar to last year’s report (females: 51.0%).
- The age bracket with the most members is again 18-25 years, after which there is a fairly uniform, though declining, distribution of members. Unsurprisingly, the number of members falls away above age 65 as this is typically when members access their savings. Note that the 18-25 years bracket is larger than most of the other brackets.

- Approximately 206,000 members (6.2%) are aged over 65, and appear to be using KiwiSaver as an investment vehicle in their retirement. This is an increase on last year (190,000 and 5.8%).

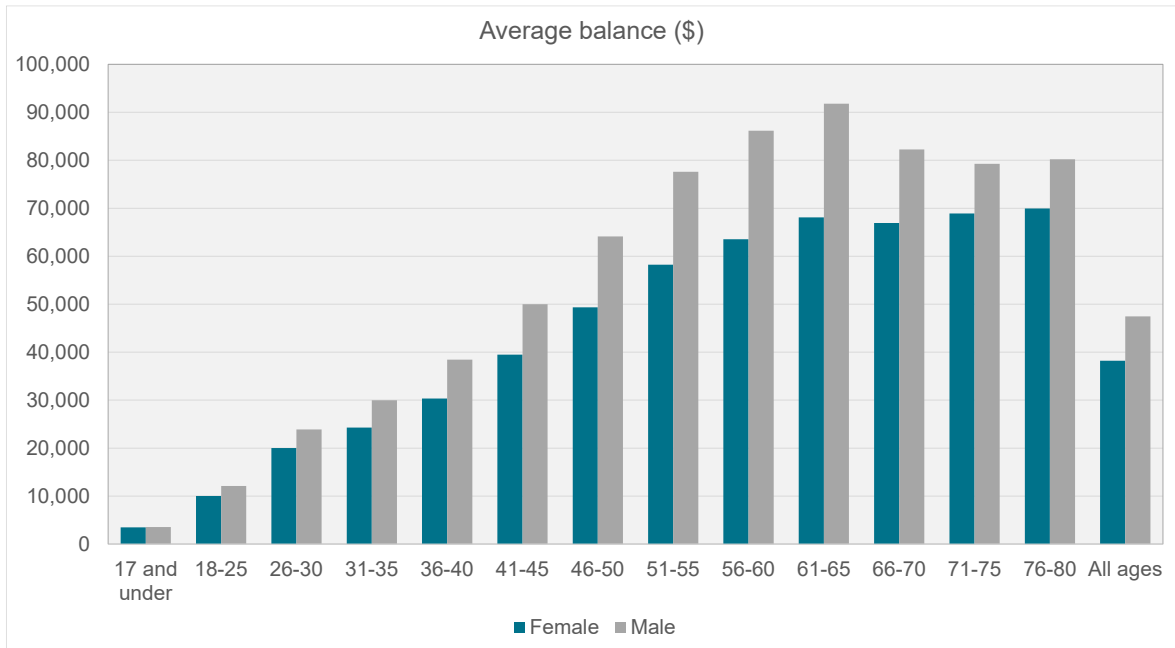
The following chart shows the change in the percentage of members aged over 65 over our past reports. There has been a gradual increase.



2.2 Average balance – overall

The average balance for each cohort is shown in the following table. The final column gives the ratio of the male balance to the female balance.

Average balance (\$)	Total	Female	Male	Male / Female
17 and under	3,512	3,466	3,557	103%
18-25	10,567	10,035	12,116	121%
26-30	21,308	20,014	23,891	119%
31-35	26,231	24,279	29,991	124%
36-40	33,070	30,328	38,430	127%
41-45	43,187	39,498	50,000	127%
46-50	55,010	49,355	64,145	130%
51-55	65,873	58,221	77,614	133%
56-60	72,861	63,556	86,163	136%
61-65	77,927	68,108	91,810	135%
66-70	72,503	66,924	82,268	123%
71-75	72,114	68,921	79,280	115%
76-80	73,530	69,945	80,216	115%
81-85	85,553	84,158	90,619	108%
86 and over	194,276	218,939	173,150	79%
Unknown age	18,668	17,773	31,476	177%
All ages	41,286	38,212	47,452	124%

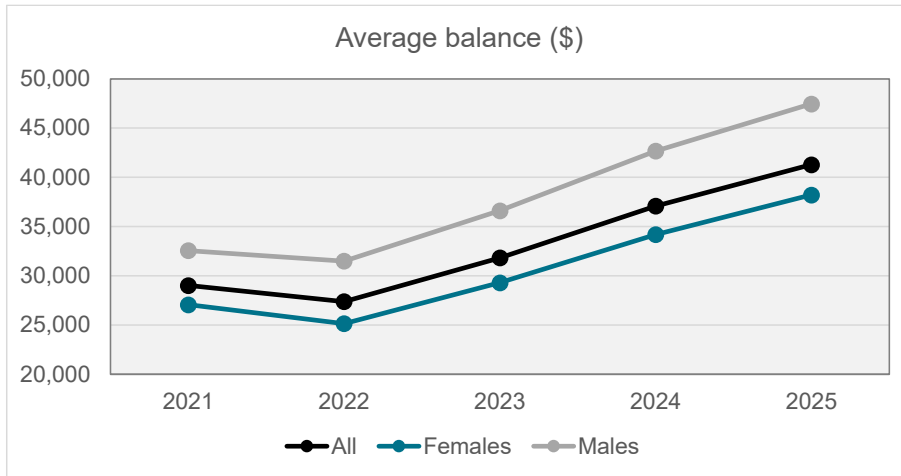


Ages 81 and over have been excluded because these cohorts account for a small proportion of members and are distortive to the chart.

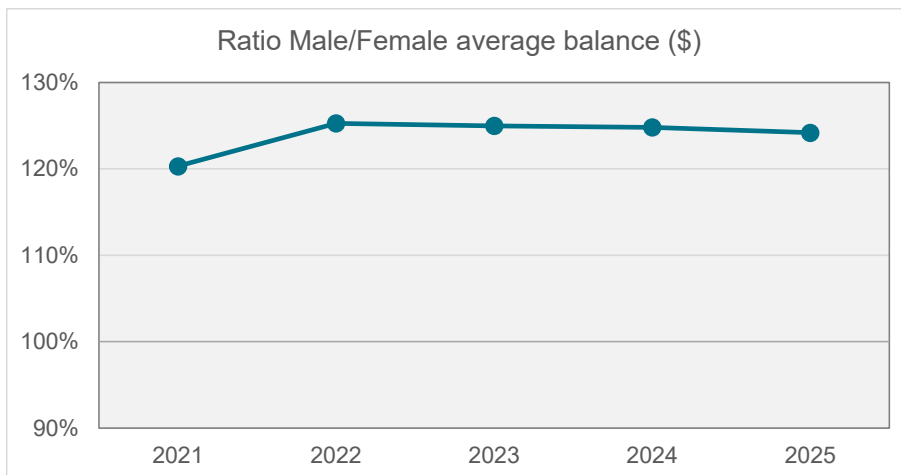
We make several observations of interesting features.

- The average KiwiSaver balance is \$41,286. This is \$4,207 higher than last year (an increase of 11.3%).
- There continues to be a notable gap between males (average balance \$47,452) and females (\$38,212). The average balance for a male is 24% higher than the average balance for a female, a gap of \$9,240. While expanding in monetary terms, the ratio of the average male balance to the average female balance has remained around a similar ratio.
- For males, the average balance increased \$4,788 (11.2%), while for females, the average balance increased \$4,027 (11.8%) from last year's report.

The following chart shows the average balance over time. There was a dip for the year ended December 2022, but since then the average balance has risen from \$27,379 to \$41,286 – an increase of approximately 51%.



The following chart shows the change in the ratio of average female balance to average male balance.



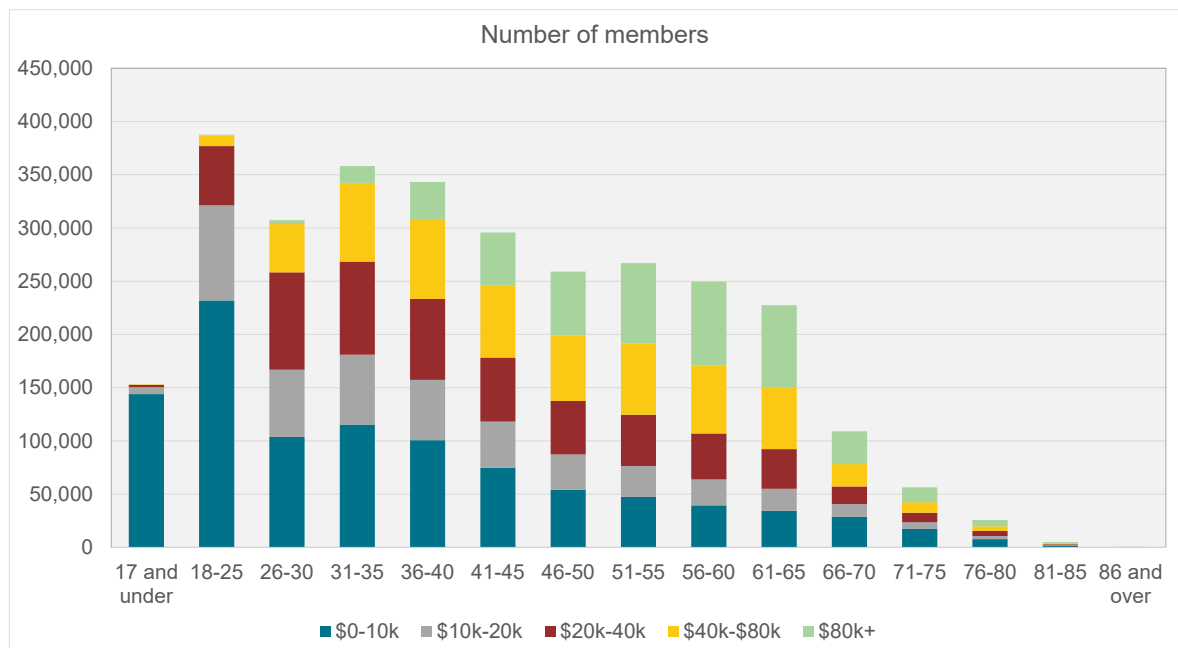
This ratio has remained relatively stable at around 125% in the last four years. The change from 2021 to 2022 potentially reflects the expansion of the survey to a larger coverage universe (i.e., the 2021 results may be exhibiting a degree of bias).

3 Results split by savings balance

In this section, we present the number of members in each age cohort, categorised by the savings balance.

3.1 Cohort analysis: all members

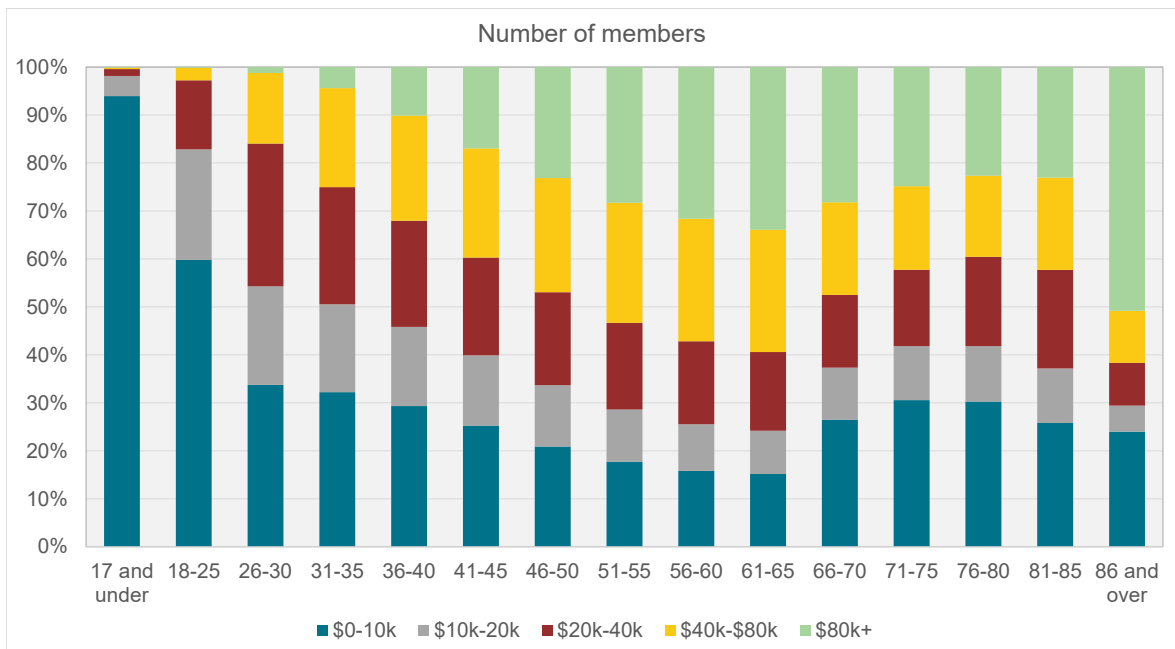
Number of members					
Age	\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+
17 and under	143,935	6,438	2,185	474	177
18-25	231,863	89,345	55,736	10,043	661
26-30	103,708	63,159	91,444	45,281	3,772
31-35	115,392	65,615	87,431	73,940	15,749
36-40	100,696	56,574	76,043	75,141	34,761
41-45	74,736	43,305	60,269	67,314	50,126
46-50	54,158	33,108	50,210	61,670	59,963
51-55	47,343	29,075	48,191	66,900	75,478
56-60	39,496	24,331	43,087	63,823	78,911
61-65	34,490	20,523	37,310	58,041	77,153
66-70	28,863	11,809	16,533	21,040	30,708
71-75	17,222	6,345	8,956	9,816	13,990
76-80	7,742	2,957	4,765	4,318	5,798
81-85	1,268	559	1,010	945	1,133
86 and over	102	23	38	46	216
Unknown age	90	18	12	20	10
Total all ages	1,001,104	453,184	583,220	558,812	448,606



We make several observations of interesting features.

- The cohort with the most members is again 18 to 25 year olds with \$0 to \$10,000 saved. Approximately 7.6% of those surveyed fall into this category.
- As we move into the older age groups, the spread of balances becomes wider, although there are members with less than \$10,000 in each cohort. Of those aged 61 to 65, 15.2% have less than \$10,000 saved.

The following chart shows the same data but in proportions for each age cohort.

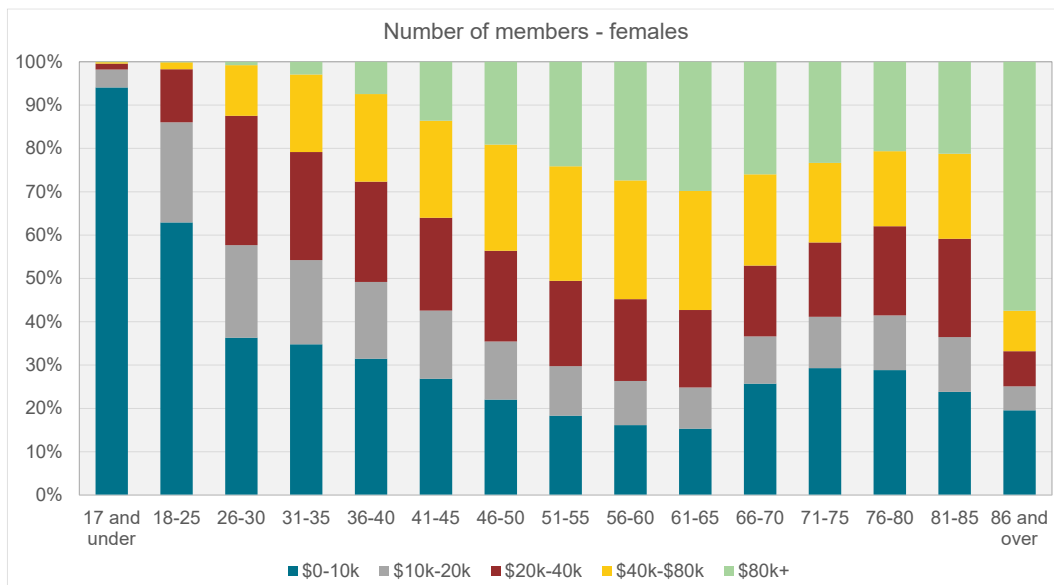
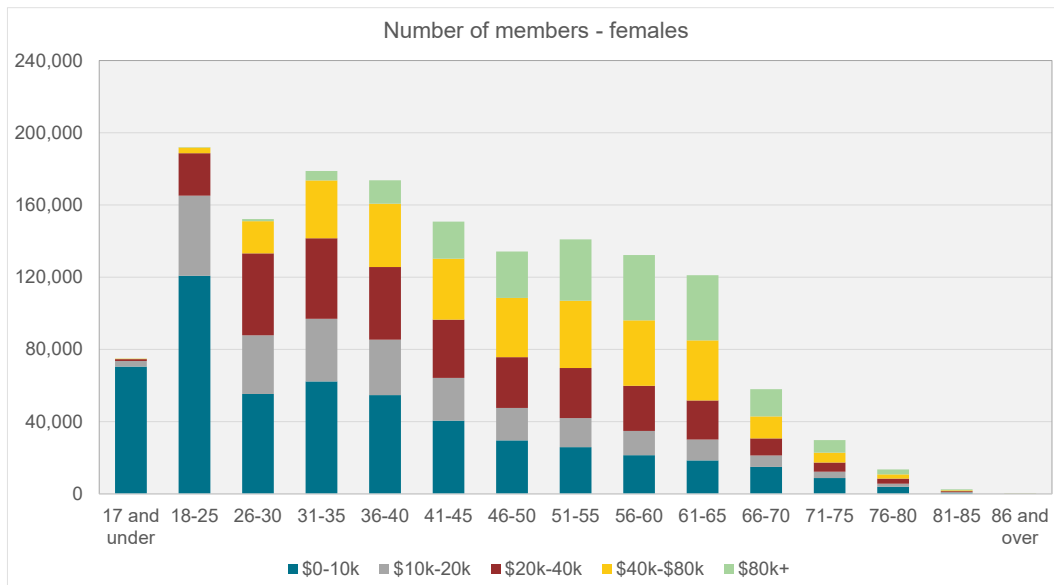


Finally, we group the data into broader age bands in the following table.

Number of members					
Age	\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+
30 and under	479,506	158,942	149,365	55,798	4,610
31-50	344,982	198,602	273,953	278,065	160,599
51-65	121,329	73,929	128,588	188,764	231,542
66 and over	55,197	21,693	31,302	36,165	51,845
Unknown age	90	18	12	20	10
Total all ages	1,001,104	453,184	583,220	558,812	448,606

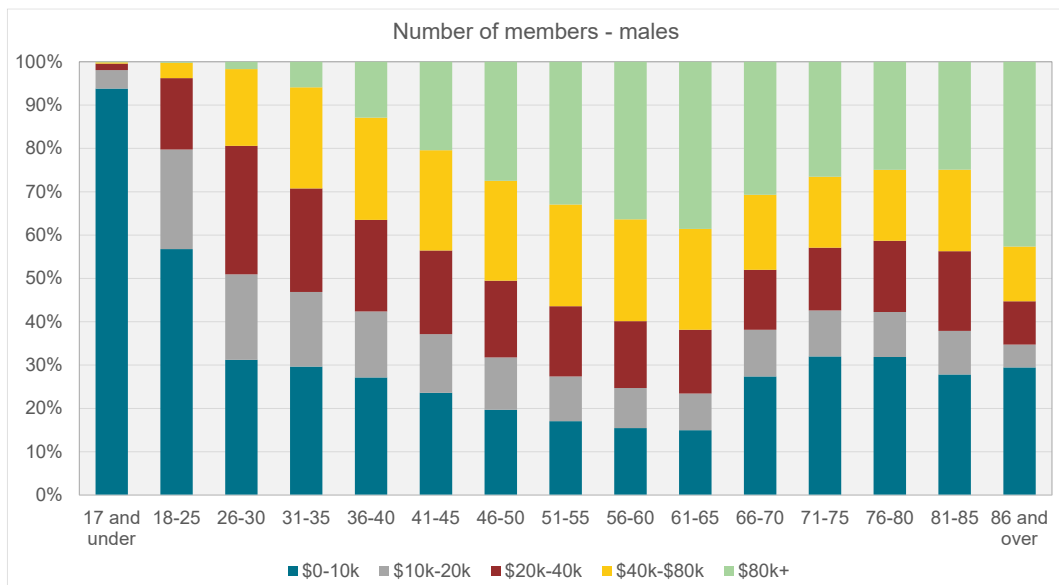
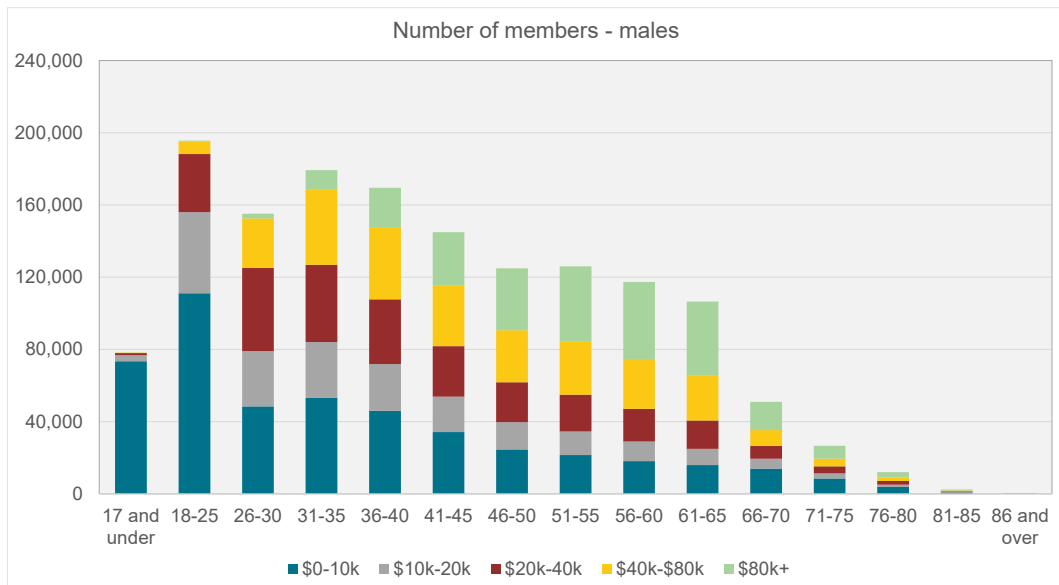
3.2 Cohort analysis: females

Number of members: females					
Age	\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+
17 and under	70,478	3,096	1,031	234	81
18-25	120,806	44,387	23,524	3,061	255
26-30	55,277	32,537	45,425	17,784	1,171
31-35	62,241	34,721	44,609	32,033	5,220
36-40	54,676	30,730	40,210	35,104	12,923
41-45	40,510	23,683	32,317	33,764	20,535
46-50	29,580	18,001	28,085	32,884	25,649
51-55	25,838	16,072	27,770	37,281	33,975
56-60	21,367	13,485	24,973	36,243	36,221
61-65	18,543	11,519	21,638	33,266	36,091
66-70	14,911	6,326	9,479	12,204	15,072
71-75	8,709	3,529	5,099	5,458	6,937
76-80	3,903	1,708	2,785	2,346	2,793
81-85	591	314	563	487	527
86 and over	46	13	19	22	135
Unknown age	39	4	2	11	1
All ages	527,515	240,125	307,529	282,182	197,586



3.3 Cohort analysis: males

Number of members: males					
Age	\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+
17 and under	73,457	3,342	1,154	240	96
18-25	111,057	44,958	32,212	6,982	406
26-30	48,431	30,622	46,019	27,497	2,601
31-35	53,151	30,894	42,822	41,907	10,529
36-40	46,020	25,844	35,833	40,037	21,838
41-45	34,226	19,622	27,952	33,550	29,591
46-50	24,578	15,107	22,125	28,786	34,314
51-55	21,505	13,003	20,421	29,619	41,503
56-60	18,129	10,846	18,114	27,580	42,690
61-65	15,947	9,004	15,672	24,775	41,062
66-70	13,952	5,483	7,054	8,836	15,636
71-75	8,513	2,816	3,857	4,358	7,053
76-80	3,839	1,249	1,980	1,972	3,005
81-85	677	245	447	458	606
86 and over	56	10	19	24	81
Unknown age	51	14	10	9	9
All ages	473,589	213,059	275,691	276,630	251,020



3.4 Cohort analysis: males - females

This analysis shows the difference in numbers (number of males minus number of females) in each cohort. A positive number means there are more males in a particular cohort, a negative number means there are more females. We have used a heat map to highlight the biggest differences.

Number of members: males - females					
Age	\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+
17 and under	2,979	246	123	6	15
18-25	-9,749	571	8,688	3,921	151
26-30	-6,846	-1,915	594	9,713	1,430
31-35	-9,090	-3,827	-1,787	9,874	5,309
36-40	-8,656	-4,886	-4,377	4,933	8,915
41-45	-6,284	-4,061	-4,365	-214	9,056
46-50	-5,002	-2,894	-5,960	-4,098	8,665
51-55	-4,333	-3,069	-7,349	-7,662	7,528
56-60	-3,238	-2,639	-6,859	-8,663	6,469
61-65	-2,596	-2,515	-5,966	-8,491	4,971
66-70	-959	-843	-2,425	-3,368	564
71-75	-196	-713	-1,242	-1,100	116
76-80	-64	-459	-805	-374	212
81-85	86	-69	-116	-29	79
86 and over	10	-3	0	2	-54
Unknown age	12	10	8	-2	8
All ages	-53,926	-27,066	-31,838	-5,552	53,434

We make several observations of interesting features.

- There are significantly more females than males in the \$0 to \$10,000 balance cohort. This holds for almost all age cohorts.
- By contrast, there are more males than females in the \$80,000 plus cohort for almost all age brackets.

4 Results split by contribution status

This year for the first time, we asked for data showing the division of contributing and non-contributing members.

We define a contributing member as anyone who has made a contribution (voluntarily or otherwise) in the previous 12 months (1/1/2025 – 31/12/2025). This definition excludes transfers in from other providers. If a member has only received government contributions (due to contributions made in a previous period), but made no contributions during the period being analysed, then the member is classified as a non-contributing member.

Not all providers were able to supply this data. However, the cohort of members covered was 3,205,705, which is 96% of the total sample (and 93% of the total KiwiSaver system). While this potentially introduces an element of bias, overall, it is a reasonably large sample. Nevertheless, caution should be taken comparing data from the overall sample to the data covered in this section.

4.1 Contribution ratio

The following tables show the proportion of contributing members – the “contribution ratio”.

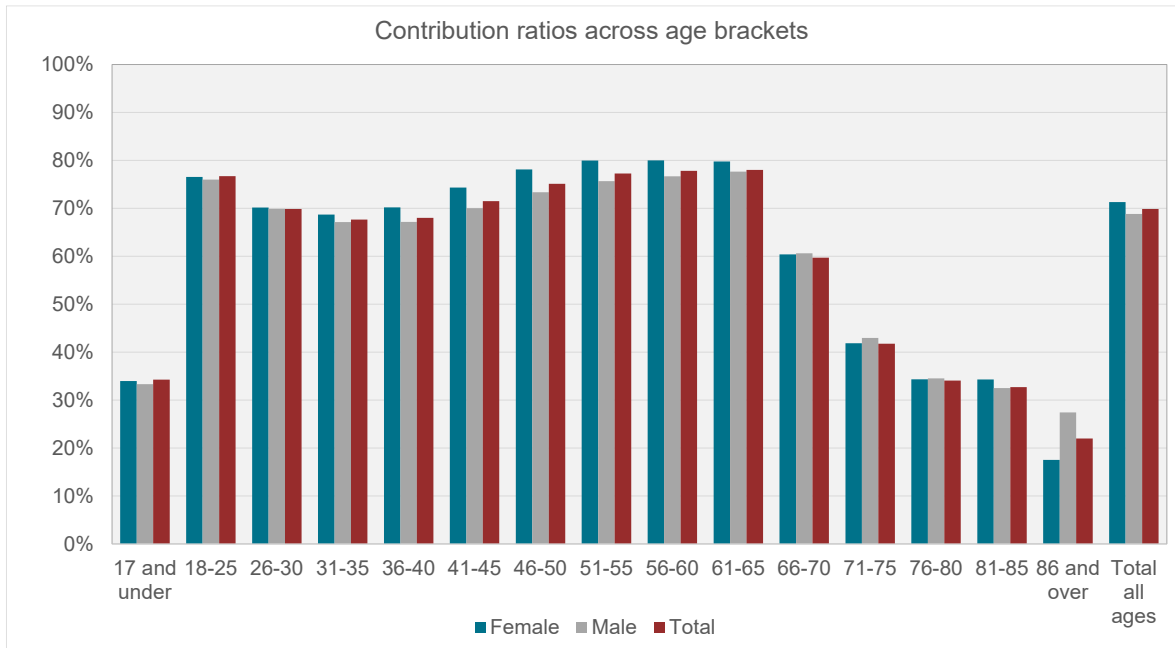
Contribution ratio			
Age	Total	Female	Male
17 and under	34.2%	34.0%	33.3%
18-25	76.7%	76.6%	76.0%
26-30	69.9%	70.1%	69.9%
31-35	67.7%	68.7%	67.1%
36-40	68.0%	70.2%	67.2%
41-45	71.5%	74.3%	70.0%
46-50	75.1%	78.1%	73.3%
51-55	77.2%	80.0%	75.7%
56-60	77.8%	80.0%	76.7%
61-65	78.0%	79.8%	77.7%
66-70	59.7%	60.4%	60.6%
71-75	41.8%	41.8%	43.0%
76-80	34.1%	34.3%	34.5%
81-85	32.7%	34.3%	32.5%
86 and over	22.0%	17.5%	27.4%
Unknown age	26.0%	29.4%	34.9%
Total all ages	69.9%	71.3%	68.8%

The total contribution ratio was almost exactly 70%, with a slightly higher proportion of females contributing compared to males (71.3% versus 68.8%).

The contribution ratio rises with age, perhaps indicating greater focus on retirement savings as members approach retirement age. Then, after age 65, the ratio unsurprisingly falls, since these members are most likely in drawdown phase. Interestingly, some 30% to 40% are still making contributions in their 70's – suggesting KiwiSaver accounts are being used as general savings/investing vehicles.

The number of members aged 76 and over is relatively small. Therefore, caution should be applied when interpreting this analysis at the older age groups.

The results are shown graphically overleaf.



The pattern through the typical working ages (18 to 65) is interesting. The contribution ratio is high initially but falls for those in their 20s and 30s. Perhaps a typical member is focussed on paying down debt on their home, rather than contributing to KiwiSaver.

The contribution ratio then rises, as noted, where saving for retirement perhaps becomes more front-of-mind (those in their 50’s and early 60’s have the highest contribution ratios).

There is a small but notable difference between males and females, with females more likely to be contributing to KiwiSaver.

4.2 Contribution ratio and balance

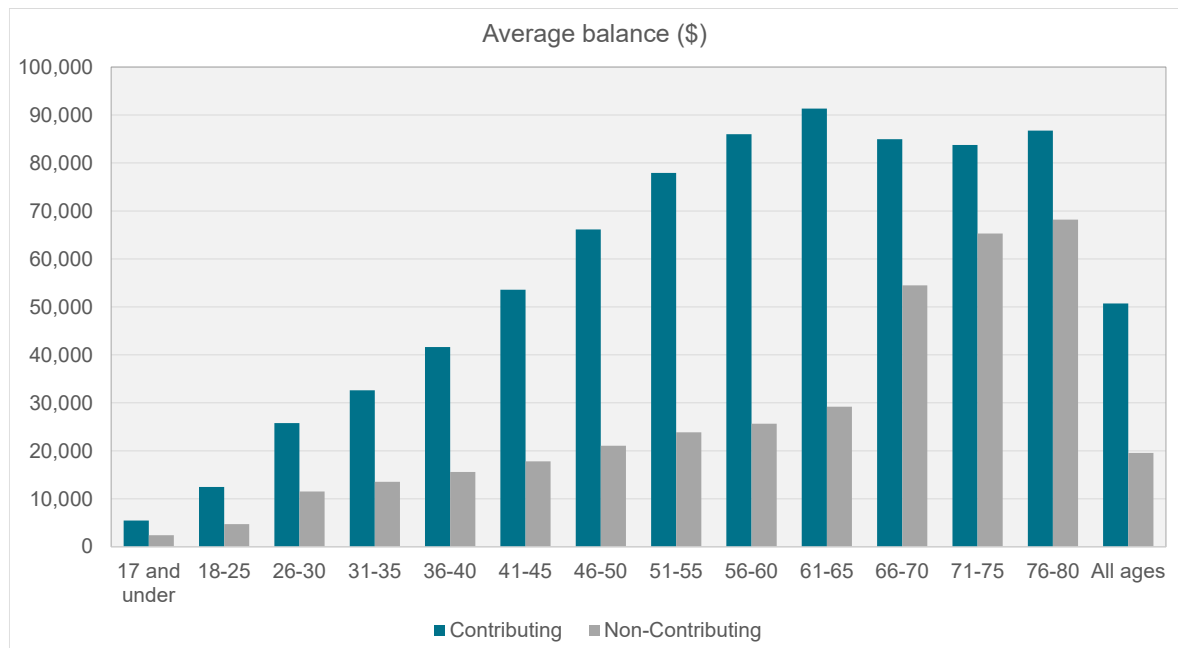
We next consider how the average balance varies by contributing status and across age brackets.

Perhaps unsurprisingly, contributing members have significantly higher average balances. The average balance for contributing members is \$50,727 compared to \$19,553 for non-contributing members.

Despite the differences in the average size of female and male balances, the gap between contributing and non-contributing members is a similar ratio as shown in the following table.

Average balance (\$)			
Age	Contributing	Non-Contributing	Ratio
All ages	50,727	19,553	259%
Females	46,413	18,535	250%
Males	58,884	22,324	264%

Graphically, we can see that the contributing members' average balances diverges from the non-contributing members' average balance over the working lifetime. (After age 65, the balances between these two cohorts converge since, presumably, many members stop contributing to KiwiSaver.)



Ages 81 and over have been excluded because these cohorts account for a small proportion of members and are distortive to the chart.

For example, the difference between average balances for contributing and non-contributing members is \$7,740 for the age 18-25 cohort, but \$62,150 for the age 61-65 cohort, as shown in the following table.

Average balance (\$)			
Age	Contributing	Non-Contributing	Difference
17 and under	5,473	2,416	3,058
18-25	12,471	4,731	7,740
26-30	25,773	11,504	14,269
31-35	32,603	13,527	19,076
36-40	41,634	15,592	26,043
41-45	53,565	17,787	35,778
46-50	66,148	21,062	45,085
51-55	77,923	23,860	54,062
56-60	85,995	25,649	60,346
61-65	91,350	29,201	62,150
66-70	84,948	54,491	30,458
71-75	83,751	65,312	18,439
76-80	86,765	68,190	18,575
81-85	96,457	81,980	14,477
86 and over	239,942	189,541	50,401
Unknown age	54,805	5,901	48,904
All ages	50,727	19,553	31,174

A Letter from the Retirement Commissioner



Ben Trollip
Principal
Melville Jessup Weaver
Auckland

Dear Ben

I am pleased that you have been engaged by my office to undertake an important project, which will provide unique insights into KiwiSaver membership and funds under management, across age cohorts and gender.

Towards the end of 2020 I released a statement defining the purpose of New Zealand's retirement income system. As part of the purpose statement, which was developed in collaboration with my Expert Advisory Group, we identified that a retirement income system's purpose was twofold:

1. To provide NZ Superannuation to ensure an adequate standard of living for New Zealanders of eligible age. NZ Super is the Government's primary contribution to financial security for the remainder of a person's life.
2. To actively support New Zealanders to build and manage independent savings that contribute to their ability to maintain their own relative standard of living.

KiwiSaver plays a crucial role in terms of the second aspect and has become an important part of the New Zealand retirement landscape over the past 14 years.

We know at an aggregate level that we have a large amount of people enrolled and participating in KiwiSaver schemes. However, there is very little data available that allows us to determine important details about participation and funds under management across age cohorts and gender. This level of detail is crucial to inform policy recommendations for our upcoming Review of Retirement Income Policies. In addition, it will help us understand what type of information may be helpful to various cohorts who access the guides and resources on our Sorted website, and will help us to fulfil our purpose of empowering the people of Aotearoa on their journeys to a better retirement.

I hope that KiwiSaver fund managers will assist you by providing the requested information. The data will remain securely held by MJW but the output will be shared publicly. The output will be a collation of data from all participating providers. It will show the total range of funds under management across age cohorts and gender in a completely anonymised form.

This work will be invaluable from a policy perspective.

Thank you for your cooperation on this project.

Yours sincerely

A blue ink handwritten signature, appearing to be "Jane Wrightson", written in a cursive style.

Jane Wrightson
Mana Ahungarua / Retirement Commissioner



B Detailed results

All members

As at	All members*		Females							Males						
	31-Dec-25	Number of members	Mean	Number of members						Mean	Number of members					
Age			\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+	Total		\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+	Total	Mean
17 and under	158,539	3,512	70,478	3,096	1,031	234	81	74,920	3,466	73,457	3,342	1,154	240	96	78,289	3,557
18-25	447,401	10,567	120,806	44,387	23,524	3,061	255	192,033	10,035	111,057	44,958	32,212	6,982	406	195,615	12,116
26-30	339,237	21,308	55,277	32,537	45,425	17,784	1,171	152,194	20,014	48,431	30,622	46,019	27,497	2,601	155,170	23,891
31-35	398,049	26,231	62,241	34,721	44,609	32,033	5,220	178,824	24,279	53,151	30,894	42,822	41,907	10,529	179,303	29,991
36-40	384,280	33,070	54,676	30,730	40,210	35,104	12,923	173,643	30,328	46,020	25,844	35,833	40,037	21,838	169,572	38,430
41-45	328,701	43,187	40,510	23,683	32,317	33,764	20,535	150,809	39,498	34,226	19,622	27,952	33,550	29,591	144,941	50,000
46-50	285,132	55,010	29,580	18,001	28,085	32,884	25,649	134,199	49,355	24,578	15,107	22,125	28,786	34,314	124,910	64,145
51-55	291,257	65,873	25,838	16,072	27,770	37,281	33,975	140,936	58,221	21,505	13,003	20,421	29,619	41,503	126,051	77,614
56-60	269,530	72,861	21,367	13,485	24,973	36,243	36,221	132,289	63,556	18,129	10,846	18,114	27,580	42,690	117,359	86,163
61-65	242,731	77,927	18,543	11,519	21,638	33,266	36,091	121,057	68,108	15,947	9,004	15,672	24,775	41,062	106,460	91,810
66-70	115,199	72,503	14,911	6,326	9,479	12,204	15,072	57,992	66,924	13,952	5,483	7,054	8,836	15,636	50,961	82,268
71-75	59,044	72,114	8,709	3,529	5,089	5,488	6,937	29,732	68,921	8,513	2,816	3,857	4,358	7,053	26,597	79,280
76-80	26,503	73,530	3,903	1,708	2,785	2,346	2,793	13,535	69,945	3,839	1,249	1,980	1,972	3,005	12,045	80,216
81-85	5,126	85,553	591	314	563	487	527	2,482	84,158	677	245	447	458	606	2,433	90,619
86 and over	428	194,276	46	13	19	22	135	235	218,939	56	10	19	24	81	190	173,150
Unknown age	249	18,668	39	4	2	11	1	57	17,773	51	14	10	9	9	93	31,476
Total all ages	3,351,406	41,286	527,515	240,125	307,529	282,182	197,586	1,554,937	38,212	473,589	213,059	275,691	276,630	251,020	1,489,989	47,452

* May not match the sum of females and males.

Contributing members only (has made a contribution in the previous 12 months)

As at	All members*		Females							Males						
	31-Dec-25	Number of members	Mean	Number of members						Mean	Number of members					
Age			\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+	Total		\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+	Total	Mean
17 and under	52,307	5,473	21,421	2,329	766	156	48	24,720	5,443	21,785	2,507	857	170	48	25,347	5,861
18-25	326,998	12,471	76,526	38,838	21,701	2,841	223	140,129	11,833	66,032	38,636	29,187	6,514	362	140,731	14,494
26-30	227,925	25,773	25,323	23,336	37,620	15,866	1,073	103,218	24,112	20,103	20,922	36,604	24,065	2,379	104,073	28,877
31-35	258,233	32,603	26,150	23,885	35,362	28,226	4,775	118,998	30,009	19,473	19,524	31,238	35,393	9,480	115,108	37,369
36-40	249,280	41,634	21,897	20,776	31,635	30,630	11,851	116,789	37,653	15,454	15,491	25,102	32,745	19,507	108,299	48,560
41-45	224,117	53,565	16,251	16,557	25,996	29,740	18,925	107,469	48,109	11,212	11,705	19,718	27,405	26,369	96,409	62,573
46-50	204,392	66,148	11,831	12,799	22,968	29,345	23,654	100,597	58,322	8,135	9,049	15,704	23,566	30,538	86,992	78,108
51-55	215,049	77,923	9,607	11,221	22,665	33,372	31,471	108,336	67,785	6,722	7,789	14,627	24,493	36,974	90,605	92,802
56-60	200,746	85,995	6,915	8,886	20,129	32,324	33,583	101,837	74,142	5,033	6,315	13,026	22,902	38,318	85,594	102,520
61-65	181,143	91,350	5,847	7,593	17,074	29,160	33,143	92,817	79,075	4,782	5,282	11,454	20,577	36,575	78,670	107,654
66-70	65,827	84,948	5,883	3,678	5,823	8,005	10,299	33,688	76,399	5,263	3,206	4,375	5,892	10,702	29,438	96,106
71-75	23,636	83,751	2,581	1,499	2,313	2,402	3,182	11,977	77,337	2,441	1,251	1,854	2,023	3,352	10,921	91,709
76-80	8,651	86,765	916	541	1,080	911	1,021	4,469	79,500	856	419	793	770	1,136	3,974	95,634
81-85	1,598	96,457	113	93	201	233	175	815	92,957	138	83	151	179	205	756	100,460
86 and over	89	239,942	5	5	1	2	25	38	269,917	10	4	4	4	26	48	228,190
Unknown age	61	54,805	5	2	0	7	1	15	43,882	2	5	8	6	9	30	82,644
Total all ages	2,240,052	50,727	231,271	172,038	245,334	243,220	173,449	1,065,312	46,413	187,421	142,188	204,702	226,704	215,980	976,995	58,884

* May not match the sum of females and males.

Non-contributing members only (has not made any contributions in the previous 12 months)

As at	All members*		Females							Males						
	31-Dec-25	Number of members	Mean	Number of members						Mean	Number of members					
Age			\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+	Total		\$0-10k	\$10k-20k	\$20k-40k	\$40k-\$80k	\$80k+	Total	Mean
17 and under	100,425	2,416	47,115	621	212	58	31	48,037	2,396	49,730	653	223	51	44	50,701	2,440
18-25	99,240	4,731	37,724	3,965	1,101	113	18	42,921	4,620	38,038	4,311	1,830	246	28	44,453	5,237
26-30	98,340	11,504	27,309	8,230	6,797	1,522	63	43,921	10,959	25,545	8,500	7,979	2,650	124	44,798	13,001
31-35	123,457	13,527	32,784	9,621	8,144	3,107	277	53,933	12,466	30,229	10,065	10,218	5,243	648	56,403	15,804
36-40	117,353	15,592	29,240	8,700	7,424	3,597	642	49,603	14,275	27,098	9,083	9,452	5,920	1,387	52,948	18,658
41-45	89,420	17,787	21,661	6,179	5,334	3,047	887	37,108	15,820	20,326	6,926	7,116	5,001	1,879	41,248	21,427
46-50	67,734	21,062	15,974	4,479	4,251	2,509	1,002	28,215	18,067	14,681	5,246	5,489	4,127	2,076	31,619	25,510
51-55	63,359	23,860	14,764	4,189	4,205	2,776	1,207	27,141	20,346	13,277	4,494	4,906	4,018	2,464	29,159	28,757
56-60	57,285	25,649	13,251	4,062	4,046	2,789	1,302	25,450	21,719	11,838	3,932	4,363	3,585	2,344	26,062	31,007
61-65	51,118	29,201	11,639	3,488	3,897	2,953	1,556	23,533	25,198	10,107	3,300	3,563	3,208	2,461	22,639	35,182
66-70	44,453	54,491	8,908	2,428	3,344	3,768	4,252	22,100	53,459	7,891	2,058	2,381	2,582	4,209	19,121	61,394
71-75	32,969	65,312	5,717	1,911	2,618	2,851	3,554	16,651	64,014	5,601	1,447	1,850	2,127	3,474	14,499	72,046
76-80	16,743	69,190	2,834	1,087	1,605	1,333	1,691	8,590	66,322	2,794	748	1,100	1,121	1,775	7,538	74,239
81-85	3,287	81,980	447	205	342	233	335	1,562	81,327	508	153	271	261	378	1,571	87,613
86 and over	316	189,541	38	8	16	15	102	179	216,971	41	6	12	17	51	127	165,199
Unknown age	174	5,901	29	2	2	3	0	36	8,361	44	7	2	3	0	56	7,275
Total all ages	965,653	19,553	268,834	59,175	53,338	30,674	16,919	428,940	18,535	257,748	60,929	60,755	40,160	23,342	442,934	22,324

* May not match the sum of females and males.