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Term Deposit Laddering Planner

A practical New Zealand worksheet for spreading term deposits across different maturity dates while keeping future cash needs visible.

PLAN Set the amount and purpose.	**SPREAD** Choose staggered terms.	**REVIEW** Decide what happens at maturity.

Prepared for:

Name / entity

Planning date

Important
This planner provides general information and a decision-making framework. It does not provide personalised financial, investment, legal or tax advice. Check current rates, withdrawal conditions, tax treatment and deposit protection directly with the relevant provider or adviser before investing.

1 Investment amount calculator

Begin with the cash available, then protect the amounts you may need before deciding how much belongs in the ladder.

Calculation	Amount (NZ$)
A. Total cash available for this plan	
B. Emergency fund to keep immediately accessible	
C. Known spending within the planning period	
D. Other cash to hold outside term deposits	
Suggested amount available for ladder A minus B minus C minus D	

Purpose and boundaries

What is this money for?

Earliest date any of the money might be needed

Minimum amount that must remain available at all times

Planning prompt: If an unexpected bill arrived tomorrow, could you meet it without breaking a term deposit? If not, reconsider the emergency reserve above.

2

Ladder structure worksheet

Sketch the proposed ladder before opening deposits. Use one row for each rung. The total in the Amount column should equal the amount available for the ladder on page 2.

#	Provider	Amount (NZ$)	Term	Start date	Maturity date
1					
2					
3					
4					
5					
6					
7					
8					

Total allocated		**Target interval between maturities**	

Why this structure suits the plan

Record the reason for the chosen terms, amounts and maturity spacing.

Rate comparison notes

Record useful comparisons, conditions, minimum deposits or early-withdrawal restrictions.

3

Maturity date tracker

Keep this page with your financial records. Add a reminder before each maturity date so that you have time to compare rates and decide whether to withdraw or reinvest.

#	Provider / ref.	Principal	Rate	Maturity	Notice date	Expected interest
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

Reminder schedule

Review point	What to do	Date / notes
About one month before maturity	Check the cash need, compare available terms and read the provider conditions.	
At maturity	Confirm the amount received and carry out the recorded decision.	
After reinvestment	Update this tracker and the ladder worksheet with the new maturity date.	

4 Reinvestment plan template

Complete one decision block for each maturing deposit. Write the decision before maturity, then update it if circumstances or rates change.

MATURING DEPOSIT 1			
Provider / reference			
Maturity date		Expected proceeds	
Planned action	☐ Reinvest all ☐ Reinvest part ☐ Hold as cash ☐ Use the funds		
If reinvesting: amount / provider / new term			
Reason for decision			

MATURING DEPOSIT 2			
Provider / reference			
Maturity date		Expected proceeds	
Planned action	☐ Reinvest all ☐ Reinvest part ☐ Hold as cash ☐ Use the funds		
If reinvesting: amount / provider / new term			
Reason for decision			

Decision rules for this ladder

Example: maintain equal rungs; keep the next 12 months of planned spending outside the ladder; obtain advice before changing the ownership entity.

5 Annual review checklist

Review the complete ladder at least annually and whenever your expected cash needs change.

Done	Review area	Annual check	Notes
☐	Cash needs	I have updated the next 12-24 months of expected spending and kept enough accessible cash.	
☐	Purpose	Each deposit still supports the reason I originally set the money aside.	
☐	Maturity spacing	The maturity dates remain usefully staggered rather than clustering at one time.	
☐	Rates and terms	I have compared current rates as well as notice periods, minimum deposits and withdrawal conditions.	
☐	Provider exposure	I have reviewed how much I hold with each deposit taker and checked current protection rules.	
☐	Tax details	The provider holds the correct name, IRD number and withholding-tax information for the investor or entity.	
☐	Ownership	The deposits sit in the intended personal, trust, company or other entity name.	
☐	Records	I have retained confirmations, interest certificates and maturity notices with the correct financial records.	
☐	Reinvestment	I have documented what should happen as each deposit matures.	
☐	Alternatives	I have considered whether all this money still belongs in term deposits, given my timeframe and risk tolerance.	

Review completed by / date / next review date

Need accounting and tax support for your investment structure?
Visit EpsomTax.com to learn more or contact the EpsomTax.com team. For personalised investment advice, speak with an appropriately qualified financial adviser.