

### Investor Type

Client Number

Client Name

### Portfolio Selection

Please include the full amount of your additional investment. Please make your cheque payable to 'Lifestages KiwiSaver' (crossed 'Not Transferable') and include it with your form.

Lifestages Capital Stable Portfolio (NZD)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
Lifestages Growth Portfolio (NZD)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>
TOTAL (NZD)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>

### Prescribed Investor Rate

Your prescribed investor rate is the rate at which tax will be deducted from your investment in the Lifestages KiwiSaver Scheme ("the Scheme").

Your prescribed investor rate for each tax year is:

- 12.5% if you are a New Zealand resident individual and your taxable income (other than PIE income) was \$14,000 or less and your combined taxable and PIE income was \$48,000 or less in either of the previous two income years.
- 21% if you are a New Zealand resident individual and:
  - ~ your taxable income (other than PIE income) was \$14,000 or less and your combined taxable and PIE income was more than 48,000 but not more than \$70,000 (and you do not qualify for the 12.5% rate) in either of the previous two income years; or
  - ~ your taxable income (other than PIE income) was more than \$14,000 but not more than \$48,000 and your combined taxable and PIE income was \$70,000 or less in either of the previous two income years.
- 30% if you are a New Zealand resident individual and:
  - ~ your taxable income (other than PIE income) was more than \$48,000 in both the previous two income years;
  - ~ your combined taxable and PIE income was more than \$70,000 in both the previous two income years; or
  - ~ you have not provided an IRD number or have not elected a prescribed investor rate of 12.5% or 21%.

**It is very important that you tell us your correct prescribed investor rate and tell us if your correct rate changes. If you do not advise us of a change in your prescribed investor rate or provide us with the wrong rate you may have an obligation to file a tax return and pay further tax.**

Insert your prescribed investor rate here  %

**Investor Declaration**

1. I wish to add further funds to my account (if applicable);
2. I agree to be bound by the provisions of the Scheme's trust deed and by the requirements of the KiwiSaver Act 2006 and any regulations or notices promulgated under that Act;
3. I have received a copy of the current investment statement for the Scheme and have read it in full;
4. I understand that units will only be allocated for a contribution or other amount received on the next valuation date after the relevant amount is received by FANZ, and understand that contributions made through the IRD may be subject to delay before receipt by FANZ;
5. I acknowledge that neither the Trustee, FANZ or any other person will be liable to me for any loss as a consequence of any investment direction given by me in the future, and that my investment in the Scheme is not guaranteed by any person;
6. I acknowledge that the Trustee's and FANZ's sole obligation with respect to contributions made to the Scheme by or in respect of me is to apply the contributions received in accordance with the trust deed for the Scheme, that there is no contractual arrangement between my employer(s) (if any) and the Trustee or FANZ as to the payment of employer contributions, and that the Trustee and FANZ are under no obligation to verify the appropriateness of the amount of any contribution received;
7. I acknowledge that my investment in the Scheme is subject to fees and charges, as set out in the current investment statement for the Scheme; and
8. I declare that all the information contained in this form is true and correct and acknowledge responsibility for its accuracy whether the information was written by me or another person.

Signature

Date

 /  / 

**For Financial Advisers Only – Check List**

Referral Branch

- 1. Make sure the investor has been given a copy of the Investment Statement and that they have read this and understand it.
- 2. Ensure that the investor has correctly completed all sections and that the application form has been signed.
- 3. Complete the 'Adviser Details' above and send to the Manager by either:
  - a) Faxing the application form to 0800 734 329 and posting the original to Lifestages, C/- Trustees Executors, PO Box 409, Wellington. or,
  - b) Post the application to Lifestages, C/- Trustees Executors, PO Box 409, Wellington.
- 4. Please ensure you have banked the investment amount into the Trustee's bank account 020-500-0658976-20.

Should you have any queries please phone 0800 650 835

**Identification for Individuals**

We require verification of the identity of all new investors under the Financial Transaction Reporting Act 1996. We require a certified copy of one of these types of identification: birth certificate, driver's licence or passport.

Investor's identification type (1)  Identification number   
 Identification number

Details are required for all new investors

**Adviser Confirmation**

I have taken an original or certified copy of each investor's identification. I have no reason to believe that each investor is not who he or she claims to be. (Adviser must complete details of identification sighted above).

Adviser Signature  Date  /  /