

The associated Investment Statement sets out the objectives and characteristics of the Lifestages KiwiSaver Scheme, and the information required by the Securities Act 1978. You should read the investment statement in full before investing with us, and seek professional advice if you are unsure about any aspect of the investment.

Members Personal Details

Title	<input type="text"/>	First Names	<input type="text"/>	Surname	<input type="text"/>
Date of Birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	Occupation	<input type="text"/>		
IRD Number	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Members Address	<input type="text"/>				
	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone	<input type="text"/>	Facsimile	<input type="text"/>		
Email	<input type="text"/>				
Employer Name	<input type="text"/>	Authorised Payroll Officer	<input type="text"/>		
Employee Contributions (if appropriate) %	<input type="text"/>	Lump Sum \$	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer Contributions (if appropriate) %	<input type="text"/>	Regular Payment per ad hoc \$	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employee IRD Number	<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:

- 19.5% if your taxable income (other than PIE income) was \$38,000 or less in either of the two income years immediately before the tax year in question. From the 2009 and subsequent income years your combined taxable income and PIE income must also have been \$60,000 or less in either of the two income years immediately before the tax year in question; or
- 30% for all other individuals and non-residents.

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 %

Privacy Act 1993

This application form collects personal information about you. The information collected will be used to:

- evaluate your application for membership;
- administer the Scheme;
- maintain relevant statistical records; and
- unless you advise otherwise, provide you with information about opportunities for future financial and other products and services offered by Funds Administration New Zealand Limited ("FANZ") or its partners, and by signing this application form you will be taken to have agreed to receive this information in any form, including electronically. *(Cross this bullet point out if you do not consent to the use of your personal information for this purpose)*

The information will be held by FANZ and/or Trustees Executors Limited ("the Trustee") at their addresses set out in the current investment statement for the Scheme. Under the Privacy Act 1993, you have the right to access and to request correction of any personal information about you held by FANZ and/or the Trustee.

The information will only be disclosed to another party to the extent necessary for one or more of the purposes set out above, where required by law, or as otherwise authorised by you.

Investor Declaration

1. I wish to apply for membership of the Scheme on the basis set out in the current investment statement for the Scheme;
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 have read the information set out above under the heading "Privacy Act 1993" and authorise the use of my personal information in the manner set out under that heading;
8. 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
9. 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

Adviser's Stamp
or Full Name or
Adviser Number

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.
 - b) Post the application to Lifestages, C/- Trustees Executors, PO Box 409, Wellington.

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

Investor's identification type (2)

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 / /