Product Disclosure Statement

Offer of membership in the Summer KiwiSaver scheme

Date: 14 October 2025

Issuer: Forsyth Barr Investment Management Limited

This document replaces the product disclosure statement dated 23 July 2024

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on *www.disclose-register.companiesoffice.govt.nz/.*

Forsyth Barr Investment Management Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial advice provider to help you make an investment decision.

1: Key information summary

What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments.

Forsyth Barr Investment Management Limited will invest your money and charge you a fee for its services.

The returns you receive are dependent on the investment decisions of Forsyth Barr Investment Management Limited and of its investment manager and the performance of the investments. The value of those investments may go up or down. The types of investments and the fees you will be charged are described in this document.

What will your money be invested in?

With the Summer KiwiSaver scheme ('Scheme') you can choose to invest in any combination of the ten funds offered in this product disclosure statement ('PDS').

We call this **My Plan.**

The funds you can choose from for this are summarised on the next page. More information about the investment target and strategy for each investment option is provided at **section 3 'Description of your investment options'.**

Who manages the Summer KiwiSaver scheme?

Forsyth Barr Investment Management Limited (referred to as 'we' or 'us' in this PDS) manages the Scheme. You can find further information about us in **section 7 'Who is involved?'.**

How can you get your money out?

KiwiSaver schemes help you save for retirement. In most cases you will not be able to take your money out until you reach New Zealand Superannuation age (currently 65).

If you are eligible, you may be allowed to take your money out early for one of these reasons:

- serious illness
- life-shortening congenital condition
- significant financial hardship
- permanent emigration to a country other than Australia
- for tax or student loan payments you have to make due to a transfer from an overseas superannuation scheme
- to buy a home, or land for a home.

We will also pay your money to your estate if you die.

For more information, see **section 2 'How does this investment work?'**

How will your investment be taxed?

The Scheme is a type of Portfolio Investment Entity ('PIE') known as a multi-rate PIE.

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate ('PIR'). This can be 10.5%, 17.5% or 28%. **See section 6 of the PDS 'What taxes will you pay?'** on page 10 for more information.

Where can you find more key information?

We are required to publish quarterly updates for each fund. The updates show the returns, and the total fees actually charged to members, during the previous year. The latest fund updates are available at ***www.summer.co.nz*** and printed copies on request.

Summer New Zealand Cash

Brief description of fund and investment objective	The fund invests in cash, cash equivalents and short-term New Zealand debt security assets. We aim to provide returns (before fees, taxes and other expenses) above the Official Cash Rate (OCR) over a rolling 12 month period.
Risk indicator	Lower risk … Higher risk **1** 2 3 4 5 6 7 Potentially lower returns … Potentially higher returns
Annual fund charges	0.50% p.a.

Summer New Zealand Fixed Interest

Brief description of fund and investment objective	The fund invests in New Zealand fixed interest assets. We aim to achieve long-term returns (before fees, taxes and other expenses) greater than the Bloomberg NZBond Composite 0+ Yr Index.
Risk indicator	Lower risk … Higher risk 1 2 **3** 4 5 6 7 Potentially lower returns … Potentially higher returns
Annual fund charges	0.75% p.a.

Summer Global Fixed Interest

Brief description of fund and investment objective	The fund invests in international fixed interest assets. We aim to achieve long-term returns (before fees, taxes and other expenses) greater than the Bloomberg Global Aggregate Total Return Index (hedged to New Zealand dollars).
Risk indicator	Lower risk … Higher risk 1 2 **3** 4 5 6 7 Potentially lower returns … Potentially higher returns
Annual fund charges	0.75% p.a.

Summer New Zealand Equities

Brief description of fund and investment objective	The fund invests mostly in New Zealand shares, and can invest in Australian listed shares where the company has meaningful operations in New Zealand. We aim to achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX50 Gross with Imputation Index.
Risk indicator	Lower risk … Higher risk 1 2 3 4 **5** 6 7 Potentially lower returns … Potentially higher returns
Annual fund charges	0.90% p.a.

Summer Australian Equities

Brief description of fund and investment objective	The fund invests mostly in Australian shares, and can invest in New Zealand listed shares where the company has meaningful operations in Australia. We aim to achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/ASX 200 Accumulation Index, 50% hedged to the New Zealand dollar.
Risk indicator	Lower risk — Higher risk 1 2 3 4 **5** 6 7 Potentially lower returns — Potentially higher returns
Annual fund charges	0.90% p.a.

Summer Listed Property

Brief description of fund and investment objective	The fund invests in listed financial products issued by entities whose principal business involves the owning or managing of property, property-like assets or real assets. We aim to achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX All Real Estate Gross with Imputation Index.
Risk indicator	Lower risk — Higher risk 1 2 3 4 **5** 6 7 Potentially lower returns — Potentially higher returns
Annual fund charges	0.90% p.a.

Summer Global Equities

Brief description of fund and investment objective	The fund invests in international shares. We aim to achieve long-term returns (before fees, taxes and other expenses) greater than the MSCI ACWI Net Total Return Index, 50% hedged to the New Zealand dollar.
Risk indicator	Lower risk — Higher risk 1 2 3 4 **5** 6 7 Potentially lower returns — Potentially higher returns
Annual fund charges	0.90% p.a.

Summer Conservative Selection

Brief description of fund and investment objective	The fund invests in a greater exposure to cash and fixed interest investments and a lesser exposure to equity and property investments. We aim to achieve long-term returns (before fees, taxes and other expenses) greater than a composite benchmark.* Investors can expect: • low to moderate levels of movement up and down in value • longer-term returns that are lower than those of the Summer Balanced Selection (but with less risk).
Risk indicator	Lower risk — Higher risk 1 2 **3** 4 5 6 7 Potentially lower returns — Potentially higher returns
Annual fund charges	0.75% p.a.

Summer Balanced Selection

Brief description of fund and investment objective	The fund invests in a balanced mix of cash, fixed interest, equity and property investments. We aim to achieve long-term returns (before fees, taxes and other expenses) greater than a composite benchmark.* Investors can expect: • moderate to high levels of movement up and down in value • longer-term returns that are higher than those of the Summer Conservative Selection (but with more risk), and lower than those of the Summer Growth Selection (but with less risk).
Risk indicator	Lower risk — Higher risk 1 2 3 **4** 5 6 7 Potentially lower returns — Potentially higher returns
Annual fund charges	0.90% p.a.

Summer Growth Selection

Brief description of fund and investment objective	The fund invests in a lesser exposure to cash and fixed interest investments and a greater exposure to equity and property investments. We aim to achieve long-term returns (before fees, taxes and other expenses) greater than a composite benchmark.* Investors can expect: • moderate to high levels of movement up and down in value • longer-term returns that are higher than those of the Summer Balanced Selection (but with more risk).
Risk indicator	Lower risk — Higher risk 1 2 3 **4** 5 6 7 Potentially lower returns — Potentially higher returns
Annual fund charges	0.90% p.a.

Annual fund charges are expressed as a percentage of the value of your investment (estimated where the fund invests in an external managed investment scheme).

An **account fee** of $36 per member per year also applies; you'll be charged $3 per month regardless of how many funds you choose.

See section 4 'What are the risks of investing?' for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your own risk profile at www.sorted.org.nz/tools/investor-profiler.

* For more information about the composite benchmark for each of these funds see section 3 'Description of your investment options'.

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2: How does this investment work?

The Scheme is a managed investment scheme, which is a type of investment where your money is pooled with other people's money, and invested by a manager.

How the Scheme is set up

The Scheme is set up as a trust, governed by a trust deed between us and the Supervisor, and is registered under the Financial Markets Conduct Act 2013. The purpose of the Scheme is to provide retirement benefits to its members. There is no Crown guarantee for any KiwiSaver scheme or investment product of a KiwiSaver scheme. If the investments of a fund are not enough to meet its liabilities, those liabilities will be met from other funds in the Scheme.

We have overall responsibility for the management, administration and investments of the Scheme. We have appointed Octagon Asset Management Limited as the Scheme's investment manager, which means they decide which investments the Scheme will make, and give instructions to the Supervisor about those investments. The Supervisor, or a custodian appointed by the Supervisor, holds the investments of the Scheme. The Supervisor also makes sure that we perform our duties. We work together with the Supervisor for your benefit.

The Scheme allows you to create your own portfolio of investments by choosing any combination of our funds. We call this **My Plan.**

If you don't actively choose any funds, your contributions will be invested in the Summer Balanced Selection.

Key benefits

Key benefits of the Scheme:

- **We are investment specialists.** As part of Forsyth Barr, we bring over 85 years of investment experience.
- **Our investment manager is active**. They respond to market opportunities rather than tracking a market index irrespective of changing market circumstances.
- **We are focused on performance.** Performance information can be found in the latest fund updates and at *www.summer.co.nz/performance*.
- **We keep you informed.** We share our knowledge helping you stay informed about both your money and the broader investment market.

Responsible investment statement

Responsible investment including environmental, social and governance (ESG) considerations, is taken into account in the investment policies and procedures of the Scheme as at the date of this PDS. You can obtain an explanation of the extent to which responsible investment is taken into account in those policies and procedures at *www.summer.co.nz/responsible-investment.*

These policies and procedures include screening for things we don't want to include. We also consider ESG factors through ESG ratings as part of our overall analysis supporting our investment decisions. However, ESG factors are just one consideration along with financial returns, diversification and other matters. Because of this, the Scheme may include investments that have less favourable ESG ratings (than other possible investments) once these other factors are taken into account.

For more information see our Responsible Investment Policies in our Statement of Investment Policies and Objectives (SIPO) on our website (***www.summer.co.nz***) or on the Disclose Register *(www.disclose-register.companiesoffice.govt.nz/.*

Units and unit values

Each time you contribute money you will receive units in the fund or funds that you have chosen. Each unit in a fund is the same as any other unit in that fund, and represents an interest in the net assets of that fund.

The value of a unit goes up and down as the value of the fund's investments changes. We calculate the value of a unit in a fund by taking the total value of the fund's assets less liabilities (including any accrued fees or charges), and dividing it by the number of units that have been issued.

When you withdraw your money from a fund or switch out of a fund, you will give up your units. For withdrawals, you will get a cash payment back. For switches, you'll get units in the fund or funds you are switching into. See 'How to switch between funds' and 'Withdrawing your investments' for more information.

Joining the Scheme

To be eligible to become a member you need to:

- be entitled to live permanently in New Zealand, and
- normally live in New Zealand (or be a State Services employee serving overseas).

You can join if:

- you are a member of another KiwiSaver scheme and you want to transfer
- you are not a member of another KiwiSaver scheme, and you apply to us
- you are not a member of another KiwiSaver scheme, and your employer has selected the Scheme as its 'employer choice'.

We can decide not to accept your application to join. If that happens, we will let you know.

See **section 10 'How to apply'** for more information about joining.

Making investments

If you're an employee, or self-employed and have PAYE deducted, you choose to contribute from your after-tax pay 3%, 4%, 6%, 8% or 10% of your gross salary or wages. The minimum contribution for employees is 3%, and if you don't specify a rate, 3% will be deducted.[1]

The rate of contribution that you have selected will continue until you notify a change to us, your employer or Inland Revenue. If you provide notice to us or Inland Revenue directly, Inland Revenue will notify your employer. Your new rate will apply to the next payment of salary or wages after your employer receives notification.

Your employer may also be required to contribute to the Scheme on your behalf.

1 From 1 April 2026 the minimum contribution rate will increase to 3.5% and from 1 April 2028 it will increase to 4%. From 1 February 2026 you will be able to apply to Inland Revenue for a temporary rate reduction if you want to carry on contributing 3% from 1 April 2026 (but you may only receive employer contributions at that rate).

Your contributions are deducted from your after-tax salary or wages by your employer, and paid to Inland Revenue who forward them to us.

You can make voluntary contributions at any time. These can be regular or lump-sums.

No minimum initial lump sum or regular contribution is required after joining.

If you're eligible, you may also receive a contribution from the Government of up to $260.72 per year.

How to switch between funds

You can:

- switch existing investments
- change the funds your future contributions are invested in (without switching your existing investments)
- do both.

Switch online at ***www.summer.co.nz*** or complete a switch form. No minimums apply.

We can decide to delay or not to accept a switch. If that happens, we will let you know.

Withdrawing your investments

You have to follow rules when taking your money out. In most cases you will not be able to take your money out until you reach New Zealand Superannuation age (currently 65).

No minimum amounts apply. You don't have to take your money out; you can leave it in the Scheme. You can also take some of your money out early in some circumstances, summarised below.

	How much can I withdraw?	*Who handles my application?*
Buying a home or land for a home You can only do this once, and in most cases you'll need to have been a KiwiSaver member for three years. If you've previously owned a home or land, you'll also need to satisfy Kāinga Ora criteria showing that you are in a similar financial position to a first home buyer.	Any amount, but you must leave at least $1,000 in your account	We do
Death	The value of your account	We do
Serious illness	Any amount, up to the value of your account	The Supervisor
Life-shortening congenital condition	Any amount, up to the value of your account	The Supervisor
Significant financial hardship	Any amount, but you can't take out any Government kick-start payment* or Government contributions	The Supervisor
Permanent emigration to Australia	You can't withdraw your money, but you can transfer all of the money in your account to an Australian complying superannuation scheme that accepts KiwiSaver transfers**	We do
Permanent emigration to a country other than Australia, a year or more ago	Any amount, but you can't take out Government contributions	We do
Paying tax or student loan liabilities arising because you've transferred overseas superannuation money to your account	Enough to cover the tax or student loan payment, but not to pay penalties or interest on it (the maximum allowed will depend on the value of your account and your tax position), and you can't take out Government contributions	We do

* If you joined KiwiSaver before 2pm on 21/05/2015, the Government kick-started your account with a tax-free contribution of $1,000.
You can find a list of Australian complying superannuation schemes at *www.superfundlookup.gov.au.

In some circumstances, a court may order that we pay money out of your account.

If you think you are entitled to take your money out, let us know. We will provide you with a withdrawal form. You will need to provide documentation, and may need to make a statutory declaration.

The withdrawal form will be effective once it is fully completed, and we (or the Supervisor) have decided to accept it.

Special rules apply to money that you have transferred to the Scheme from an Australian complying superannuation scheme. This money can be taken out when you turn 60, if you meet the Australian definition of being 'retired'. However, it can't be taken out to buy a home or land for a home, or if you emigrate to another country.

Account closure

We may close your account if it has a zero balance but we will contact you before we do so.

For more information and forms, visit our website at *www.summer.co.nz/about-kiwisaver/withdrawals/withdrawal-options/*. You can find information in the 'Other Material Information' document on the offer register for the Scheme at *www.disclose-register.companiesoffice.govt.nz/*.

Suspension

We may suspend withdrawals from, and switches out of, a fund if we decide to close the fund, or in other circumstances where we believe that allowing members to take their money out would not be workable, or would prejudice members of a particular fund or members generally. A suspension can last up to 90 days, and may be extended with the consent of the Supervisor.

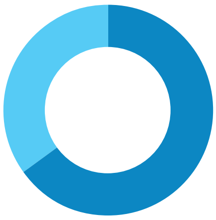
If withdrawals and switches are suspended for a fund and you submit a withdrawal or switching notice, we will not process it until the suspension is lifted.

3: Description of your investment options

Summer New Zealand Cash

Investment objective: To achieve returns (before fees, taxes and other expenses) greater than the Official Cash Rate (OCR) over a rolling 12 month period.
These investments typically have very low movement up and down in value.

Target investment mix:



We aim to invest in...

Cash and cash equivalents	65%
New Zealand fixed interest	35%
International fixed interest	0%
Australasian equities	0%
International equities	0%
Listed property	0%

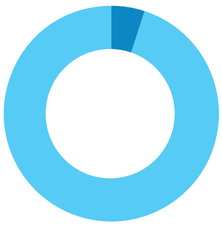
Risk indicator:

Minimum suggested investment timeframe: Less than 12 months

Summer New Zealand Fixed Interest

Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the Bloomberg NZBond Composite 0+ Yr Index.
These investments typically have low to moderate levels of movement up and down in value.

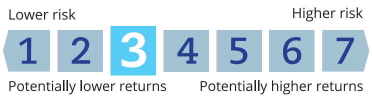
Target investment mix:



We aim to invest in...

Cash and cash equivalents	5%
New Zealand fixed interest	95%
International fixed interest	0%
Australasian equities	0%
International equities	0%
Listed property	0%

Risk indicator:

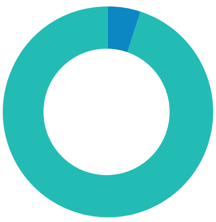


Minimum suggested investment timeframe: At least three years

Summer Global Fixed Interest

Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the Bloomberg Global Aggregate Total Return Index (hedged to New Zealand dollars).
These kinds of investments typically have low to moderate levels of movement up and down in value.

Target investment mix:



We aim to invest in...

Cash and cash equivalents	5%
New Zealand fixed interest	0%
International fixed interest	95%
Australasian equities	0%
International equities	0%
Listed property	0%

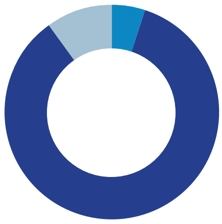
Risk indicator:

Minimum suggested investment timeframe: At least three years

Summer New Zealand Equities

Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX50 Gross with Imputation Index.
These investments typically have high levels of movement up and down in value.

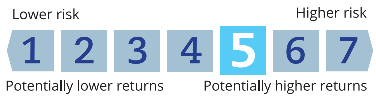
Target investment mix:



We aim to invest in...

Cash and cash equivalents	5%
New Zealand fixed interest	0%
International fixed interest	0%
Australasian equities	85%
International equities	0%
Listed property	10%

Risk indicator:

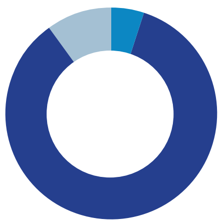


Minimum suggested investment timeframe: At least five years

Summer Australian Equities

Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/ASX 200 Accumulation Index, 50% hedged to the New Zealand dollar.
These investments typically have high levels of movement up and down in value.

Target investment mix:



We aim to invest in...

Cash and cash equivalents	5%
New Zealand fixed interest	0%
International fixed interest	0%
Australasian equities	85%
International equities	0%
Listed property	10%

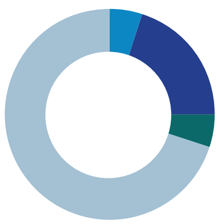
Risk indicator:

Minimum suggested investment timeframe: At least five years

Summer Listed Property

Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX All Real Estate Gross with Imputation Index.
These investments typically have high levels of movement up and down in value.

Target investment mix:



We aim to invest in...

Cash and cash equivalents	5%
New Zealand fixed interest	0%
International fixed interest	0%
Australasian equities	20%
International equities	5%
Listed property	70%

Risk indicator:

Minimum suggested investment timeframe: At least five years

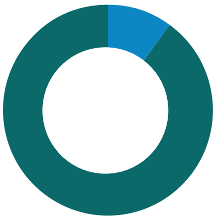
Summer Global Equities

Investment objective:

To achieve long-term returns (before fees, taxes and other expenses) greater than MSCI ACWI Net Total Return Index, 50% hedged to the New Zealand dollar.

These investments typically have high levels of movement up and down in value.

Target investment mix:



We aim to invest in...

Cash and cash equivalents	10%
New Zealand fixed interest	0%
International fixed interest	0%
Australasian equities	0%
International equities	90%
Listed property	0%

Risk indicator:

Minimum suggested investment timeframe: At least five years

Summer Conservative Selection

Investment objective :

To achieve long-term returns (before fees, taxes and other expenses) greater than a composite benchmark relating to the target investment mix.*

Investors can expect:

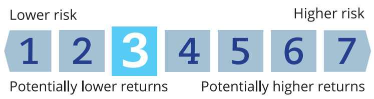
- low to moderate levels of movement up and down in value
- longer-term returns that are lower than those of the Summer Balanced Selection (but with less risk).

Target investment mix:

We aim to invest in...

Cash and cash equivalents	15%
New Zealand fixed interest	31%
International fixed interest	24%
Australasian equities	11%
International equities	15%
Listed property	4%

Risk indicator: *



Minimum suggested investment timeframe: At least three years

Summer Balanced Selection

Investment objective:

To achieve long-term returns (before fees, taxes and other expenses) greater than a composite benchmark relating to the target investment mix.*

Investors can expect:

- moderate to high levels of movement up and down in value
- longer-term returns that are higher than those of the Summer Conservative Selection (but with more risk), and lower than those of the Summer Growth Selection (but with less risk).

Target investment mix:

We aim to invest in...

Cash and cash equivalents	7%
New Zealand fixed interest	19%
International fixed interest	19%
Australasian equities	20%
International equities	30%
Listed property	5%

Risk indicator:

Minimum suggested investment timeframe: At least five years

Summer Growth Selection

Investment objective:

To achieve long-term returns (before fees, taxes and other expenses) greater than a composite benchmark relating to the target investment mix.*

Investors can expect:

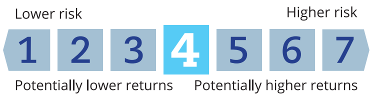
- moderate to high levels of movement up and down in value
- longer-term returns that are higher than those of the Summer Balanced Selection (but with more risk).

Target investment mix:

We aim to invest in...

Cash and cash equivalents	4%
New Zealand fixed interest	10%
International fixed interest	6%
Australasian equities	29%
International equities	45%
Listed property	6%

Risk indicator: *



Minimum suggested investment timeframe: At least five years

The funds can make investments directly, or invest into other managed investment schemes.

We review the Statement of Investment Policy and Objectives ('SIPO') for each fund within the Scheme annually, and if market conditions mean we need to. Our review looks at the type of investments that can be made and any limits on those. We do not need to give you notice of any changes, but we will discuss them with the Supervisor. Find the latest SIPO at *www.disclose-register.companiesoffice.govt.nz/* or *www.summer.co.nz/sipo.* Material changes made each year will be described in the Scheme's annual report.

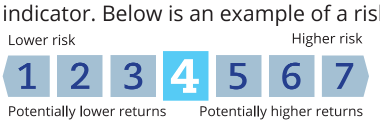
Further information about the assets in each of the funds of the Scheme can be found in the fund updates at ***www.summer.co.nz***.

* The composite benchmark for each multi-asset class fund is made up of the single asset class benchmarks weighted by the target asset allocation for the asset class. The single asset class benchmarks are the same as the benchmarks for our single asset class funds.

4: What are the risks of investing?

Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help members understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator. Below is an example of a risk indicator:



See **section 3 'Description of your investment options'** for the risk indicators that have been calculated for the funds in the Scheme.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund's assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.

To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at *www.sorted.org.nz/tools/investor-profiler/*.

Note that even the lowest category does not mean a risk-free investment, and there are other risks (described under the heading 'Other specific risks') that are not captured by this rating. This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the five years to 30 September 2025. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest fund update for the relevant fund.

General investment risks

Some of the risks that may cause a fund's value to move up and down and affect the risk indicator are: investment return, currency, liquidity, and manager risks.

Investment return risk

This is the risk of negative or lower than expected returns on your investments. All investments carry some risk, and events affecting investments cannot always be foreseen. This may mean you get back less from your investment in the Scheme than you hoped for. You might not receive back the full amount you contributed to the Scheme.

Investment return risk comes from various sources, and is different for different asset classes. The following list describes the main investment return risks for the different asset classes. Some of these are 'market' risks: the risk that the value of investments made by the funds are affected by developments in market sentiment, inflation, interest rates, employment, or regulatory and political conditions. Others are 'company' risks: risks that are specific to an investment in a particular business or entity.

Cash and cash equivalents

The borrower does not pay the interest or repay the principal amount of the debt. Inflation may also erode its value.

Fixed interest

The borrower does not pay the interest or repay the principal amount of the debt. Also, the market value of fixed interest investments will generally fall if market interest rates rise, or the creditworthiness of the issuer declines. Fixed interest investments are typically more risky than cash and cash equivalents.

Equities (shares) and property

The risks of equity and listed property investments are similar. They include the risk that if the entity's business performs poorly the value of the investment may fall, and there may be no profits to distribute. The value of the investment may be affected by general market movements as well as issues specific to the entity. Equity and listed property investments are typically more risky than cash and fixed interest investments.

We manage investment return risk by diversifying our investments, and only making investments that are consistent with the fund's investment strategy.

Currency risk

This is the risk that movements in foreign exchange rates affect the New Zealand dollar value of offshore investments made by the funds. We can manage this risk by holding New Zealand dollar cash and by using foreign exchange hedging (this is where we enter into a financial contract aimed at protecting the fund against changes in foreign exchange rates), and by investing with external managers that can use foreign exchange hedging.

Liquidity risk

This is the risk that an investment made by a fund may not be able to be sold at the required time, due to a lack of a liquid market for that security. This may result in the investment being sold for less than its fair value, or a fund suspending withdrawals (because it cannot sell its investments). We manage this risk by maintaining some cash in the funds, and by choosing investments which we think can be sold in a reasonable amount of time.

Investment manager risk

This is the risk that our appointed investment manager or an external investment manager we select makes poor investment decisions. We manage this risk by having a thorough selection process for appointing investment managers, or investing in other funds, and monitoring their investment performance.

Other specific risks

These are other circumstances that exist or are likely to arise that significantly increase the risk of returns for members (and which have not already been reflected in the risk indicators).

Single trust fund risk

This is the risk that a fund does not have enough assets to cover its liabilities. If that happens, assets from other funds may have to be used to benefit members who invested in the failed fund. We manage this risk by monitoring our funds' positions carefully, and suspending withdrawals where necessary.

For more information about the risks of investing, please see the 'Other Material Information' document available on the offer register for the Scheme at *www.disclose-register.companiesoffice.govt.nz/*.

ESG related risks

Considering environmental, social and governance (ESG) factors adds additional costs which may reduce returns. These considerations may also limit investment choices which may constrain investment returns. However, not taking ESG factors into account may also impact returns. There are also different risks, costs, and outcomes involved with different approaches to incorporating (or not incorporating) ESG factors. There is also a risk that the approach or criteria applied by a fund manager may not align with your preferences.

5: What are the fees?

You will be charged fees for investing in the Scheme. Fees are deducted from your investment and will reduce your returns. If we invest in other funds, they may also charge fees. The fees you pay will be charged in two ways:

- regular charges (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term.
- one-off fees (currently none).

All fees and charges exclude GST (which we do not currently apply to these fees and charges).

Fund name	***Annual fund charges (% p.a. of the value of your investment):***
Summer New Zealand Cash	0.50%
Summer New Zealand Fixed Interest	0.75%
Summer Global Fixed Interest	0.75%
Summer New Zealand Equities	0.90%
Summer Australian Equities	0.90%
Summer Listed Property	0.90%
Summer Global Equities	0.90%
Summer Conservative Selection	0.75%
Summer Balanced Selection	0.90%
Summer Growth Selection	0.90%

We also charge an account fee of $3 per member per month.

The annual fund charge is calculated daily for each fund and reflected in the value of your investment. It covers management and administration charges paid to us out of the fund for performing our functions as manager. It also covers the Scheme's expenses (including fees charged by the Supervisor), fees charged by our investment manager, and any commission or other amounts paid to financial advice providers associated with a member's account.

The annual fund charge also covers management and administration charges paid out of any other managed investment scheme that the fund invests into (including a scheme where we are the manager). We have to estimate these charges if we are not the manager of that other scheme and the charges are not based on fixed percentages of net asset value. In that case, the fund charge as a whole will be estimated, but we will adjust the portion of the fund charge that is paid to us so that the estimated total annual fund charge is the same as shown in the previous table.

The actual amounts incurred may vary from our estimates (actual charges over the past 12 months are available in the latest fund updates). More information on how we estimate these charges can be found in the 'Other Material Information' document available on the offer register for the Scheme at *www.disclose-register.companiesoffice.govt.nz/.*

The account fee, deducted monthly, covers administration of your account.

Example of how fees apply to a member

Kim invests $10,000 in Summer Balanced Selection. This brings the starting value of her investment to $10,000.

She is charged management and administration fees, which work out to be about $90 (0.90% of $10,000). These fees might be more or less if her account balance has increased or decreased over the year.

Over the year Kim also pays $36 in other charges.

Estimated total fees for the year

Fund charges	*$90*
Other charges (account fee)	*$36*

See the latest fund update at: ***www.summer.co.nz*** for an example of the actual returns and fees members were charged over the past year.

This example applies to Summer Balanced Selection. If you are considering investing in other funds in the Scheme, this example may not be representative of the actual fees you may be charged.

The fees can be changed

We may change existing fees or start charging new fees. Subject to the trust deed for the Scheme, we may:

- rebate or reduce any charge, in respect of any member or group of members
- vary the amount or calculation basis of fees
- start charging switching, entry, exit, or transfer fees.

In KiwiSaver schemes, fees must not be unreasonable. If we want to increase our fees, we must notify the Financial Markets Authority and also tell you if we are making a change.

We must publish a fund update for each fund showing the fees actually charged during the most recent year. Current and historical fund updates are available at: *www.summer.co.nz/the-summer-scheme/quarterly-fund-updates/.*

6: What taxes will you pay?

The Scheme is a PIE. The amount of tax you pay is based on your PIR. To determine your PIR, go to *www.ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate*. If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department.

It is your responsibility to tell us your PIR when you invest or if your PIR changes. If you do not tell us, a default rate may be applied. If the rate applied to your PIE income is lower than your correct PIR, you will be required to pay any tax shortfall as part of the income tax year-end process. If the rate applied to your PIE income is higher than your PIR, any tax over-withheld will be used to reduce any income tax liability you may have for the tax year and any remaining amount will be refunded to you.

Inland Revenue may also tell us to update your PIR if their records indicate a change is required, in which case we will update your PIR and let you know.

7: Who is involved?

About Forsyth Barr Investment Management Limited

We are part of the Forsyth Barr Group, a New Zealand-owned firm operating since 1936.

Our address is: 35 The Octagon, Dunedin 9016, 0800 11 55 66

Who else is involved?

	Name	*Role*
Supervisor	Trustees Executors Limited	Supervises us as the manager
Custodian	Apex Investment Administration (NZ) Limited	Holds the assets of the Scheme on behalf of members
Investment Management	Octagon Asset Management Limited	Responsible for day-to-day investment management
Administration	Forsyth Barr Limited	Provides us with day-to-day administration services
	Trustees Executors Limited	Provides us with registry functions and investment accounting services

8: How to complain

If you want to make a complaint, please contact us at:

35 The Octagon
Private Bag 1999
Dunedin 9054

0800 11 55 66
info@summer.co.nz

If you are not satisfied with the outcome, please forward your complaint to either:

The Compliance Manager
Forsyth Barr Limited
Level 23, Shortland & Fort
88 Shortland Street
Auckland 1010

0800 367 227

compliance@summer.co.nz

Or
The Supervisor:

Trustees Executors Limited
Level 11,
51 Shortland Street
PO Box 4197
Auckland 1010
09 308 7100

You may refer your complaint to Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL will not charge a fee to you for investigating or resolving a complaint.

FSCL
PO Box 5967
Wellington 6140
0800 347 257

complaints@fscl.org.nz

Full details of how to access the FSCL scheme can be found on FSCL's website *www.fscl.org.nz*.

9: Where you can find more information

You can find further information about the Scheme and the funds in the Scheme on the scheme and offer registers at *www.disclose-register.companiesoffice.govt.nz/*.

You can get a copy of information on those registers by asking the Registrar of Financial Service Providers.

You can get the latest fund updates and other information, at ***www.summer.co.nz.***

This information is free. Phone 0800 11 55 66, or email at *info@summer.co.nz.*

10: How to apply

Apply online

Visit ***www.summer.co.nz*** with your:

- IRD number
- New Zealand Driver Licence, or New Zealand Passport

Apply using the application form

Complete the form at the back of this PDS and mail to:

Summer KiwiSaver scheme
Private Bag 1999
Dunedin 9054

Application form

Product Disclosure Statement for the
Summer KiwiSaver Scheme dated 14 October 2025

Summer
KiwiSaver Scheme
My Plan

For office use only:
Financial Adviser:

Complete this form and return it to **Forsyth Barr Investment Management Limited, Private Bag 1999, Dunedin**

My details: The Applicant must complete this section. If you are a parent/guardian enrolling a minor please provide their details.

My details

☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Dr | Other (please state)

First name: | Middle name:

Last name: | Preferred name:

Email:

You must have a valid email address to access the Summer KiwiSaver scheme online.

Gender: ☐ Female ☐ Male

IRD No: | Date of Birth: Day Month Year

Verification of address: We share this information securely and confidentially only with our identification providers to verify your address (as required by law). Please see our terms and conditions for more detail. **If we contact you for proof of address, please follow the guide in the Schedule.**

Minors: If you are a parent/guardian enrolling a minor, please provide the minor's detail in this section and also complete the ***Verification of identity parent/guardian*** section of the form.

Residential address:

This should be a physical address, not a PO Box.

Street No./Name:

Suburb/RD No.:

Town/City: | Postcode:

Country: ☐ New Zealand ☐ Other (please state):

Is your mailing address different from your Residential Address? ☐ Yes ☐ No

If yes, please complete the following fields. If no, please skip this section and move to contact phone numbers.

Mailing address:

Street No./Name/PO Box:

Suburb/RD No.:

Town/City: | Postcode:

Country: ☐ New Zealand ☐ Other (please state):

Primary contact number: | Phone home:

Phone mobile: | Phone work:

PIR: If you do not tell us, a default rate of 28% may be applied. The Inland Revenue may also tell us to update your PIR if their records indicate a change is required.

Employee contribution rate: At the date of this Product Disclosure Statement, to change your contribution rate you will need to complete a KS2 form and give this to your employer.

Prescribed Investor Rate (PIR): ☐ 10.5% ☐ 17.5% ☐ 28%

Work-based contribution details for employed applicants

Employee contribution rate: ☐ 3% ☐ 4% ☐ 6% ☐ 8% ☐ 10%

Please turn over

Contribution: Please complete a Direct Debit Form and return it with your application. If the direct debit is being taken from a joint account, both account holders will need to sign the direct debit authority. A minimum direct debit value may apply, please contact us for more information.

Other contribution details (optional)

If you want to make additional contributions please tell us how you would like this structured.
You do not need to complete this section if you only want to make contributions from your salary or wages.

Contribution | Amount: $ | Date of first Direct Debit: Day / Month / Year

Frequency: ☐ One-off ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Annually

Please allow 10 business days from when we receive your application form for your direct debit to activate.

One-off lump sum contribution | Amount: $

If you would like to make a lump sum contribution, either nominate a one-off direct debit above and complete the direct debit authority at the back of the application form, or do so via online banking by searching Summer KiwiSaver in the payees option.

Transferring funds

Are you in an existing KiwiSaver scheme and wish to transfer to the Summer KiwiSaver scheme? ☐ Yes ☐ No

Do you have any Australian Superannuation? ☐ Yes ☐ No

If yes, do you wish to discuss the process of bringing this back to your KiwiSaver account? (Please provide the name of your Australian Superannuation fund provider if known) ☐ Yes ☐ No

Australian Superannuation fund provider:

Transferring UK funds: Specific rules apply when transferring pensions from the UK, and tax implications may affect your decision to transfer. If you have already transferred money from the UK into a KiwiSaver account we recommend that you seek specialist taxation advice before considering transferring your KiwiSaver account.

Have you already transferred money from the UK into a KiwiSaver scheme? ☐ Yes ☐ No

Investment choice: if you do not complete this section, your contributions will be automatically invested in the Summer Balanced Selection.

Investment choice

You can create your own portfolio by choosing any combination of funds. Choose where you wish to invest your current and future contributions by **writing percentages (in whole numbers)** next to each fund using the table on the right.

If you prefer to leave the investment mix to us, you can just choose either the Summer Conservative Selection, Summer Balanced Selection, or the Summer Growth Selection by writing 100% next to that fund.

	Percentage (in whole numbers)
Summer New Zealand Cash	%
Summer New Zealand Fixed Interest	%
Summer Global Fixed Interest	%
Summer New Zealand Equities	%
Summer Australian Equities	%
Summer Listed Property	%
Summer Global Equities	%
Summer Conservative Selection	%
Summer Balanced Selection	%
Summer Growth Selection	%
Total (must add up to 100%)	**%**

Verification of identity: We share this information securely and confidentially only with our identification providers to verify your identity (as required by law). Please see our terms and conditions for more detail. **If you do not have a New Zealand Passport or New Zealand Driver's licence, or if we otherwise contact you for proof of identity, please follow the guide in the Schedule.**

Minors: If you are a parent/guardian enrolling a minor, please provide the minor's detail in this section and also complete the *Verification of identity parent/guardian* section of the form.

Verification of identity

To help us verify your identity, in the following section please provide as much information as possible. It is necessary to complete at least one of the two options.

NZ Driver licence number: | Driver licence version:

Vehicle registration number:

NZ Passport number:

Passport issue date: Day / Month / Year | Passport expiry date: Day / Month / Year

Verification of identity and address: We share this information securely and confidentially only with our identification providers to verify your identity and address (as required by law). Please see our terms and conditions for more detail. **If you do not have a New Zealand Passport or New Zealand Driver's licence, or if we otherwise contact you for proof of identity or address, please follow the guide in the Schedule.**

Minors: If you are a parent/guardian enrolling a minor, please provide the minor's detail in this section and also complete the *Verification of identity parent/guardian* section of the form.

Verification of identity (Parent/Guardian)

Please provide your details in this section and only complete if you are a parent/guardian enrolling a minor.

First parent/legal guardian full name:

NZ Driver licence number: | Driver licence version:

Vehicle registration number:

NZ Passport number:

Passport issue date: Day Month Year | Passport expiry date: Day Month Year

Residential address: Please only complete if address is different to that provided for the minor.

Residential address: This should be a physical address, not a PO Box.

Street No./Name:

Suburb/RD No.:

Town/City: | Postcode:

Country: ☐ New Zealand ☐ Other (please state):

Second parent/legal guardian full name:

NZ Driver licence number: | Driver licence version:

Vehicle registration number:

NZ Passport number:

Passport issue date: Day Month Year | Passport expiry date: Day Month Year

Residential address: Please only complete if address is different to that provided for the minor.

Residential address: This should be a physical address, not a PO Box.

Street No./Name:

Suburb/RD No.:

Town/City: | Postcode:

Country: ☐ New Zealand ☐ Other (please state):

Oranga Tamariki Guardian: A Oranga Tamariki Guardian is a person appointed by an order under Section 110 or 113A of the Oranga Tamariki Act or whose guardianship arises under Section 119 of that Act. A certified copy of the guardianship order is required.

Are you completing this form as a parent/guardian on behalf of a minor (under 18 years of age)?

If the applicant is a minor who is under the age of 16, at least one parent and/or guardian must sign this form. Alternatively, one Oranga Tamariki Guardian must sign. If the applicant is a minor who is aged 16 or 17, at least one parent, or guardian, or Oranga Tamariki Guardian as well as the minor, must sign this form. An applicant who is aged 16 or 17 who has no guardians or is married or in a civil union can sign alone (but must provide evidence of the marriage or civil union applicable). The parent(s), guardian(s) or Oranga Tamariki Guardian completing this form, as well as the minor, must provide the verification information outlined above.

We are also required to verify that any person acting as the parent/guardian or Oranga Tamariki Guardian of the minor has the authority to act on behalf of the minor. In order for us to do this, please ensure that a certified copy of the minor's full birth certificate is provided. If your current legal name does not appear as a parent on the minor's birth certificate (e.g. because you have had a name change or become a parent/guardian during the child's lifetime), then we will require documents that prove that you are the minor's guardian - please provide supporting documentation such as a marriage certificate or a guardianship order.

Please turn over

Agreement and signature

Minors: If the minor is under the age of 16, at least **one** parent and/or guardian (or, if applicable one Oranga Tamariki Guardian) must complete the *Agreement and signature Parent/ Guardian/Oranga Tamariki Guardian* on page 16.

If the minor is 16 or 17, at least **one** parent or guardian, as well as the minor, will need to complete the *Agreement and signature Parent/ Guardian/Oranga Tamariki Guardian* on page 16

By signing this application form I:

- apply to become a member of the Summer KiwiSaver scheme ('Scheme') and agree to be bound by the governing documents of the Scheme, as amended from time to time, and by the requirements of the KiwiSaver Act 2006 including residency requirements and any associated regulations or notices;
- confirm that I have received, read and understood the Product Disclosure Statement for the Scheme;
- direct you to apply my contributions by investing in the investment option(s) of the Scheme that I have selected;
- acknowledge that I am permitted to have only one active KiwiSaver account and if there is another account open, I permit you to arrange the transfer of these funds to the Scheme;
- confirm that I am eligible to invest in the Scheme, and if I am completing this form on behalf of a minor, that I am authorised to complete this form on their behalf;
- acknowledge that choosing investment option(s) is solely my responsibility, and neither you nor the Supervisor recommends or is advising me that any particular investment option is appropriate for my personal circumstances;
- agree that where I make regular scheduled contributions via direct debit, you may notify me at the outset of your intention to debit my account as instructed until further notice, and not on each initiation of a direct debit payment;
- confirm that the information supplied within this form is true and correct, and is not misleading (including by omission), and I agree to notify you in writing within 2 business days if the details that I have previously provided to you are or become incomplete, inaccurate, or misleading (including by omission);
- agree that I will provide you with any information or documentation that you request from me for the purposes of you complying with any legal requirements; and
- authorise you to update information you hold about me and where applicable, apply updates to my Forsyth Barr investment account.

Electronic Communications

I also agree that;

- if I supply you with an email address or register on the Scheme's website, to the extent permissible by law you may provide me with any notice, report or communication in connection with my account to me by sending it to me at that email address, or making it available for me to view through that website (as applicable);
- if I supply you with an email address that is accessible by other persons, those persons will be able to access any electronic communications that you send to me at that address;
- under **section 11**(2) of the Unsolicited Electronic Messages Act 2007, any electronic messages (including emails) sent to me do not need to include any functional unsubscribe facility; and
- you only intend to send electronic messages to me where I am physically present in New Zealand when the message is accessed.

Privacy

I authorise you to:

- collect, hold, and disclose information about me for the purposes of providing services to me, compliance with anti-money laundering laws and other laws, administering my account, or for your own marketing purposes or to further the relationship between us;
- collect information about me from, or disclose information about me to, any of your affiliates, or any third party who helps you to achieve any of the purposes above, credit reporting agencies, the New Zealand Traffic Authority, the New Zealand Government Confirmation Service and the Department of Internal Affairs for the purpose of verifying my identity in accordance with anti-money laundering laws, any reputable organisations with whom you have a continuing relationship, and any person where required by law or regulations or where you believe the giving of information will help prevent fraud, money laundering or other crimes; and
- use information about me for any of the purposes above.

Except as authorised above, we will not disclose information about you acquired in connection with your account to other persons, unless you authorise that disclosure. If we do disclose information about you, we may not be allowed to tell you.

You have the right to see all personal information that we hold about you. If the information held about you is wrong, you have the right to have it corrected.

To further the relationship between us, we may provide you with information about products and services which we think may be of interest to you.

If the Applicant is under the age of 16, please proceed to ***Agreement and Signature Parent/Guardian/ Oranga Tamariki Guardian.***

Where a person signs on behalf of another as their Attorney, a certified copy of the Power of Attorney must be provided, and a signed and completed ***Certificate of Non-Revocation of Power of Attorney*** must accompany this application form.

Name:

Signature:

Date: Day Month Year

☐ I have attached identification as outlined in *Verification of identity*

Minors: If the minor is under the age of 16, at least **one parent and/or guardian (or, if applicable, one Oranga Tamariki Guardian) must sign this form and provide verification of identity.**

If the minor is 16 or 17, **at least one parent or guardian, as well as the minor, will need to sign this form and provide verification of identity.**

Agreement and signature Parent/Guardian/Oranga Tamariki Guardian

By signing this application form I agree as follows:

☐ I/we have attached a **certified** Birth Certificate or Guardianship Order for the Applicant named in *Details.*

☐ I/we have provided identification as outlined in Verification of identity

I/We:

confirm that I/we are the parent/legal guardians of the Applicant named in the 'My Details' section and I/we have read and accepted the Agreement terms and conditions on behalf of the Applicant. I/We acknowledge I/we shall be entitled to instruct Forsyth Barr Investment Management Limited in relation to the minor's Summer KiwiSaver scheme account, until the minor turns 18, at which time such right shall transfer to the minor, and the minor shall have full capacity to instruct over the account and my/our right shall cease.

Name of **first** parent/legal guardian:

Signature:

Date: Day Month Year

☐ I have provided identification as outlined in *Verification of identity (Parent/Guardian)*

Name of **second** parent/legal guardian:

Signature:

Date: Day Month Year

☐ I have provided identification as outlined in *Verification of identity (Parent/Guardian)*

Please turn over

Authority to accept direct debits form

Summer
KiwiSaver Scheme
My Plan

(Not to operate as an assignment or agreement)

Full name:

Account number: | | | | | | | |

Bank instructions

AUTHORISATION CODE

0	2	2	9	3	7	9

Name of bank account:

Bank account from which payments are to be made:

Bank		Branch				Account Number							Suffix		

Bank name:

Bank account details: Please attach an encoded deposit slip to ensure your number is loaded correctly.

To: The Bank Manager,

I/We authorise you until further notice, to debit my/our account with all amounts which TEA Custodians Limited o/a Summer KiwiSaver scheme (hereinafter referred to as the Initiator) the registered Initiator of the above Authorisation Code, may initiate by direct debit. I/We acknowledge and accept that the Bank accepts this authority only upon the conditions listed below.

Information to appear on my/our Bank Statement:

Payer Particulars:

Payer Reference:

Payer Code:

2937	
09	2016

Signature:

Date: Day / Month / Year

Signature:

Date: Day / Month / Year

Conditions of this authority

1. The Initiator:

(a) Has agreed to give advance Notice of the net amount of each Direct Debit and the due date of the debiting at least 10 calendar days (but not more than 2 calendar months) before the date when the Direct Debit will be initiated. This notice will be provided in writing (including by electronic means and SMS where the Customer has provided prior written consent (including by electronic means including SMS) to communicate electronically).

The advance notice will include the following message:

"Unless advice to the contrary is received from you by (date*), the amount of $........ will be directly debited to your Bank account on (initiating date)."

*This date will be at least two (2) days prior to the initiating date to allow for amendment of Direct Debits.

(b) May, upon the relationship which gave rise to this Authority being terminated, give notice to the Bank that no further Direct Debits are to be initiated under the Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.

2. The Customer may:

(a) At any time, terminate this Authority as to future payments by giving notice of termination to the Bank and to the Initiator.

(b) Stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.

3. The Customer acknowledges that:

(a) This authority will remain in full force and effect in respect of all Direct Debits passed to my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this authority until actual notice of such event is received by the Bank.

(b) In any event this authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.

(c) Any dispute as to the correctness or validity of an amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this authority. Any other dispute lies between me/us and the Initiator.

(d) Where the Bank has used reasonable care and skill in acting in accordance with this authority, the Bank accepts no responsibility or liability in respect of:-

the accuracy of information about Direct Debits on Bank statements; and

any variations between notices given by the Initiator and the amounts of Direct Debits.

(e) The Bank is not responsible for, or under any liability in respect of the Initiator's failure to give notice in accordance with 1(a) nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.

4. The Bank may:

(a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly signed by me/us and given to or drawn on the Bank.

(b) At any time terminate this authority as to future payments by notice in writing to me/us.

(c) Charge its current fees for this service in force from time to time.

KWS5029-01 - 11/10/16

Schedule

This guide applies to cases where you do not have a New Zealand Passport or New Zealand Driver's license, or if we otherwise contact you for proof of identity or address.

What do we need as proof of identity?

You need to provide the original for verification, or a certified copy of -

- A current New Zealand Passport
- A current foreign passport containing the name, date of birth, a photograph and the signature of the person in whose name the document is issued, and proof of entitlement to permanent residency in New Zealand

If you can't provide any of those forms of identification, you need to provide the **original** for verification or **certified copies**

 – of your current New Zealand Driver's Licence (showing both sides of the Licence)

plus ONE of these documents:

- A Government agency document with your full name and signature (e.g. SuperGold Card)
- A Government agency statement dated within the last 12 months (e.g. IRD statement)
- A document issued by a registered bank showing your name and signature (e.g. credit/debit card, eftpos card)
- A bank statement dated within the last 12 months issued by a registered bank (delivered by mail, not via internet banking

OR

ONE of these documents:

- New Zealand full birth certificate
- Certificate of New Zealand citizenship

plus ONE of these documents:

- New Zealand driver licence
- Kiwi Access Card/18+ Card

What do we need as proof of residential address?

We need a copy of ONE of these documents, **dated within the last 12 months** with your name and address displayed on it:

- Utility or Rates bill
- Telephone bill
- Insurance policy
- Share registry statement
- Signed (by the tenant/s and landlord) tenancy or lease agreement
- Credit Card statement
- Bank statement
- Government Agency statement (e.g. IRD Statement)
- Electoral Roll entry
- Online White Pages

What is 'a certified copy' of a document?

A 'certified copy' of a document is one where a trusted referee has viewed the original document and compared it with a scanned or photocopied version. The trusted referee provides a written statement on the copy to the effect that the copy provided is a true and correct copy and represents your identity. The trusted referee's written statement must include their name, occupation, and signature and the date of confirmation. Please note: This confirmation is only valid for three months.

Who is a 'Trusted Referee'?

He or she is someone who:

- is at least 16 years old
- is not your spouse or partner
- is not related to you
- does not live at the same address as you
- is not involved in the business or transaction requiring the certification

They must be a:

- Commonwealth representative
- New Zealand Police Constable
- Justice of the Peace
- Registered Medical Doctor
- Registered Teacher
- Minister of Religion
- Lawyer
- Notary Public
- New Zealand Honorary Consul
- Member of Parliament
- Chartered Accountant
- Kaumatua


Summer
KiwiSaver Scheme
My Plan
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