

Warning Statement



This offer to Australian investors is a recognised offer made under Australian and New Zealand law. In Australia, this is Chapter 8 of the Corporations Act 2001 and Regulations. In New Zealand, this is Subpart 6 of Part 9 of the Financial Markets Conduct Act 2013 of New Zealand and the Financial Markets Conduct Regulations 2014 of New Zealand.

This offer and the content of the offer document are principally governed by New Zealand, rather than Australian, law. In the main, the Financial Markets Conduct Act 2013 of New Zealand and the Financial Markets Conduct Regulations 2014 of New Zealand set out how the offer must be made:

- there are differences in how securities and financial products are regulated under New Zealand, as opposed to Australian, law. For example, the disclosure of fees for managed investment schemes is different under New Zealand law;
- the rights, remedies and compensation arrangements available to Australian investors in New Zealand securities and financial products may differ from the rights, remedies and compensation arrangements for Australian securities and financial products;
- both the Australian and New Zealand securities regulators have enforcement responsibilities in relation to this offer. If you need to make a complaint about this offer, please contact the Australian Securities and Investments Commission (ASIC). The Australian and New Zealand regulators will work together to settle your complaint;
- the taxation treatment of New Zealand securities and financial products is not the same as that for Australian securities and products;
- if you are uncertain about whether this investment is appropriate for you, you should seek the advice of an appropriately qualified financial advisor;
- the offer may involve a currency exchange risk. The currency for the security or financial product is in dollars that are not Australian dollars. The value of the security or financial product will go up and down according to changes in the exchange rate between those dollars and Australian dollars. These changes may be significant;
- if you receive any payments in relation to the security or financial product that are not in Australian dollars, you may incur significant fees in having the funds credited to a bank account in Australia in Australian dollars.

Australian Complaints

The Manager has established special procedures for dealing with complaints from Australian investors. If you have a complaint, you can contact the Manager during business hours (please see contact details on page 12 of this PDS). The Manager will use reasonable endeavors to deal with and resolve the complaint within a reasonable time.

If you are not satisfied with the outcome, your complaint can be referred to the Financial Ombudsman Service Limited (FOS), an approved dispute resolution scheme of which the Manager is a member. FOS's contact details are set out below. FOS's role and terms of reference are specified in FOS's Rules available from their website at fos.org.au

Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001
Australia

Telephone: **1800 367 287**

Email: **info@fos.org.au**

FOS will not charge a fee to any complainant to investigate or resolve a complaint.

Official Use only

Member number

Amount deposited

Date deposited (dd/mm/yyyy)



ATTACHED TO PRODUCT DISCLOSURE STATEMENT DATED July 3, 2020.

1. Investor details Please select from the following options:

New Member

OR

Existing Member

Member Number

Please complete all sections of this form

Member Name

(Please go straight to Section 5 unless you would like to update any of your details in Sections 2-4)

2. Personal Details

Mr Mrs Miss Ms Other (please specify)

Name (first name / surname)

Date of birth (dd/mm/yyyy)

Email address

Phone number

Home address

Not sure of your PIR?

To determine your PIR, go to ird.govt.nz/toii/pir If you're still unsure of your PIR, we recommend you seek professional advice.

Prescribed Investor Rate (PIR):

0% 10.5% 17.5% 28%

IRD number

Tax Number Identifier - Country of Residence

Declaration of Residency in the United Kingdom (please complete)

I confirm that I am a UK Resident:

I am no longer a UK Resident, with effect from:

3. Taking Benefits from your Pension

Do you wish to take a pension commencement lump sum and/or income immediately on receipt of all transfer funds?

Yes

No

If YES, please also complete a *Benefit Request Form*.

4. Advice

Please tick one:

I have received advice (documented advice attached)

I have not received advice

I acknowledge and confirm that I do not require any financial advice with respect to the suitability of this superannuation scheme. Therefore, this superannuation scheme may not be suitable to all aspects of my financial situation, including the possible loss of income and principal invested, and may not meet my financial goals.

5. Investment

If using % - the percentage amount must equal 100%.

Lump Sum Investment (\$ or %)

Regular Investment (\$ or %)

IVCM Vanguard LifeStrategy 40% Equity Fund

IVCM Vanguard LifeStrategy 60% Equity Fund

IVCM Vanguard Conservative Index Fund

Currency of investment: Please tick only one

AUD

GBP

NZD

Investment frequency for regular investments:

Weekly Fortnightly

Monthly Quarterly

Commence my regular investment on:
(dd/mm/yyyy)

6. Transferring Scheme

Transferring Scheme Name:

Policy Number: (if known)

Contribution Amount:

\$ NZD (approximately)

Currency:

Please indicate the currency in which the IVCM (NZ) PIE will receive the contribution (if known).

National Insurance Number:

Please complete this section for all transfers of UK pensions and QROPS.

7. Client Due Diligence

Documents to be submitted

(tick box to indicate that each document is attached)

CERTIFIED COPY PASSPORT

Provide an original certified copy of your passport. The copy must be certified by a suitable certifier such as a member of the judiciary, police or customs officer, notary public, actuaries and accountants who are members of a professional body. The certifier must sign and date the copy, printing his/her name, position and the date below their signature as well as their full contact details.

CERTIFIED COPY PASSPORT ATTACHED

Suitable certification wording for a passport is: "I certify that I have seen the original document and that this copy is a complete and accurate copy of that original, which in itself shows a true likeness of the individual who I have met. I further certify that I am a person authorised to make a declaration in the country I live and I am not closely related to the person whose document I am certifying."

ELECTRONIC VERIFICATION

I hereby agree to the payment of a fee of \$5 NZD for electronic verification of my identity

Passport Type (e.g UK, New Zealand)

Passport Number

Drivers Licence Number

ADDRESS VERIFICATION

We will require a utility bill to verify your address. This must be no more than three months old and must be either an original utility bill or a copy of an original certified by a suitable certifier as detailed in the Introducer Agreement.

UTILITY BILL ATTACHED

Suitable certification wording for a utility bill

Suitable certification wording is: "I certify that this is a true copy of the original document which I have seen."

DUE DILIGENCE QUESTIONS

If you answer 'Yes' to any of the questions in this section, please give full details on a separate sheet.

Have you ever been subject to a tax investigation by any authority in the world?

YES NO

(if 'Yes' what was the outcome?)

I confirm that the information is correct to the best of my knowledge and belief. I also confirm that I am acting in my personal capacity and not on behalf of any third party.

Source of Funds

Complete this question if you are making cash contributions.

From which source did the funds to be invested originate?

Details of professional adviser

Full name

Firm

Address

Telephone number

Email

Fax number

Do you want to authorise your Adviser to make investment selections on your behalf?

YES NO

Will commissions be payable to the Adviser?

YES NO

Initial (7% YES) or other %

Annual (0.5% YES) or other %

Adviser signature

FATCA

Are you a US citizen or resident of the US for tax purposes?

Choose ONE of the following:

- I am not a US citizen or tax resident
- I am a US citizen or tax resident and my US Tax Information Number (TIN) is: _____

I agree that Ranfurly Strategic Limited (Ranfurly) or any of their authorised agents (each an "Authorised Person") may collect and use the information set out in (or in connection with) this Application Form for the purpose for which it is provided. Each Authorised Person will hold the information securely and may use it in developing and running IVCM (NZ) PIE Superannuation Fund. I may ask any Authorised Person, in writing, to show me the personal information it holds about me to make corrections to it. The information set out in this Form will be collected and held by IVCM (NZ) PIE Superannuation Fund whose address is Level 1, Awly Building, 293 Durham Street, Christchurch 8013, New Zealand.

- I wish to apply for membership of the IVCM PIE (NZ) Superannuation Fund (Scheme). I confirm that I have received, read and understood the current Product Disclosure Statement (PDS). I agree to be bound by the terms and conditions set out in the PDS and Trust Deed (as amended from time to time), governing the Scheme.
- The Scheme is designed to help you save for your retirement. I understand that the Scheme is also a Qualifying Recognised Overseas Pension Scheme (QROPS) which means it can accept money transferred from UK pension funds. The circumstances in which you are able to make a withdrawal are different for money transferred from UK pension funds including any investment return or loss on that money (UK Pension Transfer Money) than for other contributions and transfers you make to the Scheme (Other Contributions). Generally you can't withdraw your money until the earlier of the date you turn 55 in the case of UK Pension Transfer Money, and in the case of Other Contributions:
 - a) The date you turn 65;
 - b) The date you turn 60, if the supervisor of the Scheme, is reasonably satisfied you've permanently retired from business or employment;
 - c) The date you turn 55, as part of transition to retirement.

- I acknowledge that I may be liable to pay a Post Overseas Transfer Charge if my circumstances change within five full UK tax years following receipt of the transfer amount from the UK Pension Fund. I confirm I indemnify the Manager from any such charge and further confirm that I will notify the Manager in writing if I change my country of residence within those five years. The amount of the charge may be up to 25% of my UK Pension Transfer Money. I acknowledge that the Manager may be required to deduct the charge from my investment and pay it to Her Majesty's Revenue and Customs (HMRC) on my behalf.

- I acknowledge and agree that:
 - o Investments made in the Scheme do not represent liabilities of Ranfurly or Public Trust, and are subject to investment risk, **including the possible loss of income and principal invested.**

- o Ranfurly or Public Trust may realise or otherwise deal with my investment in order to meet payment of any amount properly debited from my member account in the Scheme.
- o Ranfurly or Public Trust and any of their authorised agents, the New Zealand Government or any other person **does not guarantee** (either fully or in part) the performance or returns of the Scheme or the repayment of capital.
- o All of the information in this application form is true and correct. I agree to notify Ranfurly or any of its authorised agents immediately if there is any change in the information given in this application form.
- o Choosing an investment fund (or funds) or an investment option is solely my responsibility. My investment fund(s) selection is a binding instruction from me to Ranfurly or any of its authorised agents.
- o Ranfurly or any of its authorised agents have not represented or implied that any particular investment fund or investment option is appropriate for my particular circumstances or provided me with personalised advice.
- o If a transaction request is invalid or if insufficient information is provided it will not be processed until valid documentation is received.
- o I consent to receiving all information and communications to be provided to me in relation to my membership of the Scheme (including annual reports, annual benefit statements) by receiving in any form of communication, electronic or otherwise (including via **ivcm.com/nz-expat**), an electronic copy of the relevant document or an internet URL for access to an electronic copy of the relevant document. I agree that I will be deemed to have received the electronic communication (including via **ivcm.com/nz-expat**) on the next working day after it has been sent to me or my address through any of these forms of electronic communication (including via **ivcm.com/nz-expat**).
- My personal information that Ranfurly or any of its authorised agents obtains from me or any third parties (including Public Trust or Inland Revenue) or otherwise holds in relation to the Scheme:
 - o May be disclosed to and securely held by Ranfurly and any of its authorised agents (including any administration manager, investment adviser, investment manager or other professional adviser, and any insurer).
 - o May be transferred to Inland Revenue as required;
 - o May be used by Ranfurly or any of its authorised agents in developing and running the Scheme and may be disclosed if required by law.
 - o May also be used by Ranfurly or any of its authorised agents to provide me with information about products, accounts and services that they think might be of interest to me. If I ask Ranfurly or any of its authorised agents not to provide me with this information, Ranfurly or any of its authorised agents will comply with my request.
 - o I acknowledge that I have certain rights of access to and correction of information Ranfurly or any of its authorised agents holds about me.
- Terms defined in the PDS or Trust Deed have the same meaning in this application form.

8. Privacy

9. Terms and conditions

ONCE COMPLETE

Scan this application form, email and post the original to:

newzealand@ivcm.com

**IVCM (Aust) Pty Ltd
Lvl2, Suite 210,
25 Solent Circuit
PO Box 7403
Norwest Business Park
Baulkham Hills NSW 2153
Australia**

All product documents can be found at **ivcm.com/nz-expat**

Investor signature

Print name

Dated