Official Use only

Member number

Amount deposited

Date deposited
(dd/mm/yyyy)

IVCM

ATTACHED TO PRODUCT DISCLOSURE STATEMENT DATED 01 JULY 2026

1. Investor details

Please select from the following options:

☐ New Member

Please complete all sections of this form

OR

☐ Existing Member Member Number

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 ☐ Ms ☐ Miss Other (please specify)

Name (first name / surname)

Date of birth (dd/mm/yyyy)

Email address

Phone number

Home address

Postal address
(if different)

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

Resident Withholding Tax Rate (RWT) (for cash holdings, if NZ resident)

☐ 10.5% ☐ 17.5% ☐ 30% ☐ 33% ☐ 39%

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 acknowledge that I have not been pressured or received inducement to become a member of the Scheme or to invest in the Scheme.

☐ 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 LifeStrategy 80% Equity Fund		
IVCM Vanguard Conservative Index Fund		
IVCM NZ Cash Fund		
IVCM NZ Growth 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:

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)

The document must be certified by a trusted referee such as a member of the judiciary, police or customs officer, notary public, actuary or accountant who is authorised to certify documents in the country of tax residence of the investor, and are members of a professional body. The trustee referee must sign and date the document, printing their name, position and the date below their signature as well as their full contact details.

CERTIFIED COPY PASSPORT

Provide an original certified copy of your passport.

☐ CERTIFIED COPY PASSPORT ATTACHED

Suitable certification wording for a passport is: "I have sighted the original and certify that this is a true and correct copy and represents the identity of the named 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 is: "I certify that this is a true copy of the original document which I have sighted."

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.

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 (5% ☐ YES) or other ☐ %

Annual (1% ☐ YES) or other ☐ %

Adviser signature

7. Client Due Diligence

(continued)

Public Office

Have you, or an immediate family member, ever held a position in a prominent public function, either in New Zealand or overseas? For example: government minister; senior politician; high level judicial position; senior foreign representative; high-ranking member of the armed forces; senior position in a state enterprise.

☐ NO ☐ YES - please provide details below

Full name:

Relationship to Applicant:

Public Office Position Held:

Dates Position Held:

Email Authority

I authorise the Manager to accept and act upon any electronic instruction that is given by means of an email and received from an email address as nominated below. Unless otherwise agreed, an electronic instruction is irrevocable once it is given. I acknowledge that the Manager will not be deemed to have received an electronic instruction only because the instruction has been sent. The electronic instruction will only be deemed to have been received by the Manager when the Manager verbally, or by return email, confirms receipt of the electronic instruction. Notwithstanding anything to the contrary in this authority, the Manager may in its discretion process electronic instructions for specific transaction types or transaction values without first confirming receipt of the electronic instruction with you.

Nominated Email addresses:

Client Email Address: ☐ YES

Email Address:

Adviser Email Address: ☐ YES

Email Address

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:

_____

8. Privacy

I agree that Saturn Invest New Zealand Limited or any of their authorised agents (each an "Authorised Person") may collect and use and store the information set out in (or in connection with) this Application Form and any information provided at a later date for the purpose for which it is provided. This includes, without limitation, disclosure of that information to regulatory authorities or as otherwise required from time to time under the Financial Markets Conduct Act 2013 or any other applicable law. Each Authorised Person will hold the information securely and may use it in developing and running IVCM (NZ) PIE Superannuation Fund. I acknowledge that the Privacy Act 2020 gives me the right to access and request correction of personal information held by the Manager or its associated entities and agents.

For the purposes of dealing with any application for a transfer of any of my pension entitlements from an overseas entity to the Scheme, I hereby expressly consent to the disclosure of any personal information to the overseas entity necessary to deal with such application. I understand that the overseas entity to whom the information is being transferred may not be required to protect the information in a way that, overall, provides comparable safeguards to those in the Privacy Act 2020.

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 2, Peterborough Street, Christchurch 8013, New Zealand

9. Terms and conditions

– 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.

– I understand the Scheme is designed to help me save for my retirement. I also understand that the Scheme is a Qualifying Recognised Overseas Pension Scheme (QROPS) which means it can accept money transferred from UK pension funds. The circumstances in which I am able to make a withdrawal is 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 I make to the Scheme (Other Contributions). Generally I can't withdraw my money until the earlier of the date I turn 55 (or 57 from 5 April 2028) in the case of UK Pension Transfer Money, and in the case of Other Contributions:

a) The date I turn 65;

b) The date I turn 60, if the supervisor of the Scheme, is reasonably satisfied I have permanently retired from business or employment;

c) The date I turn 55, as part of transition to retirement.

9. Terms and conditions

(continued)

– I acknowledge that I may be liable to pay an 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 His Majesty's Revenue and Customs (HMRC) on my behalf.

– I agree to be bound by the terms imposed now or in the future by Saturn Invest and the Supervisor of the Scheme in relation to any money transferred from a UK regulated pension scheme or another QROPS, including to ensure the Scheme's ROPS status can be maintained.

– I agree to provide all information requested by the Manager in relation to a withdrawal or payment of any money out of the Scheme.

– I agree to notify the Manager if the country to which I am tax resident changes.

– I agree to notify the Manager if my tax Prescribed Investor Rate changes.

– I acknowledge that the Supervisor and the Manager take no responsibility for delays in the timing of conversion from a foreign currency to NZ Dollars or any other currency requested by me.

– I acknowledge and agree that:

- Investments made in the Scheme do not represent liabilities of Saturn Invest or Public Trust, and are subject to investment risk, including the possible loss of income and principal invested.
- Saturn Invest 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.
- Saturn Invest 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.
- All of the information in this application form is true and correct. I agree to notify Saturn Invest or any of its authorised agents immediately if there is any change in the information given in this application form.
- Choosing an investment fund (or funds) or an investment option is solely my responsibility. My investment fund(s) selection given in this application form or any subsequent email is a binding instruction from me to Saturn Invest or any of its authorised agents. I understand that neither the Manager nor the Supervisor shall be responsible for any action taken in good faith in reliance upon my investment direction, or for any loss or liability that might arise from any action or inaction resulting from following my investment direction.
- Saturn Invest 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.
- Unless instructed otherwise in this application form or an email, I understand units in the funds will be allocated on the next Valuation Day the price is declared after my electronic transfer and correctly completed application form is received and approved by Saturn Invest and that Saturn Invest is not responsible for my money until it receives it.
- If a transaction request is invalid or insufficient information is provided it will not be processed until valid documentation is received.
- I consent to receiving all information and communications sent to me in relation to my membership of the Scheme (including annual reports, annual benefit statements) in electronic form 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).
- The Manager will not be responsible for any loss, damage or liability suffered or incurred by reason of or in connection with: (a) the Manager acting on any electronic instruction which reasonably appears to be in accordance with this authority; (b) the Manager not acting or delaying action on any electronic instruction; (c) any delay in transmission, non-receipt or any error contained in the electronic transmission. I agree not to make any claim or demand against the Manager in respect to any such loss, damage or liability and shall indemnify the Manager against any loss, damage or liability the Manager may suffer or incur accordingly.
- I understand that the value of my investment can move up and down over time.

– My personal information that Saturn Invest 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:

- May be disclosed to and securely held by Saturn Invest and any of its authorised agents (including any administration manager, investment adviser, investment manager, administrator or other professional adviser, and any insurer).
- May be transferred to Inland Revenue as required;
- May be used by Saturn Invest or any of its authorised agents in developing and running the Scheme and may be disclosed if required by law.
- May also be used by Saturn Invest 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 Saturn Invest or any of its authorised agents not to provide me with this information, Saturn Invest or any of its authorised agents will comply with my request.
- I understand that the Supervisor, the Manager, and others involved in the administration and management of the Scheme have obligations under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, Foreign Account Tax Compliance Act (FATCA), Common Reporting Standards (CRS) and other regulations. These obligations may include obtaining and verifying information about my identity and address, to monitor my account activity, reporting any suspicious transactions to the Police and reporting account information to regulatory and tax authorities. I consent to these things being done, agree to provide any information requested for these purposes and understand that until I do so, my application may not be processed, or my account may be closed.
- I acknowledge that I have certain rights of access to and correction of information which Saturn Invest 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.

Investor signature

Print name

Dated

ONCE COMPLETE

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

onboarding@ivcm.com

IVCM (Aust) Pty Ltd

Level 5, 20 Bond Street, Sydney, NSW 2000, Australia

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