



26 ĀKUHATA 2019
26 AUGUST 2019

Ka Uruora WhānauSaver

TE WHAKAPUAKANGA HANGARAU
PRODUCT DISCLOSURE STATEMENT





**EKE PANUKU,
EKE TANGAROA**

Through effort we triumph

He tāpaetanga waetahi ki SuperLife Invest - He mea whakaputa e Smartshares Limited. He mōhiohio whakahirahira mō tēnei haumitanga kei te tuhinga nei, hei āwhina i a koe ki te whakatau mēnā rānei koe e uru ai ki te haumitanga nei. He kōrero āwhina anō e pā ana ki tēnei tono i www.disclose-register.companiesoffice.govt.nz.

He mea whakarite te tuhinga nei e Smartshares Limited e ai ki te Financial Markets Conduct Act 2013. E āhei hoki ana tō whai tūtohunga i tētahi kaitūtohu ahumoni, hei āwhina i a koe ki te whakatau haumitanga.

He mea tuhi ngā mōhiohio katoa o te tuhinga nei i te reo Māori me te reo Pākehā anō hoki. E pono ana ngā whakamāoritanga i roto i tēnei pukapuka ki te tūturutanga o ōna tuhinga i te reo Pākehā. Ko ngā pārongo, ko ngā whakawhitinga kōrero rānei i tua atu i tēnei kāore pea e tukuna atu i ngā reo e rua.

Offer of units in SuperLife Invest - Issued by Smartshares Limited. 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.

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

All information in this document is provided in te reo Māori and English. Te reo Māori text in this document is, in all material respects, an accurate translation of the English text in this document. Further information or correspondence about this product may not be provided in both languages.

1. Te whakarāpopototanga mōhiohio matua

Key information summary

HE AHA TĒNEI?

He hōtaka taurima haumitanga te SuperLife Invest (**Hōtaka**). Ka whakatōpūtia āu pūtea me te pūtea a kaihaumi kē atu, ā, ka haumitia ki ētahi momo haumitanga. Mā Smartshares Limited (**mātou**) e haumi ō pūtea, ā, ka utua mātou e koe mō ā mātou ratonga. Ko ngā hua ka whiwhi rā koe, e ai ki ā mātou whakataunga haumi, me te whai hua o aua haumitanga. Tērā pea ka piki, ka heke rānei te uara o aua haumitanga. Ko ngā momo haumitanga me ngā utu e hāngai ana ki a koe e whakaahuatia ana i te tuhinga nei.

He wāhanga te Ka Uruora WhānauSaver o te kaupapa penapena pūtea, o Ka Uruora, he mea tāpae hei tautoko, hei hāpai i ngā mema o ngā iwi e whai wāhi mai ana, e taea ai te tū motuhake ā-pūtea, te whakapiki hoki i te oranga ā-pūtea.

Ko Ka Uruora WhānauSaver e wātea ana ki ngā mema o ngā iwi e whai wāhi mai ana, ka uru ki te Hōtaka.

He mōhiohio anō mō Ka Uruora WhānauSaver e rārangi mai ana i ngā Ture o Ka Uruora WhānauSaver, kei www.superlife.co.nz/kauruora. Me pānui tahi te whakapuakanga hangarau nei ki ngā ture me ngā pārongo katoa a tō iwi.

KA HAUMITIA Ō PŪTEA KI TE AHA?

E rima ngā kōwhiringa haumitanga o Ka Uruora WhānauSaver - ko SuperLife Income, ko SuperLife Conservative, ko SuperLife Balanced, ko SuperLife Growth me SuperLife High Growth - e whakarāpopotohia ana ki te whārangi 5 - 6. He mōhiohio anō mō te whāinga tiritiringa me te rautaki haumitanga o ia kōwhiringa haumitanga kei te wāhanga 3.

WHAT IS THIS?

SuperLife Invest (**Scheme**) is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. Smartshares Limited (**we, our or us**) will invest your money and charge you a fee for our services. The returns you receive are dependent on our investment decisions 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.

Ka Uruora WhānauSaver forms part of the Ka Uruora savings programme, offered to support and empower members of participating iwi achieve financial independence and improve financial wellbeing.

Ka Uruora WhānauSaver is available to members of participating iwi who join the Scheme.

More information about Ka Uruora WhānauSaver is set out in the Ka Uruora WhānauSaver Rules available at www.superlife.co.nz/kauruora. This product disclosure statement should be read in conjunction with the rules and any communications from your iwi.

WHAT WILL YOUR MONEY BE INVESTED IN?

Ka Uruora WhānauSaver has five investment options – SuperLife Income, SuperLife Conservative, SuperLife Balanced, SuperLife Growth and SuperLife High Growth – which are summarised on pages 5 - 6. More information about the investment target and strategy for each of these investment options is provided in section 3.

MĀ WAI TE HŌTAKA NEI E TAURIMA?

Ko Smartshares Limited te taurima o te Hōtaka. Tirohia te wāhanga 7 mō ētahi mōhiohio anō.

ME PĒWHEA TE TANGO I Ō PŪTEA?

Kia eke rā anō koe ki te 55 tau te pakeke, kātahi anō ka āhei tō tango i tō haumitanga.

He momo tūāhuatanga anō, e whakaaetia ai tō tango wawe i tō haumitanga. E kapi ana ēnei tūāhuatanga i te hokotanga o te whare tuatahi, i te whai mātauranga matua, i ngā take ohotata taipua anō hoki. Tirohia te wāhanga 2 mō ētahi mōhiohio anō.

Tē taea tō haumitanga ki te hōtaka nei te hoko atu, te whakawhiti atu rānei ki tangata kē.

KA PĒHEA TE TĀKEHIA O TŌ HAUMITANGA?

He hinonga huinga haumitanga (PIE) te Hōtaka nei.

Ko tō taumata pāpātanga kaihaumi (PIR) te pūtaka o te nui o te tāke ka utua i runga i te PIE. Ko te 10.5%, te 17.5%, te 28% rānei te nui. Tirohia te wāhanga 6 mō ētahi mōhiohio anō.

KI HEA KITEA AI ĒTAHI MŌHIOHIO MATUA ANŌ?

Me mātua whakaputa e mātou he mātārere mō ia kōwhiringa haumitanga ia hauwhā tau. Kei ngā mātārere e kitea ana ngā hua, me te tōpūtanga o ngā utu i utua e ngā kaihaumi i te tau o mua. Ko ngā mātārere hou e kitea ana ki www.superlife.co.nz. Mā mātou hoki e tuku atu tētahi kape ki a koe, ina tono mai koe. He mōhiohio nui mā ngā kaihaumi nō Ahitereiria kei te wāhanga 11 e rārangi mai ana.

WHO MANAGES THE SCHEME?

Smartshares Limited is the manager of the Scheme. See section 7 for more information.

HOW CAN YOU GET YOUR MONEY OUT?

You cannot withdraw your investment until you reach age 55.

In certain circumstances, you may be able to make an early withdrawal. These circumstances include the purchase of a first home, tertiary education and short-term emergencies. See section 2 for more information.

Your investment in the scheme cannot be sold or transferred to anyone else.

HOW WILL YOUR INVESTMENT BE TAXED?

The Scheme is a portfolio investment entity (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 for more information.

WHERE CAN YOU FIND MORE KEY INFORMATION?

We are required to publish quarterly updates for each investment option. The updates show the returns, and the total fees and charges actually charged to investors, during the previous year. The latest fund updates are available at www.superlife.co.nz. We will also give you copies of those documents on request. Important information for Australian investors is set out in section 11.

KO NGĀ KŌWHIRINGA HAUMITANGA E WHAKARĀPOPOTOTIA ANA I TE WHAKAPUAKANGA HANGARAU NEI.

INVESTMENT OPTIONS SUMMARISED IN THIS PRODUCT DISCLOSURE STATEMENT.

Ngā tahua Funds						
TAHUA WHĀINGA FUND	ARUNGA RAWA Ā-PŪTEA TARGET INCOME ASSETS	ARUNGA RAWA TUPURANGA TARGET GROWTH ASSETS	WHAKAAHUATANGA ME TE WHĀINGA HAUMITANGA DESCRIPTION AND INVESTMENT OBJECTIVE	TOHU TŪRARU RISK INDICATOR		UTU TAHUA (% I TE TAU O TE TŌPŪTANGA UARA MORE O NGĀ RAWA O TE TAHUA) FUND CHARGES (% PER ANNUM OF THE FUND'S NET ASSET VALUE)
SuperLife Income	100%	-	E haumi ana ki ngā rawa whaipūtea. Kua auahatia mā te kaihaumi e hiahia ana ki tētahi haumitanga ki ngā taurewa o Aotearoa, o tāwāhi anō hoki. Ka kotahi pea te hua ā-tau tōraro i ia 7-10 tau te toharite. Invests in income assets. Designed for investors that want an investment in New Zealand and international fixed interest. Negative annual returns may occur once in every 7-10 years on average.	Tūraru iti Lower risk	Tūraru nui Higher risk*	0.46%
				 <p>Ka iti iho pea te hua Potentially lower return</p>	 <p>Ka nui ake pea te hua Potentially higher return</p>	
SuperLife Conservative	70%	30%	Ko ngā rawa ā-pūtea te momo haumitanga matua. Kua hangaia kia pai ai ki te kaihaumi e hiahia ana ki tētahi kōwhiringa haumitanga tūpatō. Ka kotahi pea te hua ā-tau tōraro ia 7-10 tau te toharite. Invests mostly in income assets. Designed for investors that want a conservative investment option. Negative annual returns may occur once in every 7 – 10 years on average.	Tūraru iti Lower risk	Tūraru nui Higher risk*	0.47%
				 <p>Ka iti iho pea te hua Potentially lower return</p>	 <p>Ka nui ake pea te hua Potentially higher return</p>	
SuperLife Balanced	40%	60%	He konanutanga rawa ā-pūtea, rawa tupuranga hoki te haumitanga nei. Kua hangaia kia pai ai ki te kaihaumi e hiahia ana ki tētahi kōwhiringa whārite. Ka kotahi pea te hua ā-tau tōraro ia 5-7 tau te toharite. Invests in a mix of income and growth assets. Designed for investors that want a balanced investment option. Negative annual returns may occur once in every 5 – 7 years on average.	Tūraru iti Lower risk	Tūraru nui Higher risk*	0.50%
				 <p>Ka iti iho pea te hua Potentially lower return</p>	 <p>Ka nui ake pea te hua Potentially higher return</p>	
SuperLife Growth	20%	80%	Ko te rawa tupuranga te haumitanga matua. Kua hangaia kia pai ai ki te kaihaumi e hiahia ana ki te kōwhiringa haumitanga manawanui. Ka kotahi pea te hua ā-tau tōraro ia 5-7 tau te toharite. Invests mostly in growth assets. Designed for investors that want a growth investment option. Negative annual returns may occur once in every 3 – 5 years on average.	Tūraru iti Lower risk	Tūraru nui Higher risk*	0.51%
				 <p>Ka iti iho pea te hua Potentially lower return</p>	 <p>Ka nui ake pea te hua Potentially higher return</p>	

Ngā tahua | Funds

TAHUA WHĀINGA FUND	ARUNGA RAWA Ā-PŪTEA TARGET INCOME ASSETS	ARUNGA RAWA TUPURANGA TARGET GROWTH ASSETS	WHAKAAHUATANGA ME TE WHĀINGA HAUMITANGA DESCRIPTION AND INVESTMENT OBJECTIVE	TOHU TŪRARU RISK INDICATOR	UTU TAHUA (% I TE TAU O TE TŌPŪTANGA UARA MORE O NGĀ RAWA O TE TAHUA) FUND CHARGES (% PER ANNUM OF THE FUND'S NET ASSET VALUE)	
SuperLife High Growth	1%	99%	E haumi ana ki ngā rawa tupuranga. Kua auahatia mā te kaihaumi e hiahia ana ki tētahi kōwhiringa haumitanga manawanui e haumi ana ki te tūtanga, me te tūwāhi. Ka kotahi pea te hua ā-tau tōraro ia 2-4 tau te toharite. Invests in growth assets. Designed for investors that want an aggressive investment option that invests in shares and property. Negative annual returns may occur once every 2-4 years on average.	Tūraru iti Lower risk  Ka iti iho pea te hua Potentially lower return	Tūraru nui Higher risk*  Ka nui ake pea te hua Potentially higher return	0.53%

* Ko ngā tūtohu tūraru nei i takea mai i ngā raraunga whaihua o te 5 tau āpā noa ki te 30 o Hune, 2019. Kāore anō kia 5 ngā tau o ngā kōwhiringa haumitanga nei, nō reira kua whakamahia ko ngā hua ake o te tahua me ngā hua tohu māketete hei waihanga i ngā tūtohu tūraru. Nō reira, tērā pea ka āhua hārakiraki te tūtohu tūraru nei hei whakapaenga mō ngā piki me ngā heke ka pā pea ki ēnei kōwhiringa haumitanga. Ko ngā tūtohu tūraru nei e whakamahia ana i ngā hua tohu māketete o te 2 tau me te 4 marama.

* The risk indicators are based on returns data for the 5 years to 30 June 2019. These investment options have not been in existence for 5 years, so a combination of actual returns and market index returns have been used to complete the risk indicators. As a result, the risk indicators may provide a less reliable indicator of the potential future volatility of these investment options. The risk indicators use 2 years and 4 months of market index returns.

He utu whakahaere tō te Hōtaka nei. Ko te \$12 i te tau te utu ki a koe (ahakoa te nui o ngā kōwhiringa haumitanga ka kōwhirihia e koe, te nui rānei o ō panonitanga i ō kōwhiringa haumitanga).

He utu ina kōwhiri koe kia tukuna ā-pepatia ō pūrongo pūtea, me ngā whakapānga anō a SuperLife. Ko te \$18 i te tau te utu ki a koe.

Tirohia te wāhanga 4 mō tētahi whakamāramatanga o te tohu tūraru, mō ngā mōhiohio hoki e pā ana ki ētahi tūraru anō kāore e whai wāhi ana ki te tohu tūraru. Hei āwhina i tō whakatau i ō whakaaro ki te tūraru, ka āhei te whai wāhi ki te kaitūtohu ahumoni, te whakamārama rānei i tō āhua ki te tūraru ki www.sorted.org.nz/tools/investor-kickstarter.

The Scheme has an administration fee. The cost to you is \$12 a year (regardless of the number of investment options you choose to invest in, or the number of times you change your investment options).

You will only be charged a paper statements fee if you choose to receive statements and other SuperLife communications in paper form. The cost to you is \$18 a year.

See section 4 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 risk profile at www.sorted.org.nz/tools/investor-kickstarter.




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TĀNE TE ĀHUA, TĀNE TE ĀPOA, TĀNE TE KATOA, TĀNE TE KARAWA

Learn character from trees,
values from roots and
change from leaves

Tasneem Hamed

2. He pēhea nei te rere o tēnei haumitanga? How does this investment work?

E rima ngā kōwhiringa haumitanga o Ka Uruora WhānauSaver - ko SuperLife Income, ko SuperLife Conservative, ko SuperLife Balanced, ko SuperLife Growth me SuperLife High Growth. E pīngore ana ngā whakaritenga e taea ai tō whakatōpū i ngā kōwhiringa haumitanga.

Ko ngā mātāpono kei te tūāpapa o te kaupapa haumitanga o te Hōtaka, ko ēnei:

- ▶ **Kia hāngū:** E whakapono ana mātou ka pai ake ngā hua pae tawhiti ka puta i tētahi huarahi haumitanga hāngū. Ko te ito o te haumitanga hāngū, ka haumi atu mātou ki tētahi tahua kua āta whakaritea kia whai i tētahi pae inenga, ki ētahi rawa rānei mō te wā roa. Kāore mātou i te whakapono mā te auau o te panoni i ā mātou haumitanga (arā, mā te hokohoko auau me te whai i ngā hua pae tata), e rite tonu ai te whakapikinga uara ki ngā kaihaumi.
- ▶ **Kia utu tōtika:** Ka hāngai ā mātou whakatau ki tērā e taea ana te whakatutuki, ki tērā e whai tikanga ana, ki tērā anō hoki e aro nei ki te pae tawhiti. Me tōtika te utu o ngā whakatau katoa – mā te āta taurima i ngā utu e piki ai ngā hua ka riro i a koe.
- ▶ **Kia kanorau:** E whakapono ana mātou ka pai ake, ka rite tonu hoki te puta mai o ngā hua i te mahi kanorau. Ko tā te mahi kanorau ko te haumi ki ngā haumitanga maha, me te whakaheke anō i ngā tūraru ka pīkaungia e koe mā te pērā.
- ▶ **Kia māmā:** Ko tā mātou e whai nei kia māmā noa ngā whakaritenga.

Ko te Hōtaka nei tētahi hōtaka haumitanga taurima i raro i te Financial Markets Conduct Act 2013. E tiakina ai te wāhi ki ngā kaihaumi, e puritia ana ngā haumitanga a te Hōtaka e ētahi kaitiaki pūtea motuhake, ka mutu, e whakahaerehia ana ā mātou kawenga e tētahi kaiārahi motuhake, e Te Tari Tiaki Iwi. Kua whakaritea te Hōtaka hei tiakitanga, otirā, ka arahina e tētahi whakaaetanga tiakitanga i waenga i a mātou ko te kaiārahi.

Ka whakatōpūtia āu pūtea ki te pūtea a kaihaumi kē atu, ka haumitia ai. Māu e tuku pūtea mai. Tērā pea mā tō iwi hoki e tuku pūtea mai, ā, ina pērā, mā tō iwi koe e whakamōhio ki te paenga o ngā tukuhanga a te iwi, me ngā herenga e hāngai ana ki aua tukuhanga.

Ko ō tukuhanga mai ka whakaputungia ki tō pūkete tūao. Ko ngā tukuhanga mai a tō iwi ka whakaputungia ki tō pūkete ā-iwi. Ko ēnei pūkete e rua ka tapaina ki tō ingoa, ā, ka haumitia ki tētahi, ki ētahi rānei o ngā kōwhiringa haumitanga kua tipakohia e koe.

Ia te wā ka tuku pūtea mai koe, tō iwi rānei ki te Hōtaka, ka whiwhi waetahi koe ki ngā tahua e haumi nei koe. Ko te nui o ngā waetahi e pupuri nei koe i tētahi tahua e tohu ana i tō wāhi ki taua tahua. He ōrite te uara o ngā waetahi katoa o te tahua.

Mā te waetahi koe e whai wāhi noa ai ki ngā hua o ngā rawa o te tahua, tē riro ai i a koe te mōtika ki tētahi rawa whāiti o te tahua.

E āhei ana tō unu mai i tō haumitanga mā te whakawhiti i ō waetahi ki te Hōtaka hei pūtea, ina whakaaetia. Kāore he tohanga auau atu nō roto i te Hōtaka (ahakoa, kia māraurau mai koe, ka āhei te unutanga auau).

Ka Uruora WhānauSaver has five investment options – SuperLife Income, SuperLife Conservative, SuperLife Balanced, SuperLife Growth and SuperLife High Growth. You have the flexibility to combine the investment options.

The principles that underlie the Scheme's broad investment philosophy are:

- ▶ **Passive:** We believe that a passive approach to investing will deliver better long-term results. Passive investing means we will either invest in a fund designed to track an index or in a number of assets for the long term. We do not think that constantly changing our investments (that is, trading regularly and seeking short-term gains), consistently adds value to investors.
- ▶ **Cost effective:** We make decisions based on what is practical, sensible and for the long term. All decisions must be cost effective – the return to you is improved by the careful management of costs.
- ▶ **Diversified:** We believe that better and more consistent outcomes result from diversification. Diversification is about investing in a number of investments and reducing your risk by doing so.
- ▶ **Simple:** We aim to keep things simple.

The Scheme is a managed investment scheme under the Financial Markets Conduct Act 2013. To protect the interests of investors, the Scheme's investments are held by independent custodians, and our operations are supervised by an independent supervisor, Public Trust. The Scheme is established as a trust and is governed by a trust deed between the supervisor and us.

Your money is pooled and invested with other investors' money. Contributions are made by you. Your iwi may also make contributions and if it does, your iwi will tell you the level of iwi contributions and the conditions that apply to such contributions.

Your contributions go into your voluntary account. Any contributions from your iwi go into your iwi account. Each of these accounts is in your name and is invested in one or more of the investment options chosen by you.

Every time you or your iwi pay money into the Scheme you will receive units in the funds you invest in. The number of units that you hold in a fund represents your proportionate interest in that fund. All units in a fund have equal value.

Units only give a beneficial interest in fund assets and do not give you any right to any particular asset of a fund.

You can withdraw your investment by redeeming your units in the Scheme for cash, if permitted. There are no regular distributions from the Scheme (although once eligible you can make regular withdrawals).

He rawa ō ngā tahua katoa (ko ngā haumitanga o te tahua), otirā, he herenga hoki (ko ngā utu, ko ngā utu tāke, ko ērā atu nama hoki me utu e te tahua). Katoa ngā herenga ka puta e hāngai ana ki tētahi tahua ka ea i ngā rawa o taua tahua i te tuatahi. I te korenga o te rahinga pūtea e tika ana i tētahi tahua hei whakaea i ana herenga, e āhei ana te whakamahia o ngā haumitanga i tahua kē atu hei whakaea i aua herenga.

Ina uru mai tētahi tamaiti ki te Hōtaka i raro i Ka Uruora WhānauSaver, mā tōna Kaitiaki Ka Uruora WhānauSaver e pīkau ngā whakataunga katoa e pā ana ki te unutanga haumitanga, me te whakawhiti i waenga i ngā whiringa haumitanga, tae noa ki te ekenga o te tamaiti ki te pakeke i whakatauhia e te Kaitiaki Ka Uruora WhānauSaver. Ko te Kaitiaki Ka Uruora WhānauSaver, koia te tangata i whakaingoaia i te pukatonu nō te urunga mai o te tamaiti ki te Hōtaka.

Ka tauri pea te Hōtaka ki te tuku taurewa i ngā hangarau ahumoni (he mea whakatupu moni whiwhi anō hei painga mō ngā kaihaumi). I te nuinga o te wā ka tuku taurewa mātou i ngā hangarau ahumoni ki tētahi whakahaere ahumoni (**te kaitono pūtea**) kāore i a ia te nui o te hangarau ahumoni e tika ana hei whakatutuki i tētahi hokonga kua whakaaetia kētia e ia. Nō reira, ka tono te kaitono pūtea i ngā hangarau ahumoni atu i te Hōtaka e ea ai ana utanga. Ka oti ana te hokonga, ka whakahokia e te kaitono pūtea he hangarau ahumoni whakakapi ki te Hōtaka, tae atu hoki ki tētahi tahua pūtea e ōrite ana ki te tapeke hua tūtanga tērā tonu pea ka utua i te wā o te pūtea taurewa, me tētahi utu mō te tuku taurewa i ngā hangarau ahumoni.

TE URU MAI KI TE HŌTAKA

E uru mai ai koe ki te Hōtaka i raro i Ka Uruora WhānauSaver, me mātua rēhita koe hei mema nō tētahi o ngā iwi kua whai wāhi mai ki Ka Uruora WhānauSaver. Ka taea tō tono mai mā www.superlife.co.nz/kauruora, whakakāia rānei he puka tono ka whakawāteahia ki a koe mā te whakapā mai (tirohia te wāhanga 7 mō ō mātou whakapātanga).

He mōhiohio anō mō te hunga e āhei ana te uru mai ki te Hōtaka i raro i Ka Uruora WhānauSaver, e rārangi mai ana i ngā Ture o Ka Uruora WhānauSaver, i www.superlife.co.nz/kauruora.

TE HAUMI MAI

E taea ana tō haumi mā te tuku pūtea mai, arā, mā te tuku riterite mai, mā te tuku pūranga mai rānei ki te Hōtaka i te wā e pai ana ki a koe. Kāore he paeraro mō te nui o te tukuhanga mai.

Mā tō iwi hoki pea e tuku pūtea mai ki te Hōtaka, ā, ina pērā, mā tō iwi koe e whakamōhio ki te paenga o ngā tukuhanga mai a te iwi, me ngā herenga e pā ana ki aua tukuhanga. Ko te paenga me ngā herenga ka rerekē pea i tētahi tau ki tētahi tau, i waenga hoki i ngā momo mema ā-iwi rerekē. Kei tō iwi te tikanga, kia whakakorehia, kia whakaitihia rānei tana tuku pūtea. Ina pērā, mā tō iwi koe e whakamōhio atu.

Ina uru mai tētahi tamaiti ki te Hōtaka i raro i Ka Uruora WhānauSaver, ka taea e ngā mātua, e ngā kaumātua, e ngā whanaunga kē atu, e ngā hoa anō hoki te tuku pūtea mai ki te Hōtaka mō te tamaiti i te wā e pai ana ki a rātou. Ka tiakina ēnei tukuhanga ānō nei nā te mema i tuku mai, ā, ka tukuna ki te pūkete tūao a te tamaiti.

Ko ō tukuhanga mai, ko ā tō iwi tukuhanga mai hoki, ka haumitia ki ngā kōwhiringa haumitanga kua tīpakohia e koe.

He mōhiohio anō e pā ana ki te haumi hei wāhanga o Ka Uruora WhānauSaver e rārangi mai nei i ngā ture o Ka Uruora WhānauSaver, e wātea ana ki www.superlife.co.nz/kauruora.

All funds have assets (the investments of the fund) and liabilities (the taxes, fees and costs payable by the fund). All liabilities incurred in respect of a fund will be met from the assets of that fund. If the investments in a fund are not sufficient to meet its liabilities, the investments in another fund cannot be used to meet those liabilities.

If a child joins the Scheme as part of Ka Uruora WhānauSaver, their Ka Uruora WhānauSaver Guardian will make all decisions about withdrawing investments and switching between investment options until the child reaches the age set by the Ka Uruora WhānauSaver Guardian. The Ka Uruora WhānauSaver Guardian is the person specified in the application form when the child joined the Scheme.

The Scheme may undertake financial product lending (which generates additional revenue for the benefit of investors). We typically lend financial products to a financial institution (**borrower**) that does not have sufficient financial products to complete a sale that it has agreed to. The borrower therefore borrows financial products from the Scheme to meet its obligations. After completion of the sale, the borrower returns replacement financial products to the Scheme, together with an amount equal to any dividends that may have become payable over the loan period and a financial product lending fee.

JOINING THE SCHEME

To join the Scheme as part of Ka Uruora WhānauSaver, you must be a registered member of an iwi that is a participating iwi in Ka Uruora WhānauSaver. You can apply at www.superlife.co.nz/kauruora, or complete an application form available by contacting us (see section 7 for our contact details).

More information about who is eligible to join the Scheme as part of Ka Uruora WhānauSaver is set out in the Ka Uruora WhānauSaver Rules available at www.superlife.co.nz/kauruora.

MAKING INVESTMENTS

You can invest by making regular or lump sum payments to the Scheme at any time. There is no minimum contribution amount.

Your iwi may also make contributions to the Scheme and if it does, your iwi will tell you the level of iwi contributions and the conditions that apply to such contributions. The level and conditions may differ from year to year and between types of iwi members. Your iwi may choose to stop or reduce iwi contributions at any time. Your iwi will advise you if this occurs.

If a child joins the Scheme as part of Ka Uruora WhānauSaver, parents, grandparents, other relatives and friends can make payments to the Scheme on behalf of the child at any time. These payments will be treated as member contributions and paid into the child's voluntary account.

Your contributions and any contributions from your iwi will be invested in the investment options you have chosen.

More information about making investments as part of Ka Uruora WhānauSaver is set out in the Ka Uruora WhānauSaver Rules available at www.superlife.co.nz/kauruora.

TE TANGO I Ō HAUMITANGA

He kaupapa penapena pūtea te Ka Uruora WhānauSaver, hei āwhina i tō whakariterite mō te tāokitanga. Nā konei me uaua ka āhei tō tango i tō haumitanga, kia eke rā anō koe ki te 55 tau te pakeke.

Hei te wā ka āhei tō tango i tō haumitanga, ka āhei tō tango i tō haumitanga mā te tango riterite, mā te tango pūranga rānei, mā te tango rānei i te tapeketanga. Ka āhei hoki tō tuku pūtea tonu mai ki te Hōtaka.

He tūāhuatanga whāiti e whakaaetia ai te tangohanga wawe. E rārangi mai nei ko ngā tūmomo tangohanga wawe matua, me te momo tangohanga e whakaaetia ana.

WITHDRAWING YOUR INVESTMENTS

Ka Uruora WhānauSaver is a savings initiative to help set you up for your retirement. This means that you will not usually be able to withdraw your investment until you reach age 55.

Once you are able to withdraw your investment, you may withdraw your investment by making regular or lump sum withdrawals or by withdrawing the full amount. You may also continue to make contributions to the Scheme.

Early withdrawals are permitted in limited circumstances. The main types of early withdrawals available and what you can withdraw are set out below.

TE MOMO TANGOHANGA Wawe EARLY WITHDRAWAL TYPE	NGĀ TUKUHANGA E TAEA AI E KOE TE TANGO MAI WHAT YOU CAN WITHDRAW	
	Ō TUKUHANGA YOUR CONTRIBUTIONS	NGĀ TUKUHANGA A TE IWI IWI CONTRIBUTIONS
Te hoko whare tuatahi. Purchase of first home.	✓	✓
Te whai mātauranga matua - ka āhei tō tangohanga wawe mō tō whai mātauranga matua (mō te whai mātauranga matua rānei/ hoki a tō hoa rangatira, a ō tamariki, me ō mokopuna). Tertiary education – you can make an early withdrawal for your tertiary education (and/or the tertiary education of your spouse/partner, children and grandchildren).	✓	✓
Te take ohotata taipua - ka āhei tō tangohanga wawe mō tētahi take ohotata taipua (ko te \$500 te nui ka āhei i te tau). Short-term emergency – you can make an early withdrawal for a short-term emergency (up to \$500 a year).	✓	—
Ko te mate taumaha, ko te pōharatanga nui rānei (e ai ki ngā tikanga i te KiwiSaver Act 2006). Serious illness or significant financial hardship (as defined in the KiwiSaver Act 2006).	✓	✓

Kei te rārangi Ka Uruora Savings Programme Rules ētahi mōhiohio anō e pā ana ki te tangohanga pūtea i Ka Uruora WhānauSaver, (inarā ko ngā āhuatanga me whakatutuki kia āhei ai tō tangohanga) - e kitea ana ki www.superlife.co.nz/kauruora.

More information on making withdrawals from Ka Uruora WhānauSaver (in particular, the conditions you will have to satisfy to make a withdrawal) is set out in the Ka Uruora WhānauSaver Rules available at www.superlife.co.nz/kauruora.

ME PĒHEA TE WHAKAWHITI I WAENGA I NGĀ KŌWHIRINGA HAUMITANGA

Ka taea e koe tō haumitanga te whakawhiti i tētahi kōwhiringa haumitanga ki tētahi atu kōwhiringa haumitanga hei tau e pai ai, ka mutu, kāore he utu.

Ka wātea hoki koe ki te waiho i ō haumitanga o nāianei ki roto i ō kōwhiringa haumitanga o te wā, ka panoni noa ai i ngā kōwhiringa haumitanga kua tohua mō ō āpitihanga o anamata.

Ka taea tēnei mā te toro ki www.superlife.co.nz, mā te whakakī rānei i tētahi puka panoni rautaki haumitanga (ka taea te tiki mai i te ipurangi) me te tuku mai ki a mātou.

He wā pea tōna, e ai anō ki ētahi āhuatanga whāiti, ka hiki mātou i te kōkiritanga o ngā tono kia whakawhiti ki waenga i ngā kōwhiringa haumitanga.

HOW TO SWITCH BETWEEN INVESTMENT OPTIONS

You can switch your investment from one investment option to another investment option at any time free of charge.

You also have the flexibility to leave your existing investment in your current investment options, and just change the investment options that your future contributions are allocated to.

You can do this at www.superlife.co.nz or by completing a change investment strategy form (which is available online) and providing it to us.

We may, in limited circumstances, suspend processing requests to switch between investment options.

3. He whakaahuatanga o ō kōwhiringa haumitanga

Description of your investment options

Ka haumi ngā tahua ki ngā rawa ā-pūtea, ki ngā rawa tupuranga anō hoki. Tē mōhio pū ai tētahi ka pēhea nei te haere o ēnei rawa, heoi nā runga tonu i ō mātou wheako e whakapaetia nei e mātou ngā tūāhuatanga e rārangī mai nei:

► **Ngā rawa whaipūtea:** E kapi ana i ngā rawa whaipūtea ko te pūtea me te hua taurewa. Mō te wāhi ki te pūtea, e whakapae ana mātou ka riro mai he hua tōrunga, engari ka iti iho aua hua i ngā hua o rawa kē atu ka puta i te wā roa. He pai te haumi ki te pūtea mēnā ka hiahiatia pea te pūtea hei te pae tata (0 – 3 tau). Mō te wāhi ki te hua taurewa, e whakapae ana mātou ka puta he hua tōrunga ka pai ake i ngā hua ka riro mai i ngā rawa whaipūtea i ngā tau e 3 – 5, engari, he wā tōna, ka puta kē he hua tōraro i ngā tau tata. He pai te haumi ki te hua taurewa mēnā ka hiahiatia pea te pūtea i te wā waenga (3 – 10 tau).

► **Ngā rawa tupuranga:** E kapi ana i ngā rawa tupuranga ko te tūtanga, ko te tūwāhi hoki. Mō te wāhi ki te tūtanga, ki te tūwāhi hoki, e whakapae ana mātou ka puta he hua tōrunga ka pai ake i ngā hua ka riro mai i te pūtea me te hua taurewa i te wā roa, heoi, he wā ōna, ka tōraro kē te hua i te wā poto ki te wā waenga. Tērā tonu pea ka āhua nui ēnei hua tōraro. He pai te haumi ki te tūtanga, ki te tūwāhi hoki mēnā ka taea te haumi ngā pūtea mō te wā roa (e 7 tau, neke atu rānei).

E mārama ai koe ki tō momo hei kaihaumi, ka taea e koe te whai tūtohu ahumoni, te āta whakatau rānei mā te toro ki www.sorted.org.nz/tools/investor-kickstarter.

The funds invest in income and growth assets. No one knows for certain how these types of assets are going to perform, but based on our experience we would expect the following characteristics:

► **Income assets:** Income assets include cash and fixed interest. With cash, we would expect positive returns, but lower than the returns for other assets over the long term. Investing in cash is suitable when money may be required in the short term (0 – 3 years). With fixed interest, we would expect positive returns that are higher than the returns for cash over 3 – 5 years, but at times returns can be negative over the shorter term, investing in fixed interest is suitable when money may be required in the medium term (3 – 10 years).

► **Growth assets:** Growth assets include shares and property. With shares and property, we would expect positive returns that are higher than the returns for cash and fixed interest over the long term, but at times returns can be negative over the short to medium term, these negative returns can be quite large. Investing in shares and property is suitable when money can be invested for the long term (7 years plus).

To help you understand what type of investor you are, you can seek financial advice or work it out at www.sorted.org.nz/tools/investor-kickstarter.

NGĀ TAHUA | FUNDS

KO NGĀ WHAKAMĀRAMA, NGĀ WHĀINGA HAUMI, ME NGĀ ARUNGA KONANUTANGA HAUMITANGA

DESCRIPTION, INVESTMENT OBJECTIVE AND TARGET INVESTMENT MIX

TOHU TŪRARU
RISK INDICATOR

TE ROA O TE WĀ
HAUMI (I TŌNA
ITINGA)

MINIMUM
SUGGESTED
INVESTOR
TIMEFRAME

SuperLife Income

E haumi ana ki ngā rawa whaipūtea. Kua auahatia mā te kaihaumi e hiahia ana ki tētahi haumitanga ki ngā taurewa o Aotearoa, o tāwāhi anō hoki. Ka kotahi pea te hua ā-tau tōraro i ia 7-10 tau te toharite.

Invests in income assets. Designed for investors that want an investment in New Zealand and international fixed interest. Negative annual returns may occur once in every 7 – 10 years on average.

100% ko ngā rawa whaipūtea

- 1% ko ngā moni me ngā ōritenga moni
- 34% ko ngā taurewa i Aotearoa
- 65% ko ngā taurewa i tāwāhi

100% Income assets

- 1% Cash and cash equivalents
- 34% NZ fixed interest
- 65% International fixed interest

Tūraru iti
Lower risk

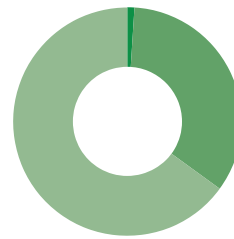
Tūraru nui
Higher risk*

5 tau
5 years



Ka iti iho pea te hua
Potentially lower return

Ka nui ake pea te hua
Potentially higher return



SuperLife Conservative

SORTED.ORG.NZ FUND TYPE:
CONSERVATIVE

Ka haumi ki ngā rawa whaipūtea i te nuinga o te wā. Tērā tonu pea ka kotahi te hua ā-tau tōraro i roto i ngā tau e 7 – 10 te toharite.

Invests mostly in income assets. Negative annual returns may occur once in every 7–10 years on average.

70% ko ngā rawa whaipūtea

- 1% ko ngā moni me ngā ōritenga moni
- 24% ko ngā taurewa i Aotearoa
- 45% ko ngā taurewa i tāwāhi

70% Income assets

- 1% Cash and cash equivalents
- 24% NZ fixed interest
- 45% International fixed interest

30% ko ngā rawa tupuranga

- 6.5% ko ngā tūtanga nō Australasia
- 16% ko ngā tūtanga nō tāwāhi
- 7.5% ko ngā tūwāhi kua tukuna ki te māketē

30% Growth assets

- 6.5% Australasian equities
- 16% International equities
- 7.5% Listed Property

Tūraru iti
Lower risk

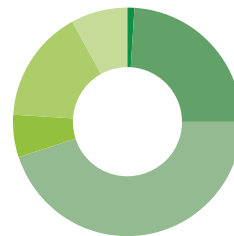
Tūraru nui
Higher risk*

6 tau
6 years



Ka iti iho pea te hua
Potentially lower return

Ka nui ake pea te hua
Potentially higher return



SuperLife Balanced

SORTED.ORG.NZ FUND TYPE:
BALANCED

Ka haumi ki ētahi rawa whaipūtea, ki ētahi rawa tupuranga hoki. Tērā tonu pea ka kotahi te hua ā-tau tōraro i roto i ngā tau e 5 – 7 te toharite.

Invests in a mix of income and growth assets. Negative annual returns may occur once in every 5–7 years on average.

40% ko ngā rawa whaipūtea

- 1% ko ngā moni me ngā ōritenga moni
- 13% ko ngā taurewa i Aotearoa
- 26% ko ngā taurewa i tāwāhi

40% Income assets

- 1% Cash and cash equivalents
- 13% NZ fixed interest
- 26% International fixed interest

60% ko ngā rawa tupuranga

- 14.5% ko ngā tūtanga nō Australasia
- 38% ko ngā tūtanga nō tāwāhi
- 7.5% ko ngā tūwāhi kua tukuna ki te māketē

60% Growth assets

- 14.5% Australasian equities
- 38% International equities
- 7.5% Listed Property

Tūraru iti
Lower risk

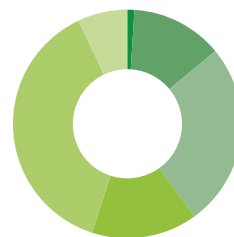
Tūraru nui
Higher risk*

8 tau
8 years



Ka iti iho pea te hua
Potentially lower return

Ka nui ake pea te hua
Potentially higher return



NGĀ TAHUA | FUNDS

KO NGĀ WHAKAMĀRAMA, NGĀ WHĀINGA HAUMI, ME NGĀ ARUNGA KONANUTANGA HAUMITANGA

DESCRIPTION, INVESTMENT OBJECTIVE AND TARGET INVESTMENT MIX

TOHU TŪRARU RISK INDICATOR

TE ROA O TE WĀ HAUMI (I TŌNA ITINGA)

MINIMUM SUGGESTED INVESTOR TIMEFRAME

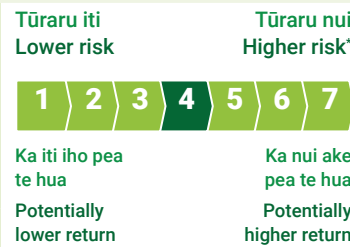
SuperLife Growth

SORTED.ORG.NZ FUND TYPE:
GROWTH

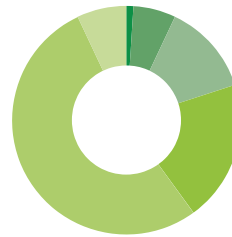
Ka haumi ki ngā rawa tupuranga i te nuinga o te wā. Tērā tonu pea ka kotahi te hua ā-tau tōraro i roto i ngā tau e 3 – 5 te toharite.

Invests mostly in growth assets. Negative annual returns may occur once in every 3 – 5 years on average.

20% ko ngā rawa whaipūtea	20% Income assets
1% ko ngā moni me ngā ōritenga moni	1% Cash and cash equivalents
6.5% ko ngā taurewa i Aotearoa	6.5% NZ fixed interest
12.5% ko ngā taurewa i tāwāhi	12.5% International fixed interest
80% ko ngā rawa tupuranga	80% Growth assets
20% ko ngā tūtanga nō Australasia	20% Australasian equities
52.5% ko ngā tūtanga nō tāwāhi	52.5% International equities
7.5% ko ngā tūwāhi kua tukuna ki te māketē	7.5% Listed Property



9 tau
9 years



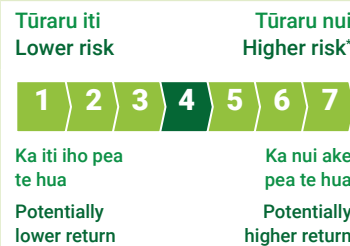
SuperLife High Growth

SORTED.ORG.NZ FUND TYPE:
AGGRESSIVE

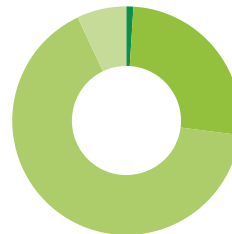
E haumi ana ki ngā rawa tupuranga. Kua auahatia mā te kaihaumi e hiahia ana ki tētahi kōwhiringa haumitanga manawanui e haumi ana ki te tūtanga, me te tūwāhi. Ka kotahi pea te hua ā-tau tōraro i ia 2 – 4 tau te toharite.

Invests in growth assets. Designed for investors that want an investment in shares and property. Negative annual returns may occur once in every 2 – 4 years on average.

1% ko ngā rawa whaipūtea	1% Income assets
1% ko ngā moni me ngā ōritenga moni	1% Cash and cash equivalents
99% ko ngā rawa tupuranga	99% Growth assets
25.5% ko ngā tūtanga nō Australasia	25.5% Australasian equities
66% ko ngā tūtanga nō tāwāhi	66% International equities
7.5% ko ngā tūwāhi kua tukuna ki te māketē	7.5% Listed Property



10 tau
10 years



* Ko ngā tūtohu tūraru nei i takea mai i ngā raraunga whaihua o te 5 tau āpā noa ki te 30 o Hune, 2019. Kāore anō kia 5 ngā tau o ngā kōwhiringa haumitanga nei, nō reira kua whakamahia ko ngā hua ake o te tahua me ngā hua tohu māketē hei waihanga i ngā tūtohu tūraru. Nō reira, tērā pea ka āhua hārakiraki te tūtohu tūraru nei hei whakapaenga mō ngā piki me ngā heke ka pā pea ki ēnei kōwhiringa haumitanga. Ko ngā tūtohu tūraru nei e whakamahia ana i ngā hua tohu māketē o te 2 tau me te 4 marama.

* The risk indicators are based on returns data for the 5 years to 30 June 2019. These investment options have not been in existence for 5 years, so a combination of actual returns and market index returns have been used to complete the risk indicators. As a result, the risk indicators may provide a less reliable indicator of the potential future volatility of these investment options. The risk indicators use 2 years and 4 months of market index returns.

Ko tā te Statement of Investment Policy and Objectives (SIPO) mō te Hōtaka he whakarārangi mai i ngā kaupapa here haumitanga me ngā whāinga mō te Hōtaka. Ka whakarārangi mai hoki te SIPO i te arunga konanutanga haumitanga me ngā whānuitanga mō ngā konanutanga haumitanga (mai i te iti ki te nui) mō ia tahua. Ka panoni pea mātou i te SIPO hei tā mātou e pai ai, whai muri mai i te wānanga tahi ki te Kaiārahi. Ka whakamōhiotia koe e pā ana ki tētahi panonitanga e 30 rā i mua, i mua noa atu rānei, mēnā e whakapaetia ana ka mātua pāngia koe.

E wātea mai ana te SIPO ki www.superlife.co.nz. Ka āta whakamāramahia ngā panonitanga matua i te pūrongo ā-tau o te Hōtaka.

E rārangi mai ana ētahi anō mōhiotia e pā ana ki ngā rawa i ia kōwhiringa haumitanga i ngā mātārere tahua i te pae tukutuku o www.superlife.co.nz.

The Statement of Investment Policy and Objectives (SIPO) for the Scheme sets out the investment policies and objectives for the Scheme. The SIPO also sets out the target investment mix and investment mix ranges (minimum and maximum limits) for each fund. We may change the SIPO at any time, following consultation with the Supervisor. We will give you at least 30 days' notice of any change that is expected to have a material effect on you.

The SIPO is available at www.superlife.co.nz. Material changes to the SIPO will be described in the Scheme's annual report.

Further information about the assets in each investment option can be found in the fund updates at www.superlife.co.nz.



**PIKIPIKI MAUNGA
TĀNGAENGAE,
PIKIPIKI PARI TĀNGAENGAE,
HEI ĀHUA TĀNGAENGAE**

**We have to climb mountains,
because that is what life is**

4. He aha ngā tūraru haumitanga? What are the risks of investing?

TE MĀRAMA KI TE TOHU TŪRARU

Ko ngā tahua i Aotearoa me mātua whai i tētahi paerewa tohu tūraru. He mea hoahoa te tohu tūraru hei whakamārama atu ki te kaihaumi ko ngā pāhekeheke o te ngarotanga, o te tupuranga hoki, ka pā pea ki tana haumitanga. Ka āhei te whakatairite i ngā tahua mā te tohu tūraru nei.



Tirohia te wāhanga 3 mō ngā tohu tūraru kua tatauhia mō ia whiringa haumitanga e whakamāramahia ana ki te whakapuakanga hangarau nei.

Kua whakaraupapahia te tohu tūraru i te 1 (iti) ki te 7 (nui). Ko te taumata e tohu ana i te nui o te pāhekeheketanga o te uara o ngā rawa o te whiringa rā (pūkākā). I te nuinga o te wā ko te tūraru nui e tohu ana i te nui ake o te hua e noho torohū ana, ka kitea ā tōna wā, ahakoa ka nui ake ngā piki me ngā heke i te ahunga pērā atu.

Hei whakamārama i tō ake āhua ki te tūraru, ka taea te whai tūtohu ahumoni, ka taea rānei tō whakaritenga tūraru te tata ki www.sorted.org.nz/tools/investor-kickstarter.

Kia mōhio mai, ahakoa kei te taumata taketake, ehara tonu i te mea he haumitanga tūraru kore, ā, he tūraru atu anō hoki (e whakamāramahia ana i raro i te upoko 'He tūraru motuhake anō') kāore e kapi ana i te paerewa nei.

Ehara tēnei tohu tūraru i te kupu taurangi mō te whaihua o te whiringa haumitanga mō anamata. Ko te tohu tūraru e whakawhirinaki ana ki ngā tatauranga hua mō te 5 tau, tae noa ki te rā 30 o Hune, 2019.

Ahakoa he āhua pāmārō ngā tohu tūraru i te nuinga o te wā, he wā ōna ka nekeneke. Kei te mātārere o nā tata nei te tohu tūraru o te wā mō ia whiringa haumitanga.

UNDERSTANDING THE RISK INDICATOR

Funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



See section 3 for the risk indicators which have been calculated for each of the investment options described in this product disclosure statement.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the investment option'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-kickstarter.

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 an investment option's future performance. The risk indicator is based on the returns data for 5 years to 30 June 2019.

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 each of the investment options.

TŪRARU WHĀRAHI MŌ TE HAUMITANGA

I ngā haumitanga katoa, he tūraru kāore te whaihua e pērā i tāu i whakapae ai, i tāu rānei i tūmanako ai. Ko te take pea e pērā ana: (a) ko te iti, ko te kore rānei o te hua o tō haumitanga; (b) kāore te rautaki haumi i kōwhirihiā e koe e hāngai pai ana ki ō whāinga.

Koinei ētahi o ngā take e piki ake ai, e heke iho ai rānei te uara o tētahi tahua, e whai pānga ana ki te tohu tūraru:

- ▶ **Tūraru mākete:** Ko te tūraru ka heke haere te mākete, te wāhanga rānei o te mākete ki reira rā haumi ai tētahi tahua.
- ▶ **Tūraru hangarau ahumoni takitahi:** Ko te tūraru ka heke haere te uara o tētahi hangarau ahumoni e puritia ana e tētahi tahua, i runga i te panoni haere o te āhua ahumoni, o te tūnga taurewa rānei o tētahi kaiwhakaputa hangarau ahumoni.
- ▶ **Tūraru whakarewa:** Ko te tūraru ka uua te hoko mai, te hoko atu rānei i tētahi haumitanga, ā, ko te utu he ngarotanga ka riro mā te tahua e pīkau.
- ▶ **Tūraru whakawhiti pūtea:** Ko te tūraru ka heke te uara o tētahi haumitanga ki tāwāhi, i runga i te pāhekeheke o te whakawhiti pūtea.
- ▶ **Tūraru moni taurewa:** Ko te tūraru kāore e utua e te kaitā haumitanga hua taurewa, haumitanga pūtea rānei ko te hua taurewa, te utu harangote rānei i te wā e tika ana.
- ▶ **Tūraru pāpātanga itareti:** Ko te tūraru ka heke te uara o te haumitanga (ina koa, ko ngā haumitanga hua taurewa, me ngā haumitanga pūtea), i runga i te piki haere o ngā pāpātanga itareti.

HE TŪRARU MOTUHAKE ATU ANŌ

He tūraru anō ka pā pea ki ngā hua ka riro i te kaihaumi, kāore i te whai wāhi ki te tohu tūraru. Ko tētahi o ngā tūraru nei, ko te tūraru taurima haumitanga. Ina koa, ahakoa ko te mātāpono haumitanga o te Hōtaka nei e whakapono ana ka pai ake ngā hua pae tawhiti mā te aronga hāngū ki ngā haumitanga, he wā pea ōna ka hohe kē te āhua o ngā whakatau taurima. He tūraru mā te pēnei e iti iho ai te whai hua i te whāinga haumitanga o te tahua.

Tirohia te konae 'Other Material Information' i runga i te rārangi tono ki www.discloseregister.companiesoffice.govt.nz mō ētahi mōhiohio anō e pā ana ki te haumi ki te Hōtaka nei.

GENERAL INVESTMENT RISKS

When you invest, there is always a risk that the outcome is not what you expected or hoped for. This could be because: (a) the return on your investment was negative or low; or (b) your chosen investment strategy was not always suited to your goals.

Some of the things that may cause a fund's value to move up and down, which affect the risk indicator, are:

- ▶ **Market risk:** The risk that a market or a sector of a market that a fund invests in declines.
- ▶ **Individual financial product risk:** The risk that changes in the financial condition or credit rating of an issuer of a financial product causes the value of a financial product held by a fund to decline.
- ▶ **Liquidity risk:** The risk that an investment is difficult to buy or sell and a fund suffers a loss as a result.
- ▶ **Currency risk:** The risk that changes in exchange rates cause the value of an international investment to reduce.
- ▶ **Credit risk:** The risk that issuers of fixed interest or cash investments do not pay interest and/or capital repayments when these are due.
- ▶ **Interest rate risk:** The risk that interest rates rise and the value of investments (in particular, fixed interest and cash investments) reduce.

OTHER SPECIFIC RISKS

There are other risks that may affect returns for investors, which are not reflected in the risk indicator. These risks include investment management risk. In particular, while the Scheme's investment philosophy is that a passive approach to investing will deliver better long-term results, we may make some active management decisions. There is a risk that this may result in a fund achieving a return that is lower than the investment objective for the fund.

See the 'Other Material Information' document on the offer register at www.discloseregister.companiesoffice.govt.nz for further information about the risks of investing in the Scheme.



5. He aha ngā utu? What are the fees?

He utu tō te haumi ki te Hōtaka nei. Ka tangohia ngā utu i tō haumitanga, e whakaiti nei i ō hua. E rua ngā huarahi hei whakaea i ngā utu ka pā ki a koe:

- ▶ he utu riterite (hei tauira, ko ngā utu tahua). Ka nui pea ngā kawekawe o ngā rerekētanga iti i ēnei utu ki tō haumitanga i te wā roa; ā
- ▶ he utu tōtahi (karekau i tēnei wā).

Ko ēnei e whai ake nei:

TAHUA	UTU TAHUA (% I TE TAU O TE UARA RAWA WHĀNUI O TE TAHUA)
SuperLife Income	0.46%
SuperLife Conservative	0.47%
SuperLife Balanced	0.50%
SuperLife Growth	0.51%
SuperLife High Growth	0.53%

KO ĒRĀ ATU UTU ME NGĀ UTU MAHI TAKITAHĪ

Utu whakahaere - \$12 i te tau (ahakoa te nui o ngā kōwhiringa haumitanga ka kōwhirihiā e koe, te nui rānei o ō panonitanga i ō kōwhiringa haumitanga).

Utu tānga pepa - Ka pā tēnei utu ki a koe ina kōwhiri koe kia tukuna ā-pepatia ngā pūrongo pūtea, me ngā whakapānga anō a SuperLife. Ko te \$18 i te tau te nui o te utu.

Ko ngā utu tahua e whakamāramahia ana i runga ake nei e tangohia ana i te tahua, e kitea ana hoki i tana uara. Ko ngā utu tahua e kapi ana i ngā utu o te kaiārahi, o ngā kaitiaki pūtea me te kaiwhakahaere (me ngā utu hoki ka pā mai nō tahua kē atu ki reira rā mātou haumi atu ai). E kapi hoki ana i ngā utu waeturetanga, i ngā utu tautukutanga anō hoki.

Ko te utu whakahaere, \$1 i te marama te nui, e tangohia ana i tō pūkete. Ko te utu tānga pepa (ina hāngai), \$1.50 i te marama te nui, e tangohia ana i tō pūkete.

Kāore he utu takitahi atu i ēnei mō ngā whakatau a te kaihaumi takitahi, mō ana mahi rānei.

Ka tango hoki pea mātou i ngā utu e hāngai ana ki te Hōtaka, e toko ake ana i te tahua, i tua atu i ngā kawenga māori o te pakihī (ahakoa te tikanga me uaua ka pēnei).

Ko te pūtea ka hua mai i te taurewatanga hangarau ahumoni ka tohaina tautikatia, ko te 50% ka tukuna ki te tahua nō reira taurewatia ai ngā hangarau ahumoni, ā, ko te 50% ka tukuna ki a mātou (mō te whakahaere i te kaupapa taurewa). Ki te wāhanga 2 whakamāramahia ai te taurewatanga hangarau ahumoni.

You will be charged fees for investing in the Scheme. Fees are deducted from your investment and will reduce your returns. The fees you pay will be charged in two ways:

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

These are as follows:

FUNDS	FUND CHARGES (% PER ANNUM OF THE FUNDS NET ASSET VALUE)
SuperLife Income	0.46%
SuperLife Conservative	0.47%
SuperLife Balanced	0.50%
SuperLife Growth	0.51%
SuperLife High Growth	0.53%

OTHER FEES AND INDIVIDUAL ACTION CHARGES

Administration fee - \$12 a year (regardless of the number of investment options you invest in, or the number of times you change investment options).

Paper statements fee - you will only be charged this fee if you choose to receive statements and other SuperLife communications in paper form. The fee is \$18 a year.

The fund charges set out above are deducted from, and reflected in the value of, the fund. The fund charges include the fees and costs charged by the supervisor, custodians and administration manager (together with the fees and costs charged by any other funds we invest in). They also include our regulatory and compliance costs.

The administration fee is deducted from your account balance at \$1 each month. The paper statements fee (if applicable) is deducted from your account balance at \$1.50 each month.

We do not charge any other fees on an individual basis for investor-specific decisions or actions.

We may, in exceptional circumstances, deduct costs that relate to the Scheme that arise outside the ordinary course of business from a fund (such occasions are likely to be very rare).

The revenue earned from financial product lending is shared equally, with 50% being paid to the fund the financial products were lent from, and 50% being paid to us (for administering the lending programme). Financial product lending is discussed in section 2.

HEI WHAKATAUIRA AKE I TE HĀNGAITANGA O TE UTU KI TĒTAHI KAIHAUMI

\$10,000 ka haumitia e Anaru ki SuperLife Growth. He utu tahua ka utua e ia, ko tōna \$51 te nui (0.51% o te \$10,000). Ko ngā utu nei ka piki, ka heke rānei, mēnā kua nui ake, kua iti iho rānei tana tatau pūkete i te tau.

I te tau ka whai mai, he utu \$12 anō ka utua e Anaru (ka tukuna ā-matihikotia ana pūrongo, me ngā kōrero kē atu a SuperLife, nā reira kāore he utu tānga pepa. Waihoki, kāore ō Anaru kaitūtohu ahumoni, nā reira kāore i pāngia e te utu kaitūtohu ahumoni).

Te whakapae utu tōpū mō te tau tuatahi

Utu tahua: \$51

Utu atu anō: \$12

Tirohia te mātāre o SuperLife Growth o nā tata nei mō tētahi tauri o ngā hua me ngā utu tūturu kua pā ki ngā kaihaumi i te tau kua hipa.

Ko te tauri nei e hāngai ana ki SuperLife Growth anake. Mēnā kei te whakaaro koe ki te haumi atu ki whiringa haumitanga kē atu i te Hōtaka nei, ka rerekē pea ngā utu ka pā ki a koe.

KA ĀHEI NGĀ UTU TE PANONI

Ka āhei noa tā mātou panoni i ngā utu e hāngai ana ki te kaihaumi. Ina whakanuitia e mātou tētahi utu, ka whakamōhiotia koe e mātou.

Me mātua whakaputa e mātou tētahi mātāre mō ia whiringa haumitanga e whakamārama ana i ngā utu ake o te tau i mua. Kei www.superlife.co.nz ngā mātāre tahua, me ērā o mua noa atu.

EXAMPLE OF HOW FEES APPLY TO AN INVESTOR

Anaru invests \$10,000 in SuperLife Growth. He is charged fund charges, which work out to about \$51 (0.51% of \$10,000). These fees might be more or less if his account balance has increased or decreased over the year.

Over the next year, Anaru pays other charges of \$12 (Anaru receives statements and other SuperLife communications electronically and was not charged the paper statements fee).

Estimated total fees for the first year

Fund charges: \$51

Other charges: \$12

See the latest fund update for SuperLife Growth for an example of the actual returns and fees investors were charged over the past year.

This example applies only to SuperLife Growth. If you are considering investing in other investment options 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 the fees and charges payable by an investor at any time. Where we increase a fee or charge, we will give you notice of the change.

We must publish a fund update for each investment option showing the fees and charges actually charged during the most recent year. Fund updates, including past updates, are available at www.superlife.co.nz.



6. He aha ngā tāke ka utua e koe? What taxes will you pay?

He hinonga huinga haumitanga (PIE) te Hōtaka nei. Ko tō pāpātanga kaihaumi (PIR) te pūtake o te nui o te tāke ka utua e koe. Hei tātai i tō PIR, toro atu ki www.ird.govt.nz/toii/pir/workout/. Ki te rangirua koe ki tō PIR, ko tā mātou e tūtohu nei me whai tūtohu ngaio koe, me whakapā atu rānei ki Te Tari Taake. Kei a koe tonu te haepapa ki te whakamōhio mai i tō PIR i te wā o tō haumitanga, o te panonitanga rānei o tō PIR. Ki te kore koe e whakamōhio mai, he pāpātanga māori pea ka pā ki a koe. Ki te iti rawa te PIR ka whakamōhiohia mai i tērā e tika ana, ka mate koe ki te whakarite puka tāke takitahi, me te utu i te tāke e noho nama tonu nei koe, me ōna itareti, whiunga hoki. Ki te nui rawa te pāpātanga māori, te PIR rānei ka whakamōhiohia mai e koe, kāore e whakahokia te tāke e tuwhene ana.

The Scheme is a portfolio investment entity (PIE). The amount of tax you pay is based on your prescribed investor rate (PIR). To determine your PIR, go to www.ird.govt.nz/toii/pir/workout/. If you are unsure of your PIR, we recommend you seek professional advice or contact Inland Revenue. 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 advised PIR is lower than the correct PIR, you will need to complete a personal tax return and pay any tax shortfall, interest and penalties. If the default rate or the advised PIR is higher than the correct PIR, you will not get a refund of any overpaid tax.



**TUIA TE KAWE,
TAIRANGA TE KAWE**

Preparation is the key to success

7. Ko wai mā e whai wāhi mai ana? Who is involved?

MŌ TE TAURIMA

He taurima tahua a Smartshares Limited. Kei a ia te rāngai tahua hāngū whānui o Aotearoa, ā, he pakihi pararau e puritia katoahia ana e NZX Limited.

Koinei ā mātou whakapānga:

SuperLife
Smartshares Limited
PO Box 105262, Auckland 1143

Waea: 0800 27 87 37

Īmēra: superlife@superlife.co.nz

Ko tō mātou wāhi poutāpeta ki Ahitereiria:

DLA Piper Australia
Level 22, No.1 Martin Place
Sydney, NSW 2000
Australia

ABOUT THE MANAGER

Smartshares Limited is a fund manager. It offers New Zealand's broadest range of passive funds and is a wholly-owned subsidiary of NZX Limited.

Our contact details are:

SuperLife
Smartshares Limited
PO Box 105262, Auckland 1143

Telephone: 0800 27 87 37

Email: superlife@superlife.co.nz

Our Australian address for service is:

DLA Piper Australia
Level 22, No.1 Martin Place
Sydney, NSW 2000
Australia

KO WAI ATU E WHAI WĀHI MAI ANA?

INGOA		KAWENGA
Kaiārahi	Te Tari Tiaki Iwi	E whakahaere ana i ā mātou mahi, hei haumarutanga mō ngā whai pānga o ngā kaihaumi.
Kaitiaki pūtea	BNP Paribas Fund Services Australasia Pty Ltd me Te Tari Tiaki Iwi (e mahi ana mā te pakihi kua tohua hei rīwhi mōna, mā SuperLife Nominees Limited)	E tiaki ana i ngā rawa o te tahua whai tikanga, o ngā tahua taurima, me ngā tahua rāngai mō ngā kaihaumi.
Kaiwhakahaere	BNP Paribas Fund Services Australasia Pty Ltd	E whakarato ana i ngā whakapaenga uara rawa, utu waetahi hoki, me te pūkete ā-tahua anō hoki.
Kaitūtohu haumitanga	MyFiduciary Limited	E whakarato ana i ngā tūtohu haumitanga, me ngā ratonga e hāngai ana.
Ka Uruora Foundation	Ka Uruora Foundation (mā roto i Ka Uruora Trustee Limited)	E whakahaere ana i te kaupapa penapena pūtea, i Ka Uruora.

WHO ELSE IS INVOLVED?

NAME		ROLE
Supervisor	Public Trust	Supervises our operations to protect the interests of investors.
Custodians	BNP Paribas Fund Services Australasia Pty Ltd and Public Trust (acting through its nominee company, SuperLife Nominees Limited)	Hold the assets of the Scheme on behalf of investors.
Administration manager	BNP Paribas Fund Services Australasia Pty Ltd	Provides asset valuation, unit pricing and fund accounting services.
Investment adviser	MyFiduciary Limited	Provides investment advisory and related services.
Ka Uruora Foundation	Ka Uruora Foundation (acting through Ka Uruora Trustee Limited)	Administers the Ka Uruora savings programme.

8. Me pēwhea te tuku nawe

How to complain

TAURIMA

Ko ngā nawe e pā ana ki tō haumitanga, mō te Hōtaka rānei me tuku mai ki:

Complaints – SuperLife
Smartshares Limited
PO Box 105262, Auckland 1143

Waea: 0800 27 87 37

Īmēra: superlife@superlife.co.nz

KAIWHAKAHAERE

Ki te tuku nawe mai koe, ā, tē taea taua nawe te whakatau, ka āhei te tuku atu ki te kaiwhakahaere, ki:

Complaints
Public Trust
PO Box 1598, Shortland Street, Auckland 1140

Waea: 0800 371 471

Īmēra: cts.enquiry@publictrust.co.nz

HŌTAKA MOTUHAKE HEI WHAKATAU TAKE

He mema mātou nō te Financial Services Complaints Limited Scheme (ko te kaiwhakahaere hoki tētahi mema), he hōtaka motuhake hei whakatau take. Ki te tuku nawe mai koe ki a mātou (ki te kaiwhakahaere rānei), ā, tē taea taua nawe te whakatau, ka āhei tō tuku atu ki:

Financial Services Complaints Limited
PO Box 5967, Wellington 6140

Waea: 0800 347 257

Īmēra: complaints@fscl.org.nz

Kāore he utu ki a koe mō tā te Financial Services Complaints Limited Scheme rangahau, whakatau rānei i tētahi nawe.

Mēnā he tangata noho koe i Ahitereiria, hāunga i te tuku nawe ki te Financial Services Complaints Limited Scheme, ka āhei tō tuku nawe ki te Australian Financial Complaints Authority ki:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Australia

Tau waea: 1800 931 678 (waea utu kore)

Īmēra: info@afca.org.au

Ā-ipurangi: www.afca.org.au

MANAGER

Complaints about your investment or the Scheme can be made to us at:

Complaints – SuperLife
Smartshares Limited
PO Box 105262, Auckland 1143

Telephone: 0800 27 87 37

Email: superlife@superlife.co.nz

SUPERVISOR

If you make a complaint to us, and the complaint cannot be resolved, you may refer it to the supervisor at:

Complaints
Public Trust
PO Box 1598, Shortland Street, Auckland 1140

Telephone: 0800 371 471

Email: cts.enquiry@publictrust.co.nz

INDEPENDENT DISPUTE RESOLUTION SCHEME

We are a member of the Financial Services Complaints Limited Scheme (the supervisor is also a member), which is an independent dispute resolution scheme. If you make a complaint to us (or the supervisor), and the complaint cannot be resolved, you may refer it to Financial Services Complaints Limited at:

Financial Services Complaints Limited
PO Box 5967, Wellington 6140

Telephone: 0800 347 257

Email: complaints@fscl.org.nz

The Financial Services Complaints Limited Scheme will not charge you a fee to investigate or resolve a complaint.

If you are an Australian resident, instead of complaining to the Financial Services Complaints Limited Scheme, you may refer it to the Australian Financial Complaints Authority at:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Australia

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

Online: www.afca.org.au

9. Ki hea kitea mai ai he mōhiohio anō Where you can find more information

He mōhiohio anō e pā ana ki te Hōtaka, ki ngā kōwhiringa haumitanga, ki ngā pūrongo ahumoni, ki ngā pūrongo ā-tau, ki ngā mātārere tahua, me te SIPO anō hoki, kei **www.disclose-register.companiesoffice.govt.nz**. He kape o ngā mōhiohio i runga i te rēhita tonu, i te rēhita hōtaka rānei, ka wātea ki a koe ina tonu atu ki te Registrar of Financial Service Providers.

Ko ngā mōhiohio kua whakatakotohia ki runga rā e wātea ana ki **www.superlife.co.nz**, mā te whakapā mai rānei. Ka āhei tō whiwhi whakapaenga uara mō tō haumitanga, mā runga ipurangi, mā tā mātou taipānga rānei, mā te whakapā mai rānei ki a mātou. He kore utu ngā mōhiohio nei. Tirohia te wāhanga 7 mō ā mātou kōrero whakapātanga.

He pūrongo tāke ā-tau ka tukuna atu ki a koe, e kitea ai te nui o te hua pūtea PIE kua whakawhiwhia ki a koe, me te nui o te tāke PIE kua utua e ai ki tō PIR.

He mōhiohio whānui mō te Hōtaka me ngā Kōwhiringa haumitanga ka wātea ki a koe i **www.superlife.co.nz**.

He mōhiohio mō te kaupapa penapena pūtea, mō Ka Uruora, me Ka Uruora WhānauSaver (ko ngā Ture o Ka Uruora WhānauSaver anō hoki) i **www.superlife.co.nz/kauruora**.

Ko te Whakaaetanga Whakaurutanga i waenganui i a mātou ko te Ka Uruora Foundation (e tautuhi ana i ngā whakaritenga e pā ana ki te whakamahinga o te Hōtaka i raro i te kaupapa penapena pūtea, i Ka Uruora) e wātea ana mā te whakapā mai ki a mātou. Tirohia te wāhanga 7 mō ā mātou taipitopito whakapātanga.

Further information relating to the Scheme and investment options, including financial statements, annual reports, fund updates and the SIPO, is available on the offer register and the scheme register at **www.disclose-register.companiesoffice.govt.nz**. A copy of the information on the offer register or scheme register is available on request to the Registrar of Financial Service Providers.

The information set out above is available at **www.superlife.co.nz** or by contacting us. You can obtain an estimate of the value of your investment online or via our mobile app or by contacting us. This information is available free of charge. See section 7 for our contact details.

You will be sent annual tax statements, which will include the amount of PIE income attributed to you and the amount of PIE tax paid at your PIR.

You can obtain general information about the Scheme and investment options at **www.superlife.co.nz**.

You can obtain information about the Ka Uruora savings programme and Ka Uruora WhānauSaver (including the Ka Uruora WhānauSaver Rules) at **www.superlife.co.nz/kauruora**.

The Participation Deed between the Ka Uruora Foundation and us (which documents the arrangements relating to the use of the Scheme as part of the Ka Uruora savings programme) is also available by contacting us. See section 7 for our contact details.

10. Me pēwhea te tonu How to apply

E haumi mai ai koe ki te Hōtaka i raro i Ka Uruora WhānauSaver, ka taea te tonu ki **www.superlife.co.nz/kauruora**, whakakīia rānei he puka tonu ka whakawāteahia ki a koe mā te whakapā mai (tirohia te wāhanga 7 mō ā mātou whakapātanga).

To invest in the Scheme as part of Ka Uruora WhānauSaver, you can apply at **www.superlife.co.nz/kauruora** or complete an application form available by contacting us (see section 7 for our contact details).

11. He mōhiohio nui mā ngā kaihaumi o Ahitereiria

Important information for Australian investors

Ko tēnei tāpaetanga ki ngā kaihaumi nō Ahitereiria e whakaaetia ana i raro i ngā ture o Ahitereiria me Aotearoa. I Ahitereiria, koinei te Upoko 8 o te Corporations ACT 2001 and Regulations. I Aotearoa, koinei te Subpart 6 o te Part 9 o te Financial Markets Conduct Act 2013 of New Zealand me te Financial Markets Conduct Regulations 2014 of New Zealand.

Ko tēnei tāpaetanga me ngā taipitopito i te puka tāpaetanga e mātua arahina ana e ngā ture o Aotearoa, kaua ko ngā ture o Ahitereiria. Ko te Financial Markets Conduct Act 2013 of New Zealand me te Financial Markets Conduct Regulations 2014 of New Zealand e āta whakamārama ana me pēwhea te whakatakoto i te tāpaetanga.

Arā ia ētahi rerekētanga i waenga i te āhua o te whakariteritehia o ngā haumitanga me ngā hangarau ahumoni i raro i ngā ture o Aotearoa, tērā i ngā ture o Ahitereiria. Hei tauira, he rerekē te āhua e whakapuakitia ai ngā utu e hāngai ana ki ngā hōtaka haumitanga whakahaere i raro i ngā ture o Aotearoa.

Ko ngā whakaritenga mōtika, whakatikahanga, utunga anō e wātea ana ki te hunga kaihaumi nō Ahitereiria ka haumi ki ngā haumitanga me ngā hangarau ahumoni o Aotearoa ka rerekē pea i ngā whakaritenga mōtika, whakatikahanga, utunga anō mō ngā haumitanga me ngā hangarau ahumoni o Ahitereiria.

E whai haepapa whakauruhi ana ngā āpiha tāhu nō Ahitereiria me Aotearoa mō te wāhi ki tēnei tāpaetanga. Mehemea ka hiahia koe ki te whakatakoto i tētahi nawe e pā ana ki tēnei tāpaetanga, tēnā whakapā atu ki te Australian Securities and Investments Commission (ASIC). Ka mahi tahi ngā āpiha nō Ahitereiria me Aotearoa ki te whakatau i tō tohe.

Kāore e ōrite ana te āhua o te aro ā-tāke nei ki ngā haumitanga me ngā hangarau ahumoni nō Aotearoa tērā i ngā haumitanga me ngā hangarau nō Ahitereiria.

Mehemea e ngākaurua ana koe ki te tika o tēnei haumitanga hei haumitanga māu, me whai koe i ngā tohutohu a tētahi kaitohutohu ahumoni māraurau.

He tūraru moni whakawhiti ka puta pea i te tāpaetanga. Ko ngā moni e whakamahia ana mō ngā haumitanga, mō ngā hangarau ahumoni rānei, ko ngā tāra ehara i te tāra Ahitereiria. Ka piki, ka heke anō te uara o te haumitanga, o te hangarau ahumoni rānei e ai anō ki ngā panonitanga ki te utu whakawhiti i waenga i aua tāra me ngā tāra Ahitereiria. Tērā pea, ka āhua nui ēnei panonitanga.

Ki te riro i a koe ētahi pūtea e hāngai ana ki te haumitanga, ki te hangarau ahumoni rānei ehara i ngā tāra Ahitereiria, ka pā pea ētahi utu āhua nui i a koe ka whai kia āpitihia ngā pūtea ki tētahi pūtea pēke i Ahitereiria hei tāra Ahitereiria.

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 adviser.

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.



ME HARAKEKE TŌNGAI NUI

We become strong when we are united