

TOTAL ESTIMATED COSTS OF OFFER AND ISSUE

for the offer of Fraternal Bonds by Manchester Unity Friendly Society open for acceptance by New Zealand resident FAB / IAB / IAB Endowment Policyholders

This document contains information required to be contained in the offer register which is not contained elsewhere in the product disclosure statement dated 22 February 2023 (PDS) for the offer of Fraternal Bonds by Manchester Unity Friendly Society open for acceptance by New Zealand resident FAB / IAB / IAB Endowment Policyholders.

Capitalised terms used but not defined in this document have the meanings given to them in the PDS.

The Society estimates that the total costs it will incur in connection with the Offer and issue of the Fraternal Bonds will be approximately \$1,087,036 (excluding GST). This includes legal fees, the actuary fees referred to in the document entitled "Expert fees", registry, printing, distribution and promotion expenses and any other fees or expenses that the Society expects to incur in connection with the Offer.