

MEMBERSHIP APPLICATION

Mr/Mrs/Miss/Ms: (Last or Surname): _____ Date of Birth: _____

First Names: _____

Residential Address: _____

Post Code: _____

Postal Address (if different from above): _____

Post Code: _____

Private Phone: _____ Business Phone: _____ Mobile Phone: _____

Security Information (mother's maiden name): _____ Email: _____

IRD No. _____ Prescribed Investor Rate (PIR) _____ 10.5% or 17.5% or 28% CIRCLE ONE

Occupation: _____ Employer: _____

INVESTMENT PLAN

| CONTRIBUTIONS | LUMP SUM | | |
|---------------|-------------------------|--------------|------------------|
| | ANNUAL | per annum by | contributions of |
| | DURATION | To mature | |
| | INITIAL CONTRIBUTION of | | |
| | ENTRANCE FEE | | |

Cheques should be made payable to Mutual Superannuation Fund Limited and marked "not transferable, account payee only".

SPECIAL CONDITIONS:

- THE Manager and Trustee of the FUND is MUTUAL SUPERANNUATION FUND LIMITED whose office is situated at 198 Federal Street, Auckland 1010.

ACKNOWLEDGEMENT:

- THAT I have been given a copy of the Trust Deed; and
- THAT I have read and understood the details of the information sheet at the rear of this form; and
- THAT I received and read the Investment Statement for the Fund; and
- THAT I understand the statements made in connection with this application will form the basis of the contract between me and the Mutual Superannuation Fund Limited; and
- THAT I understand that the return on investments in the Fund is dependent on economic conditions, investment performance of the underlying investments of the Fund and legislation and that the value of my investment may rise as well as fall; and
- THAT my membership of the fund shall not commence until this application has been accepted and my initial contribution received by the Trustee.

UNDERTAKINGS:

TO: MUTUAL SUPERANNUATION FUND LIMITED

I, the undersigned hereby agree:

- to be bound by each and every term of the Trust Deed as if the same appeared in full in this form of application and HEREBY APPLY TO become a Contributor to the Class of Fund nominated above, and
- consent to the use of the personal information contained in the application by Mutual Superannuation Fund Limited, and their officers and advisors for the purpose of enabling those parties to effect my investment in the Fund and to enable them to correspond with me in relation to my investment and other financial services offered by them. I am aware that I have the right to access and correct this information; and
- that I will inform Mutual Superannuation Fund Limited of any changes to the information provided by me.

Date Signature of Applicant

Consultant/Agent

Mutual Superannuation Fund Limited

MEMBERSHIP APPLICATION

INFORMATION FOR PROSPECTIVE MEMBERS

Before you register to become a member of any registered superannuation scheme you have certain rights to information concerning the scheme. This information should be supplied to you in writing to enable you to make a sound investment decision. They relate to the following:-

- (a) The contributions payable by you. There is no minimum or maximum amount of contribution fixed under the Trust Deed. This a matter for you to decide and whatever amount you eventually decide upon being appropriate will be inserted in the application form you sign to join the Mutual Superannuation Fund. You will also be required to decide whether you would like to pay the contributions periodically or as a lump sum payment.
- (b) The charges or fees payable in addition to contribution. The sales representative will explain to you whether there are any charges or fees payable by you in addition to your contributions. These charges will depend on the type of contribution you choose to make. Whatever charges or fees (if any) payable by you will be inserted in your application form. No other charges or fees will be payable unless these are clearly stated in your application form.
- (c) Members principal rights and benefits including those applicable in the unlikely event of the scheme being wound up
The Trust Deed under which the Mutual Superannuation Fund is established is a very important document. You should read it carefully, it sets out in detail your rights and benefits. The main ones are as follows:
 - (i) The contributions payable by you can be increased, reduced, discontinued or deferred if you request this in writing.
 - (ii) Your contributions and interest in the Fund cannot be repaid to you until its due or maturity date, except on permanent incapacity, or death, or on permanent residency overseas.
 - (iii) On the maturity of your benefit or investment, you may if you wish, defer the withdrawal of your "assessed interest" for a further period of time or exercise the options available to you.
 - (iv) You have the right to be informed annually of the financial position of the Fund. You and every contributor are issued every year with the financial accounts. These will enable you each year to see the progress your superannuation fund is making.
 - (v) You have the right upon request to be supplied with a copy of the annual report which the Trustee forwards to the Government Actuary.
 - (vi) You have the right to peruse the Trust Deed at any reasonable time and if you so wish request a copy of it.
 - (vii) Your benefit or assessed interest is determined annually on the income of the Fund and its assets. The fund is predominantly an equity based Fund. These are certified at the end of each financial year. Your assessed interest in the Fund is fixed annually. You are also supplied annually with a certificate as to your assessed interest so that you have information on how your investment has performed.
 - (viii) No amendments to the Trust Deed can be made if it has or will have an adverse effect on your rights or contributions.