Fisher Funds LifeSaver Plan

Product Disclosure Statement

Offer of membership in the Fisher Funds LifeSaver Plan

Issued by Fisher Funds Management Limited
2 November 2026

This is a replacement Product Disclosure Statement (PDS) which replaces the PDS dated 30 September 2025.

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 disclose-register.companiesoffice.govt.nz. Fisher Funds Management Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial advice provider to help you to make an investment decision.



fisherfunds

1. Key information summary

What is this?

Fisher Funds LifeSaver Plan (LifeSaver) is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. Fisher Funds Management Limited ('Fisher Funds', 'we' or 'us') will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of Fisher Funds 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.

What will your money be invested in?

LifeSaver offers you a choice of seven funds to invest in. These investment options are summarised below. More information about the investment target and strategy for each investment option is provided at Section 3.

Fund name	Fund description and investment objective	Risk indicator	Estimated annual fund charges (% of net asset value)
Preservation Fund	Aims to provide stable returns and reduce the potential of capital loss over the short to medium term by investing in New Zealand cash and New Zealand short term fixed interest assets.	Lower risk **1** 2 3 4 5 6 7 Higher risk Potentially **lower** returns … Potentially **higher** returns	0.51%
Conservative Fund	Aims to provide stable returns over the long term by investing mainly in income assets with a modest allocation to growth assets.	Lower risk 1 2 **3** 4 5 6 7 Higher risk Potentially **lower** returns … Potentially **higher** returns	0.88%
New Zealand Fixed Income Fund	Aims to provide stable returns over the long term by investing in New Zealand fixed interest assets.	Lower risk 1 2 **3** 4 5 6 7 Higher risk Potentially **lower** returns … Potentially **higher** returns	0.66%
Balanced Fund	Aims to provide a balance between stability of returns and growing your investment over the long term by investing in a mix of income and growth assets.	Lower risk 1 2 3 **4** 5 6 7 Higher risk Potentially **lower** returns … Potentially **higher** returns	0.99%
Growth Fund	Aims to grow your investment over the long term by investing mainly in growth assets.	Lower risk 1 2 3 **4** 5 6 7 Higher risk Potentially **lower** returns … Potentially **higher** returns	1.09%
Equity Fund	Focuses on growth of your investment over the long term by investing in New Zealand and international companies.	Lower risk 1 2 3 4 **5** 6 7 Higher risk Potentially **lower** returns … Potentially **higher** returns	1.14%
Trans Tasman Equity Fund	Focuses on growth of your investment over the long term by investing in Australasian companies.	Lower risk 1 2 3 4 **5** 6 7 Higher risk Potentially **lower** returns … Potentially **higher** returns	0.93%

Other charges: In addition to the above fund charges, you may also be charged from your LifeSaver account: an administration fee; a supervisor fee; and/or expenses for services such as legal and audit services. Refer to your employer supplement (What are the fees?) for more information on these fees.

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 fisherfunds.co.nz/lifesaver/ipq.

Who manages LifeSaver?

Fisher Funds Management Limited is the manager of LifeSaver. See Section 7 for more information about us.

How can you get your money out?

LifeSaver is a long term investment plan designed to help you save for your retirement. You'll be able to withdraw your investment or have benefits paid when you retire or resign. There are also some special circumstances when you can access your investment. See Section 2 for further information.

How will your investment be taxed?

LifeSaver 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 of the PDS (what taxes will you pay?) on page 12 for more information.

Where can you find more key information?

LifeSaver is made available to you through your employer. You must read the accompanying employer supplement which summarises the rules of your Employer Scheme.

Fisher Funds is required to publish quarterly updates for each fund. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at fisherfunds.co.nz/lifesaver/forms-and-documents. The manager will also give you copies of those documents on request.

Contents

Section 1
Key information summary 2

Section 2
How does this investment work? 5

Section 3
Description of your investment option(s)..... 6

Section 4
What are the risks of investing? 10

Section 5
What are the fees?..... 11

Section 6
What taxes will you pay?..... 12

Section 7
Who is involved? 12

Section 8
How to complain 13

Section 9
Where you can find more information..... 13

Section 10
How to apply 13

2. How does this investment work?

About LifeSaver

LifeSaver is a workplace savings scheme which you can join if your employer has agreed to participate. LifeSaver is designed to help you save for the retirement lifestyle you would like to enjoy in the future and offers a range of funds to invest in.

When you join, you become a member of LifeSaver, and money you invest is used to buy units in the fund or funds that you've chosen.

- Each unit you buy will have a price calculated each business day based on the value of the fund's assets at the time.
- Changes in the value of the fund's assets (up or down) are reflected in the unit price.

LifeSaver is a trust governed by a Governing Document between Fisher Funds and Trustees Executors Limited (the Supervisor). Your investments are held by the Supervisor or a custodian appointed by the Supervisor, who is independent from Fisher Funds. Each fund is accounted for separately so assets in one fund can't be used to meet the liabilities of another.

What are the benefits?

- **It's easy.** Your regular contributions are automatically deducted directly from your salary by your employer and paid to your LifeSaver account.
- **Choose from seven funds.** We know that every investor has different investment goals, timeframes, and tolerance for risk. That's why we provide the flexibility to choose a fund that suits you.
- **We do the hard work for you.** Our experienced Investment Team actively manage your LifeSaver investment to help grow your returns over the long term.
- **Expert advice and award-winning client service.** We have a dedicated team of advisers and an award-winning Client Experience Team to help you on your investment journey.

You may also be entitled to certain benefits paid from LifeSaver in circumstances set out in the 'Other Material Information' document available at fisherfunds.co.nz/lifesaver/forms-and-documents and in your employer supplement.

Responsible investment

Responsible investing is embedded in our research and investment process. Our Responsible Investment Policy is available at fisherfunds.co.nz/responsible-investing.

Joining the scheme

LifeSaver is open to people who:

- are New Zealand residents; and
- are over 18 years of age; and
- meet the eligibility criteria to join their Employer Scheme (outlined in your employer supplement).

To start your LifeSaver journey simply complete the application form (there's one at the back of this document), including the employer declaration, and send it to us.

Making investments

Making regular contributions to your investment will help you reach your financial goals.

Your regular contributions are deducted directly from your salary by your employer and paid to your LifeSaver account. Your employer may also allow you to make voluntary contributions by regular or lump sum payments.

Your employer supplement specifies the level of contributions your employer has chosen to make, including details of any minimum and maximum contributions. Your employer deducts Employer Superannuation Contribution Tax from their contributions before they are applied to your LifeSaver account.

In addition, you may also be able to transfer your savings into LifeSaver from another workplace savings scheme or equivalent overseas retirement scheme.

Withdrawing your investments

LifeSaver is a long term investment plan designed to help you save for your retirement. In most cases you will not be able to access your savings until you retire or resign. However, early withdrawals are permitted in limited circumstances. You may also be able to make partial withdrawals subject to any terms and conditions set by your employer (such as limits on how often a partial withdrawal can be made, and how much is required to be withdrawn).

Further details on withdrawals and the circumstances in which you are entitled to a benefit can be found in your employer supplement.

Once we are satisfied you have become entitled to a withdrawal or benefit, we'll do everything to make it as quick as possible however full withdrawals may take up to 10 working days to process. Withdrawals are processed using the unit price of your fund(s) at the time we accept your withdrawal.

You may also transfer some or all of your savings to another workplace savings scheme, superannuation scheme, KiwiSaver scheme or equivalent overseas retirement scheme, which you join or are a member of on such terms and conditions as we may determine.

We may suspend or defer the timing of withdrawals (including transfers and switches) in some circumstances. Further information on suspensions and deferrals is set out in the 'Other Material Information' document at fisherfunds.co.nz/lifesaver/forms-and-documents.

How to switch between funds

LifeSaver offers you the flexibility to switch between the funds that are available to you at any time, with no charge. PIE tax may be withheld on switches between funds.

To switch between funds log in to our online portal or complete a switch form at fisherfunds.co.nz/lifesaver/forms-and-documents.

3. Description of your investment option(s)

LifeSaver provides a range of investment options so you can choose what's right for you. One of the most important decisions you make when joining LifeSaver is how you want to invest your savings. Many people don't know much about investment strategies and risk indicators and that's why we're here to help you. Talk to one of our financial advisers or take our 'Investor Profile Questionnaire' at fisherfunds.co.nz/lifesaver/ipq before you make any decision.

Build your own investment mix

You can choose to invest in one of our seven funds or a mix of them to suit your retirement goals.

The LifeSaver investment options are detailed below and on the following pages.

To help make the investment jargon included in the descriptions a bit easier to understand, we've used the following terms.

Income assets — lower risk investments such as cash and fixed interest securities.

Growth assets — higher risk investments such as Australasian and international equities (shares) and property.

The funds can also hold derivatives (contracts that are valued based on the performance of other assets e.g. for currency hedging purposes) and alternative assets (such as investments in commodities), however there is no specific allocation to these investments. The funds can hold assets either directly or indirectly through other funds.

Preservation Fund

Summary of investment objectives and strategy

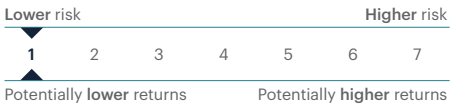
Aims to provide stable returns and reduce the potential of capital loss over the short to medium term by investing in New Zealand cash and New Zealand short term fixed interest assets.

Who is the fund suitable for?

A short term or naturally cautious investor:

- Looking to make a withdrawal within 12 months
- Most interested in low volatility of returns over achieving potential higher returns

Risk indicator



Suggested minimum timeframe for this investment

There is no minimum timeframe for this fund

Target investment mix



Income assets 100%

Cash and cash equivalents 100%

Conservative Fund

Summary of investment objectives and strategy

Aims to provide stable returns over the long term by investing mainly in income assets with a modest allocation to growth assets.

Who is the fund suitable for?

A short term or naturally cautious investor:

- Looking to make a withdrawal within the short term
- Values lower volatility of returns over achieving potential higher returns

While this fund is designed to be conservative in nature, in times of heightened market volatility the value of your investment may go up or down.

Target investment mix



Income assets 80%	Cash and cash equivalents	20%
	New Zealand fixed interest	28%
	International fixed interest	32%
Growth assets 20%	Australasian equities	5%
	International equities	11%
	Listed property	2%
	Unlisted property	2%

Risk indicator

Lower risk — **Higher** risk

1 2 **3** 4 5 6 7

Potentially **lower** returns — Potentially **higher** returns

Suggested minimum timeframe for this investment

Three years

New Zealand Fixed Income Fund

Summary of investment objectives and strategy

Aims to provide stable returns over the long term by investing in New Zealand fixed interest assets

Who is the fund suitable for?

A short term or naturally cautious investor:

- Looking to make a withdrawal within the short term
- Values lower volatility of returns over achieving potential higher returns

While this fund is designed to be conservative in nature, in times of heightened market volatility the value of your investment may go up or down.

Target investment mix



Income assets 100%	New Zealand fixed interest	100%

Risk indicator

Lower risk — **Higher** risk

1 2 **3** 4 5 6 7

Potentially **lower** returns — Potentially **higher** returns

Suggested minimum timeframe for this investment

Four years

Balanced Fund

Summary of investment objectives and strategy

Aims to provide a balance between stability of returns and growing your investment over the long term by investing in a mix of income and growth assets.

Who is the fund suitable for?

A medium to long term investor:

- Wants a balance between volatility of returns and achieving potential higher returns

Target investment mix



Income assets 40%	Cash and cash equivalents	5%
	New Zealand fixed interest	16%
	International fixed interest	19%
Growth assets 60%	Australasian equities	18%
	International equities	38%
	Listed property	2%
	Unlisted property	2%

Risk indicator

Lower risk — **Higher** risk

1 2 3 **4** 5 6 7

Potentially **lower** returns — Potentially **higher** returns

Suggested minimum timeframe for this investment

Five years

Growth Fund

Summary of investment objectives and strategy

Aims to grow your investment over the long term by investing mainly in growth assets.

Who is the fund suitable for?

A long term investor:

- Can tolerate volatility of returns in the expectation of potential higher returns
- Has time on their side

Target investment mix



Income assets 20%	Cash and cash equivalents	5%
	New Zealand fixed interest	7%
	International fixed interest	8%
Growth assets 80%	Australasian equities	26%
	International equities	50%
	Listed property	2%
	Unlisted property	2%

Risk indicator

Lower risk — **Higher** risk

1 2 3 **4** 5 6 7

Potentially **lower** returns — Potentially **higher** returns

Suggested minimum timeframe for this investment

Seven years

Equity Fund

Summary of investment objectives and strategy

Focuses on growth of your investment over the long term by investing in New Zealand and international companies.

Who is the fund suitable for?

A long term investor:

- Can tolerate significant volatility of returns in the expectation of potential higher returns
- Has time on their side

Target investment mix



Growth assets		
100%	Australasian equities	40%
	International equities	60%

Risk indicator



Suggested minimum timeframe for this investment

Ten years

Trans Tasman Equity Fund

Summary of investment objectives and strategy

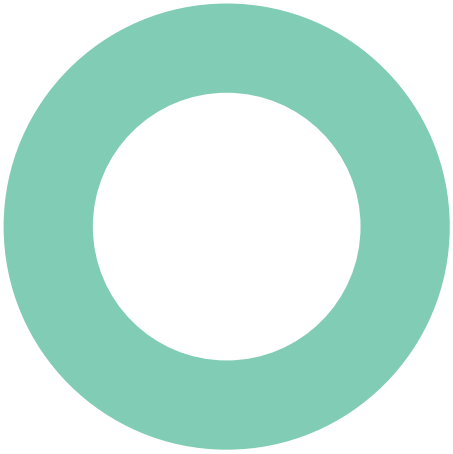
Focuses on growth of your investment over the long term by investing in Australasian companies.

Who is the fund suitable for?

A long term investor:

- Can tolerate significant volatility of returns in the expectation of potential higher returns
- Has time on their side

Target investment mix



Growth assets		
100%	Australasian equities	100%

Risk indicator



Suggested minimum timeframe for this investment

Ten years

The aim and investment strategy for each fund can be found in the LifeSaver Statement of Investment Policy and Objectives (SIPO). We regularly review and update the SIPO (in consultation with the Supervisor). The current SIPO for the funds is available at fisherfunds.co.nz/lifesaver/forms-and-documents. Any material changes to the SIPO will be advised to you in the LifeSaver annual report, which is also available at fisherfunds.co.nz/lifesaver/forms-and-documents.

Further information about the assets in the funds can be found in the fund updates at fisherfunds.co.nz/lifesaver/forms-and-documents.

4. What are the risks of investing?

Understanding the risk indicator

Managed 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.

The risk indicator for each fund can be found in Section 3.

Risk indicator



The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the fund'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 fisherfunds.co.nz/lifesaver/ipq.

Note that even the lowest category does not mean a risk-free investment.

This risk indicator is not a guarantee of a fund's future performance. The risk indicator is based on the returns data for the five years to 30 September 2026. 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 funds.

General investment risks

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

- **Investment returns risk** — different types of investments perform differently. Generally, the return on a fund with more growth assets like shares will go up and down more over time than a fund with more income assets.
- **Market risk** — investment markets can be affected by economic conditions, political events, and environmental and technological issues.
- **Climate-related risk** — the market value of an investment may change due to the impacts of climate change.
- **Currency risk** — the value of foreign assets and currency held by funds can change (up or down) when there are movements in the exchange rate between the New Zealand dollar and the foreign currency.
- **Investment manager risk** — how we choose to allocate each fund's investments will affect returns. Returns may differ from any market index and from competing investments.
- **Credit risk** — the issuer of a security, an institution that we deposit funds with, or a third party that provides a guarantee for either may not honour their obligations, may fail to complete transactions, or may become insolvent.
- **Counterparty risk** — a party to an investment contract may not honour their obligations, or fail to complete a transaction, or may become insolvent.
- **Interest rate risk** — the value of fixed interest investments may increase or decrease as a result of changes in interest rates.
- **Liquidity risk** — low liquidity can affect the ability of the fund to make payments when needed (such as meeting withdrawal requests), or you may receive a lesser amount than expected if the assets have to be sold quickly and there are few buyers. Investment in unlisted assets increases liquidity risk, which applies particularly to any unlisted assets that the funds may hold. For the current allocation to unlisted Australasian shares and international shares, please contact us.
- **Valuation risk** — a fund may hold investments, such as unlisted assets, which may lack a verifiable market valuation and therefore carry the risk of valuation uncertainty which could impact returns.

Further information on these risks, and other risks, and the steps we take to reduce their impact on the funds' investments are set out in the 'Other Material Information' document at fisherfunds.co.nz/lifesaver/forms-and-documents.

5. What are the fees?

You will be charged fees for investing in LifeSaver. Fees are deducted from your investment, and will reduce your returns. If Fisher Funds invests in other funds, those funds may also charge fees. The fees you pay will be charged in two ways —

- **regular charges** (for example, annual fund charges). Small differences in these fees can have a big impact on your investment over the long term:
- **one-off fees** (for example, fees charged for investing or withdrawing from the fund or other specific actions you take).

The table below shows our charges by fund including GST, if any. The annual fund charges are based on the fees and expenses from the 31 March 2026 audited financial statements. They are a reasonable estimate of the annual fund charges that are likely to be charged in the future.

Fund	Estimated annual fund charges (% of net asset value)	Other charges
Preservation Fund	0.51%	In addition to the annual fund charges, you may also be charged from your LifeSaver account: • an administration fee; • a supervisor fee; and/or • expenses for services such as legal and audit services. Refer to your employer supplement (What are the fees?) for more information on these fees.
Conservative Fund	0.88%	
New Zealand Fixed Income Fund	0.66%	
Balanced Fund	0.99%	
Growth Fund	1.09%	
Equity Fund	1.14%	
Trans Tasman Equity Fund	0.93%	

Description of the above fees

Annual fund charges

Annual fund charges are made up of the management fee charged by Fisher Funds for providing investment management services to the funds, and underlying fund charges.

Expenses incurred by the funds for services such as custody and unit pricing are paid by Fisher Funds from the management fee.

Annual fund charges are paid from the funds, or the underlying funds they may invest in.

Other charges

- Administration fees
- Fees charged by the Supervisor who oversees the running of the funds
- Expenses for services such as legal and audit services

Please refer to your employer supplement for details of other charges charged to you in respect of your membership in LifeSaver.

Individual action fees

We don't currently charge any contribution, establishment, termination, or withdrawal fees, but may charge these or other fees in the future.

You may be charged other fees by us on an individual basis for investor-specific decisions or actions, though this is rare. You may be charged a fee by your financial adviser. Refer to your employer supplement to see if there are any individual action fees that will apply.

Buy/sell spreads

Although under normal trading and market conditions we do not apply buy and sell spreads, we may choose to do so. You can find out if any buy or sell spreads have been applied at fisherfunds.co.nz/spread-pricing. Further information is set out in the 'Other Material Information' document at fisherfunds.co.nz/lifesaver/forms-and-documents.

Example of how fees apply to an investor

Sarah invests $10,000 in the Balanced Fund. The starting value of her investment is $10,000. She is charged management and administration fees, which work out to about $99 (0.99% of $10,000). These fees might be more or less if her account balance has increased or decreased over the year. Over the next year, Sarah may pay other charges of $84.47*.

Estimated total fees for the first year

Individual action fees	$0.00
Fund charges	$99.00
Other charges	$84.47*

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

* The Other charges amount is based on the average administration and supervisor fees and other expenses charged to LifeSaver members over the five years to 31 March 2026 divided by the total average number of LifeSaver members over the same period. The amount you will be charged may vary significantly from this amount depending on the terms and conditions of your Employer Scheme. Refer to your employer supplement for the fees and other charges applicable to your LifeSaver account.

This example applies only to the Balanced Fund. If you are considering investing in other funds in the scheme, this example may not be representative of the actual fees you may be charged.

The fees can be changed

Our fees may change or new fees may be added — we'll let you know if they do. If we do make any changes, we'll notify those changes to the Supervisor. Any changes to fees will be made only if they are within the rules that apply to LifeSaver.

The LifeSaver Governing Document limits the maximum amount of Supervisor and investment management fees, and costs associated with investment management to 1.5% per annum of the gross assets of an Employer Scheme. The limit does not apply to other fees and expenses such as administration fees, brokerage, printing and postage and the cost of insurance.

Fisher Funds must publish a fund update for each fund showing the fees actually charged during the most recent year. Fund updates, including past updates, are available at fisherfunds.co.nz/lifesaver/forms-and-documents.

6. What taxes will you pay?

LifeSaver is a portfolio investment entity. The amount of tax you pay is based on your prescribed investor rate (PIR). To determine your PIR, go to ird.govt.nz/pir.

If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department. It is your responsibility to tell Fisher Funds your PIR when you invest or if your PIR changes. If you do not tell Fisher Funds, a default rate may be applied.

If the rate applied to your PIE income is lower than your correct PIR, you will be required to pay any tax shortfall as part of the income tax year-end process. If the rate applied to your PIE income is higher than your PIR any tax over-withheld will be used to reduce any income tax liability you may have for the tax year and any remaining amount will be refunded to you by Inland Revenue.

Give us a call, or check out the 'Tax' section in the 'Other Material Information' document at fisherfunds.co.nz/lifesaver/forms-and-documents, for more information on tax.

7. Who is involved?

About Fisher Funds

Fisher Funds is the manager of LifeSaver. We're one of New Zealand's largest specialist investment managers with nearly 500,000 Kiwis invested across KiwiSaver and managed funds. Majority New Zealand owned and operating for over 25 years, we're on a journey to help Kiwis make the most of their money through our Smart Active Investment Management approach to investing and award-winning client service. Our aim is to make investing accessible and enjoyable for our clients.

You can get in touch with us or talk to one of our LifeSaver experts at:

0508 347 437
enquiries@fisherfunds.co.nz
fisherfunds.co.nz/lifesaver
fisherfunds.co.nz - just click to chat

Private Bag 93502
Takapuna, Auckland 0740

You can locate us at:

Level 1, Crown Centre, 67-73 Hurstmere Road,
Takapuna, Auckland 0622

Who else is involved?

Who's involved	Name	Role
Supervisor	Trustees Executors Limited	They're independent and oversee how we're managing LifeSaver.
Custodians	Trustees Executors Limited Apex Investment Administration (NZ) Limited	They hold the assets of each fund on trust for you, separate from Fisher Funds.
Administration manager	Apex Investment Administration (NZ) Limited	They provide registry services, including keeping a record of your investment units and processing any applications or withdrawals. They also provide unit pricing and investment accounting services.

The above providers may change. See the 'Who is involved?' section of the 'Other Material Information' document at fisherfunds.co.nz/lifesaver/forms-and-documents.

8. How to complain

If you have a complaint, contact us at:

0508 347 437
complaints@fisherfunds.co.nz

Fisher Funds
Private Bag 93502, Takapuna, Auckland 0740

You can also contact the Supervisor at:

09 308 7100
Trustees Executors Limited
PO Box 4197, Shortland Street, Auckland 1140
Level 18, Perpetual Guardian Tower,
91 Queen Street, Auckland 1010

Need more help?

Fisher Funds and Trustees Executors Limited are both members of an independent approved dispute resolution scheme run by Financial Services Complaints Limited (FSCL) – A Financial Ombudsman Service. If we haven't been able to come to a suitable resolution with you, you can talk to FSCL who will assist you.

You can contact FSCL at:

0800 347 257
complaints@fscl.org.nz
fscl.org.nz
PO Box 5967, Wellington 6140
Level 4, 101 Lambton Quay, Wellington 6011

FSCL will not charge a fee to you to investigate or resolve a complaint.

9. Where you can find more information

Further information on LifeSaver, like financial statements, the Governing Document, the SIPO, fund updates and information related to fund performance and assets, is available on:

- Our website fisherfunds.co.nz
- The offer register and the scheme register at disclose-register.companiesoffice.govt.nz

A copy of information on the offer register or scheme register is available on request to the Registrar of Financial Service Providers.

We'll also send you annual tax and transaction statements. Copies of these, your employer's Participating Agreement and any amendments, the latest employer supplement, and any of the information available on the offer register and scheme register are also available to you on request from us at the contact details above.

This information is available free of charge.

10. How to apply

Joining is easy and in just a few steps you'll be on your way to saving for your future. Refer to your employer supplement and complete the application form on the following pages.

Talk to us today about saving for your retirement with LifeSaver.

This page has been left intentionally blank

Fisher Funds LifeSaver Plan Application Form

fisherfunds

Once you have completed this form:

- You can email your completed application and supporting documents to **enquiries@fisherfunds.co.nz**.
- If you prefer, you can post your application and supporting documents to **Fisher Funds Management Limited, Private Bag 93502, Takapuna, Auckland 0740** or send by courier to **Fisher Funds Management Limited, Crown Centre, 67-73 Hurstmere Road, Takapuna, Auckland 0622**.

◯ Please tick this if you are applying for membership of the NZRDA Member Superannuation Plan (NZRDA)

All pages of the application form must be supplied. Applicants must be over 18 years of age.

If you received advice before completing this application and would like further information, please talk to your adviser.

Section 1 — Investor details

Title | First name | Middle name(s)

Surname | Date of birth (/ /)

IRD number (please note, we will not be able to open your account without your IRD number)

◯◯◯◯◯◯◯◯◯

Prescribed Investor Rate (PIR) — please tick one — you can find out more about PIRs at ird.govt.nz/pir. If a PIR is not selected, 28% will apply.

◯ 10.5% ◯ 17.5% ◯ 28%

Residential address (not a PO Box number)

City | Country | Postcode

Postal address (if different from above)

City | Country | Postcode

Home phone ( ) | Business phone ( ) | Mobile ( )

Email address (by providing your email address you consent to receive newsletters and any other correspondence by email)

Receiving information about your investment

By signing this application form you agree to receive all forms of communication from us by email or through online access. This will include where possible, newsletters, annual personalised statements, annual PIE tax statements, the Scheme's annual report and news of investor events. Please contact us if you would prefer to receive communications by post.

Section 2 — Identification options

Fisher Funds is required to verify the identity of new clients and associated parties under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 ('AML/CFT Act'). We offer clients two ways to confirm their identity.

Option 1

Electronic identity verification

Fisher Funds has the ability to electronically verify your identity. Once we have received your application we will send you an SMS via our third party partner to biometrically verify your identity. To complete this method of verification you must have: a smartphone (with a front camera that is capable of taking a photo/video) and a current (not expired) version of one of the following:

- New Zealand Passport
- New Zealand Driver Licence
- Australian Passport
- Australian Driver Licence

If this method of identification is unsuccessful you will be required to provide certified identity documents.

Option 2

Certified copies of identity documents

Please provide a certified copy of your identity documents. Refer to Section 3 for information on acceptable identity documents and who can certify them.

Preferred identification method — please select one of the following options:

◯ **Option 1** – I would like Fisher Funds to electronically verify my identity (if selected go to Section 4)

◯ **Option 2** - I would like to provide Fisher Funds with certified copies of my identity documents (if selected go to Section 3)

Section 3 — Certified identity documents

If you selected Option 2 as your preferred way for us to verify your identity please select **one** of the following certified identification options. If you have selected Option 1 you do not need to provide certified ID now.

If you are an existing Fisher Funds client we may have your identification documents on file, please contact us to confirm this. We may request new identification documents from you.

Section 3 — Certified identity documents (continued)

Option A: (preferred)

◯ **Passport**
(containing name, date of birth, photograph and signature)

OR

◯ **New Zealand Firearms Licence**

Option B:

◯ **New Zealand Driver Licence**
(front and back)

AND one of the following

◯ **Full Birth Certificate**

◯ **SuperGold Card**
(front and back)

◯ **Bank statement from a registered bank dated within 12 months**

◯ **Statement from a government agency dated within 12 months**

◯ **Certificate of citizenship issued by the New Zealand Government or a foreign government**

◯ **Community Services Card**
(with name and signature)

◯ **Total Mobility Card**
(with name, expiry and photo)

Option C:

◯ **Full Birth Certificate**

OR

◯ **Certificate of citizenship issued by the New Zealand Government or a foreign government**

AND one of the following

◯ **Kiwi Access card/18+ card**

◯ **SuperGold Card with photo**
(front and back)

◯ **NZ Student Photo ID**

◯ **Total Mobility Card**
(with name, expiry and photo)

Your photo identification must be current (not expired). If you're unable to provide the above documentation please contact us to discuss other options.

A Fisher Funds representative can verify your identity documents if you visit our office.

Section 3 — Certified identity documents (continued)

How to have your ID correctly certified



I certify this to be a true copy of the original document and confirm it represents the identity of Joe Smith.

Name: Jane Doe
Occupation: Justice of the Peace
Date: 18/11/2026
Signature:

Ensure all details in the copy of your identity document are clear - this includes any photo, text and security features.

Please note: Do not send in your physical identity documents e.g. passport, driver licence, birth certificate etc.

Your identity documents must be certified by one of the following people: Justice of the Peace, Registered Lawyer, Chartered Accountant, Registered Teacher, Registered Doctor, Police Officer, Notary Public, Registrar/Deputy Registrar.

Please note: The person certifying **must** make a statement to this effect. Certification is valid for twelve months and must have been carried out within twelve months of this application.

Section 4 — Contribution details

Please complete either the percentage of annual salary or the $ amount each pay day.

	Percentage of annual salary	$ amount each pay day
Investor contribution	%	$
Voluntary contribution	%	$
Salary sacrifice (please refer to the employer supplement to see if this is available to you)	%	$
Total	0 %	$ 0

Investment options

You can create your own investment strategy by choosing a specific fund or a mix of funds in the proportions you wish. Please show the percentages in whole numbers and ensure they add up to 100%. If you do not select a fund your contributions will be automatically invested in the LifeSaver Balanced Fund (or the fund specified in your employer supplement). For help with choosing an investment strategy please refer to our Investor Profile Questionnaire at fisherfunds.co.nz/lifesaver/ipq.

To select an investment strategy please tick the relevant box below:

- ◯ Conservative strategy (100% Conservative Fund)
- ◯ Balanced strategy (100% Balanced Fund)
- ◯ Growth strategy (100% Growth Fund)

OR

To build your own investment strategy simply complete the table below:

Funds	% Contributions
Preservation Fund	%
Conservative Fund	%
New Zealand Fixed Income Fund	%
Balanced Fund	%
Growth Fund	%
Equity Fund	%
Trans Tasman Equity Fund	%
The total must equal 100%	100%

By signing this Application Form you acknowledge that:

1. choosing an investment strategy is solely your responsibility and neither Fisher Funds Management Limited (Fisher Funds) or the Supervisor of LifeSaver is to be regarded as representing or implying that any particular investment strategy is appropriate for your personal circumstances;
2. the product disclosure statement does not give financial advice and if you are unsure about choosing an investment strategy you can seek advice from a financial adviser; and
3. you can change your investment strategy at any time.

How do you intend to transact on this account?*

Do you intend to make ad hoc contributions in addition to the regular contributions made through your employer? If so, please tell us how much and how often.

* Please note, this information is requested solely in relation to the AML/CFT Act and is not used to assess the suitability of your product selection or to provide financial advice.

Section 5 — Adviser details

(Required only if you talked to a financial adviser about this application)

This section is to be completed by your financial adviser.

Name of adviser

Fisher Funds adviser code

Company name (if applicable)

If you are verifying your client's identity documents, please complete the following declaration:

- I confirm that I am a "reporting entity" under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (AML/CFT Act).
- I confirm that I have a "business relationship" (as defined in the AML/CFT Act) with the investor named in this Application Form.
- I confirm I have conducted client due diligence procedures and the procedures, including any digital verification tools or systems within those procedures, are to the standard required by the AML/CFT Act and regulations. I attach to this form evidence of completed CDD being the relevant identity and verification information required under the AML/CFT Act.

Adviser signature

Date / /

Section 6 — Privacy statement

The information in this application form, and any information you provide at later dates will be used and may be shared in accordance with all applicable New Zealand privacy laws and our Privacy Policy which can be found at fisherfunds.co.nz/privacy-policy. Personal information may be shared with and used by your Employer, your Employer's insurance provider (if any), your financial adviser, the financial adviser for your Employer Scheme (if any), the distributor through which you joined the Scheme (if applicable) and by the financial advice provider associated with that adviser or distributor for the purpose of providing ongoing financial advice and/or services to you. The Privacy Act 2020 gives you the right to access and request the correction of personal information held by Fisher Funds Management Limited, the Supervisor, and their associated entities and agents. It is also acknowledged that personal information may be collected from third parties, as outlined in our Privacy Policy.

Section 7 — Investor declaration

- I have received the product disclosure statement (PDS) and agree to be bound by the terms and conditions of the PDS and Governing Document.
- I understand that LifeSaver is a vehicle for long term investment and that the value of my investment is liable to fluctuations and may rise and fall from time to time.
- In addition to receiving information about my account electronically, I consent to receiving electronic communicationsabout additional services that Fisher Funds considers may be of interest to me. This consent applies to electronic communications from Fisher Funds while joining or at any other time. I may elect to not receive electronic communications at any time.
- I understand the manner in which the fees will be deducted from my investment.
- I acknowledge that neither the Manager nor the Supervisor will be liable to me for any loss as a consequence of the investment direction given on this form or any later investment direction given in accordance with the Governing Document (and that none of the Manager, the Supervisor, the Crown or any other person guarantees the performance of the fund(s) I select). I meet the eligibility criteria for joining LifeSaver as set out in Section 2 of the PDS.
- I acknowledge that the fund(s) I select are my own choice and does not constitute financial advice from Fisher Funds, unless expressly advised otherwise. I understand that if I require personalised financial advice, I should consult a licensed financial adviser.
- I acknowledge that it is my responsibility to provide my correct Prescribed Investor Rate (PIR) and to notify Fisher Funds if my PIR changes. I understand that using an incorrect PIR may result in additional tax obligations.
- I agree to the terms outlined above in relation to the privacy statement and the handling of my personal information.
- I understand that the financial adviser or distributor through which my investment was made (if applicable) may be remunerated by the Manager for distributing LifeSaver.
- I confirm that all of the information I have given in this application is true and correct.
- I will notify Fisher Funds immediately if there is any change in any information I have given in this application.

Signature of applicant

Date / /

Section 8 — Employer declaration

(to be completed by the employer)

Employers who have established an Employer Scheme within LifeSaver must complete this section.

I acknowledge that the above applicant has received a copy of the LifeSaver product disclosure statement and employer supplement in respect of

before completing this Application Form.

(Employer Scheme name)

In addition, I confirm:

- That the company has agreed to make contributions at the rate of % (or $)
- The investor joined the company on
- The investor applied to join LifeSaver on
- The investor is a category investor.
- The verification of the applicant's identity.

I confirm that the directors of have authorised me to sign this acknowledgement.

(Name of employer)

Authorised signatory name

Signature

Date / /

NZRDA declaration (for members joining the NZRDA Member Superannuation Plan only)

I acknowledge that the applicant is a member of the NZRDA. I confirm that the NZRDA have authorised me to sign this acknowledgement.

Authorised signatory

Date / /

This page has been left intentionally blank

This page has been left intentionally blank

fisherfunds

Contact: Private Bag 93502,
Takapuna, Auckland 0740
0508 347 437

FFLS-901 11/26