Application Form

This is an application to invest in the Generate KiwiSaver Scheme (Scheme).
If you would like help completing this form, please email info@generatekiwisaver.co.nz or phone us on 0800 855 322.

Personal Details **(Please write in capital letters)**

Title | First Name | Middle Name

Surname | Preferred First Name

Date of Birth D D M M Y Y Y Y

Mobile | Daytime Phone

Email (important)

Residential Address

City | Country* | Postcode

Postal Address (if different to above)

City | Country* | Postcode

* If you are supplying an Australian ID document please refer to page 3.

IRD No.

If you don't know your IRD number, please call the IRD on 0800 227 774 or visit ird.govt.nz/tasks/find-my-ird-number

Prescribed Investor Rate ☐ 10.5% ☐ 17.5% ☐ 28%

Please see the Generate website at generatekiwisaver.co.nz/whats-my-pir to determine your PIR rate, if a rate is not selected, the default rate of 28% will apply.

Employment Details

If you pay tax through PAYE you are considered 'employed' and will be required to contribute for the first 12 months that you are in KiwiSaver before you are eligible for a savings suspension.

☐ Employed ☐ Self-employed / Not employed ☐ Under 18

Contribution Details

If you are employed (and currently paid through PAYE), please select the amount you wish to contribute. You will need to complete a KS2 form and provide to your payroll to start contributing or to change your contribution rate. Your employer will then deduct this amount from your pay (along with your PAYE tax).

☐ 3%* ☐ 4% ☐ 6% ☐ 8% ☐ 10%

* This is the default rate and will generally be matched by your employer.

If you are self employed, not employed, under 18 and would like to make regular contributions, please tell us how much you would like to contribute and how often. **You will have to also complete an attached Direct Debit Authority Form.****

Regular contribution amount $

(minimum $10 for each contribution)

** See the Generate Direct Debit Authority Form for information on payment days.

If you would like to make a one-off contribution, you can set up payment through online banking. Simply search for 'Generate KiwiSaver Scheme' in the "Registered Payee" list. You will be asked to enter details of the person's account you are paying into. Enter 'Surname', 'Initials' and the 'Generate Member Number'.

One off contribution amount $

Where do I send my application to?

Email return: Please scan this application and all supporting documentation and email it to us at applications@generatekiwisaver.co.nz **or**
Postal return: Please send this application and all supporting documentation to: Generate KiwiSaver Scheme, PO Box 91609, Victoria Street West, Auckland 1142

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Investment Strategy*

Choose your own

You may invest in any one fund or you can choose to invest a percentage in a combination of funds. Please see section 3 of the Product Disclosure Statement for more details.

- ☐ CashPlus ____ %
- ☐ Conservative ____ %
- ☐ Moderate ____ %
- ☐ Balanced ____ %
- ☐ Growth ____ %
- ☐ Focused Growth ____ %
- ☐ Australasian ____ %
- ☐ Thematic ____ %
- ☐ Global ____ %

Total (must add to 100%) 100 %

OR choose a life cycle automatic selection

By selecting a Stepping Stones investment option your KiwiSaver savings will automatically be invested across our six funds based on your age. Please see section 3 of the Product Disclosure Statement for more details.

☐ 'Stepping Stones'

OR You cannot choose both life cycle options

☐ 'Stepping Stones Growth'

* If you do not choose an investment strategy your KiwiSaver savings will be allocated to Stepping Stones by default.

Primary purpose of investment **(required for applicants aged 65 years and over only)**

Likely value of investment $ ____

Please tell us what the main goal is for your KiwiSaver savings (you can choose multiple options).

☐ Retirement ☐ Income ☐ Investment ☐ Other (please specify) ____

How do you intend to transact on this account? (Please select all that apply).

Deposits:
- ☐ Lump Sum (one off) $ ____
- ☐ Regular $ ____ Frequency: ☐ Weekly ☐ Fortnightly ☐ Monthly
- ☐ Now and then

Withdrawals:
- ☐ Lump Sum (one off) $ ____
- ☐ Regular $ ____ Frequency: ☐ Weekly ☐ Fortnightly ☐ Monthly
- ☐ Now and then

Please note this information is requested solely in relation to Generate's Anti-Money Laundering and Countering Financing of Terrorism Act 2009 obligations and is not used to set up banking instructions or provide financial advice.

Existing KiwiSaver Scheme Member

Are you a member of another KiwiSaver scheme ☐ Yes ☐ No Name of scheme (if known) ____

Transfers

Transfer from Australian Super or a non-KiwiSaver New Zealand superannuation scheme. We will be in touch to assist you to complete these transfers.

☐ Australian Super ☐ Non-KiwiSaver NZ superannuation scheme Name of scheme ____

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Electronic Verification of Identity and Proof of Address **(Required for all Signatories)**

If you agree to Electronic Verification of Identity please tick the box below. If we are unable to identify you using this method or you do not consent, you will need to provide certified ID and address documents as per the Non-Electronic Verification of Identity and Proof of Address section below.

Electronic Verification of Identity and Proof of Address

Generate can confirm the identity and/or New Zealand address of many of our clients electronically, with their permission. Please note that we use an external third party system not owned by Generate to conduct identity checks in this way.

☐ I confirm that I give Generate authority to check my identity and/or address electronically using the documentation provided.

I have included a copy of my identification – either a current signed Passport or current Driver Licence (front & back) from New Zealand or Australia. Please note, if we are unable to identify you using this method, we will contact you to provide physical documents.

Pursuant to Australian legislative requirements Generate must provide you with the following information if you use any Australian identification documents:

Generate uses identity verification services to verify your identity.

In verifying your information, Generate complies with both the New Zealand Privacy Act 2020 and our Privacy Statement and your rights in relation to your data are included in both the Act and our Privacy Statement at generatewealth.co.nz/privacy-statement/. Generate's use of identity verification services involves third party systems and services.

If you decline or cannot give your consent to Generate's online identity verification process you may be asked to meet face-to-face with an advisor or alternatively obtain certification of the necessary identification documentation by a trusted referee. This can be a Justice of the Peace, Solicitor or Notary Public.

DVS means Document Verification Service and in Australia it is managed by the Framework Administrator represented by the Australian Attorney General's department. You can get information regarding the operation and management for Australian identity documents at architecture.digital.gov.au/document-verification-service-dvs.

Generate's complaints process is available at generatewealth.co.nz/complaints/.

Generate assumes no responsibility or liability to you for errors in the provision of identity verification services or for any actions taken based on the verification information provided.

SMS Consent

☐ I consent to receiving SMS messages from Generate, including information about my KiwiSaver or Managed Fund account, Generate products, services, and promotions. I understand that standard rates apply. Replying to an SMS is charged at a rate based on your Network provider – Vodafone, Spark & Skinny is 20c. 2 Degrees is 9c.

Non-Electronic Verification of Identity and Proof of Address

If you have opted not to use Electronic Verification of Identity, you will need to provide the following documentation to complete your application.

CERTIFIED COPY OF IDENTIFICATION

OPTION 1

- ☐ Passport; or
- ☐ New Zealand Driver Licence ; or
- ☐ New Zealand Firearms Licence

OPTION 2

- ☐ Birth Certificate; or
- ☐ Citizenship Certificate

AND one of the following:

- ☐ Kiwi Access Card (18+); or
- ☐ Tertiary Student Photo ID; or
- ☐ Current International Driving Permit and a driver licence from another country

CERTIFICATION OF YOUR DOCUMENTS

Provide certified copies of identity documents.

- Certification must be within the last three months.
- Any birth certificates that have been issued before 2003 should be certified or verified.
- The approved person cannot be your spouse, partner, relative or living at the same address as you.
- The approved person could be: a Justice of the Peace, Solicitor, Notary Public, or any other person who has legal authority to take statutory declarations in New Zealand.
- Upon comparing the copy with the original document, the approved person must write on the copy their name, occupation, their signature, the date and the following, ***"I certify this to be a true copy of the original document and confirm that it represents the identity of [full name of person being identified]"***

PROOF OF ADDRESS

Choose one of the acceptable forms of **proof of address** by sending us a copy of an invoice, statement, letter or contract which shows: The applicant's name, is dated within the last 12 months, shows the full residential address (not a PO Box) and displays the Company logo.

- ☐ Utility provider e.g. water, electricity, gas, telecommunications, Sky TV (or other fixed address media provider)
- ☐ Government or local Government agency e.g. IRD, benefits statement, Council notice
- ☐ New Zealand Bank correspondence
- ☐ Non-Generate KiwiSaver correspondence
- ☐ Rental tenancy agreement
- ☐ Car registration notification/demand
- ☐ Insurance company (car, house, contents)

If you do not have one of the above forms then please provide a copy of an invoice, statement, letter or contract in applicant's name, dated within the **last 3 months**, from one of the following sources:

- ☐ Non-bank, non-KiwiSaver financial institution
- ☐ Insurance company (health, life)

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Privacy Statement

Generate Investment Management Limited (or Generate group companies), Public Trust, any of their authorised agents, and any distributor (each an "Authorised Person") may collect and hold the personal information that you provide to us as part of this application.

Your information will be used by Generate and the Supervisor to manage your relationship with Generate and the Supervisor, to provide products and services to you, to comply with any applicable laws, to offer you further products and services that may be of interest to you and for any other use for which you have given authorisation. We may also disclose your personal information for these purposes to our staff members, related companies, our third party service providers and to the Financial Markets Authority or other applicable regulators. Generate may further use your information to electronically verify your identity. We may pass your information to and check it with the document issuer, official record holder and authorised third parties that Generate has contracted to carry out the verification process. Generate may share your information and the results of the verification process with appropriate third parties (such as a distributor or adviser that will or has been providing services to you) to enable that third party to comply with any applicable laws.

You may request a copy of the information held about you, and if any of the information is incorrect, ask for it to be corrected. You can do this by contacting us by email or call us on 0800 855 322.

For further information about how we handle your personal information, please read our Privacy Statement available at generatewealth.co.nz/privacy-statement/.

Electronic Provision of Information

I/We consent to receiving any communication from Generate or any related affiliates (e.g. Supervisor, Administrator or companies within the Generate group) electronically via Generate's online portal, or at the email address provided in this Application Form or direct to Generate.

Declarations and Authorisations

I wish to apply for membership of the Scheme for me, or, where indicated, for my child or dependant. I confirm that I have received, read and understood the current Generate KiwiSaver Scheme Product Disclosure Statement dated **1 December 2025** and agree to be bound by the terms and conditions set out in the Product Disclosure Statement and Trust Deed governing the Scheme. I understand that if a transaction request is invalid or insufficient information is provided, it will not be processed until valid documentation is received. I understand that, if I am a member of another KiwiSaver scheme, my balance in that KiwiSaver scheme will be transferred to the Scheme if my application is accepted. I authorise the manager or supervisor of that KiwiSaver scheme to provide the Manager or Supervisor of the Scheme with personal information about me as necessary to complete the transfer. I understand that neither the Manager nor the Supervisor has represented or implied that any particular fund or investment strategy is appropriate for my particular circumstances. I understand that investments in the Scheme are subject to investment risk and that the value of my investment may rise and fall from time to time. I understand that the distributor through which I joined the Scheme (if applicable) may be remunerated by the Manager for distributing the Scheme. I acknowledge that none of the Manager, the Supervisor and any distributor through which I joined the Scheme will be liable to me for any loss as a consequence of them accepting or acting on instructions from me or an authorised signatory in respect of my membership in the Scheme (and that none of the Manager, the Supervisor, or any other person (including the Crown) guarantees the performance of the Scheme or the repayment of any money payable from the Scheme). I confirm that I meet the eligibility criteria for joining the Scheme as set out on page 7 of the Product Disclosure Statement and that all of the information in this application form is true and correct. I agree to notify the Manager immediately if there is any change in the information given in this application form.

By signing this Application Form I consent to receive all forms of information and communication including account information, confirmation information, newsletters, Scheme annual reports, annual member statements and annual tax certificates by any form of communication including email or other electronic means. I agree, pursuant to the Unsolicited Electronic Messages Act 2007, that the person sending any such message need not include a functional unsubscribe facility in the message. Telephone calls may be recorded for training purposes or to provide security for transactions by the Manager, its related companies or agents.

I confirm that I have read and I accept the "Declarations" in the above section.

And/Or if signing on behalf of an applicant under 18, I confirm that I am a legal Parent or Guardian of the applicant. I confirm that I have read and accepted the "Declarations" in the above section on behalf of the applicant.

If the applicant is aged 16 or 17, one parent/guardian is required to sign along with the applicant.

If the applicant is aged 16 or 17 and is married, in a civil union or a de facto relationship, the applicant alone can sign.

If the applicant is under Oranga Tamariki care, only one Oranga Tamariki guardian needs to sign.

Signature of Applicant (if 16 years or older)	**Signature of Parent/Guardian** (if applicant under 18)	**Signature of Parent/Guardian** (if applicant under 18)
Date D D M M Y Y Y Y	Date D D M M Y Y Y Y	Date D D M M Y Y Y Y

Adviser Information (Internal Use Only)

Type of advice (please tick) ☐ Advice ☐ Information only

Name of Adviser

Adviser Code

Verification of Identity*

I verify that the attached documents are true copies of the original documents and that they represent the identity of:

Applicant's Name	Adviser Signature	Date of Verification
Parent/Guardian	Adviser Signature	Date of Verification
Parent/Guardian	Adviser Signature	Date of Verification

* I confirm that I have sighted the physical applicant and ID documents **in person** (must not be done via video e.g. Zoom).