

ADVISER CODE (if applicable)



## Milford KiwiSaver Plan – Intermediary Application / Transfer Form

The easiest way to apply is online. Please contact your adviser for a link to the online application.

If you have agreed to use **Electronic Identity Verification**, then you may scan and email your application to:  
**transactions@milfordasset.com**

If you are sending **certified copies of documents**, please post to:  
**Milford KiwiSaver Plan, PO Box 960, Shortland Street, Auckland 1140**

KiwiSaver members must be a NZ citizen or resident. For applications on behalf of a minor, contact us for the correct form.

### Investor Details

FIRST NAME	MIDDLE NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>

PREFERRED NAME	TITLE	DATE OF BIRTH
<input type="text"/>	<input type="text"/>	<input type="text"/>

EMAIL ADDRESS (required for access to online client portal)	MOBILE PHONE NUMBER	HOME PHONE NUMBER
<input type="text"/>	<input type="text"/>	<input type="text"/>

PHYSICAL ADDRESS (cannot be a PO Box)	SUBURB
<input type="text"/>	<input type="text"/>

CITY	COUNTRY	POSTCODE
<input type="text"/>	<input type="text"/>	<input type="text"/>

POSTAL ADDRESS (if different from physical address)	SUBURB
<input type="text"/>	<input type="text"/>

CITY	COUNTRY	POSTCODE
<input type="text"/>	<input type="text"/>	<input type="text"/>

IRD NUMBER\*

\*If no IRD number has been received within six weeks of joining the Milford KiwiSaver Plan, we are required to exit you from the Milford KiwiSaver Plan.

**Prescribed Investor Rate (PIR)** (Please tick appropriate box)

You can find out more about PIRs at [www.ird.govt.nz/pir](http://www.ird.govt.nz/pir). If you are unsure of your PIR, we recommend you seek professional advice or contact Inland Revenue. **If a PIR is not selected a 28% PIR will apply.**

10.5%    17.5%    28%

**How did you hear about Milford?** (Please select as many that apply).

TV/video advertising    Newspaper/magazine advertising    Online advertising    Online search    Radio  
 Social media    Referral

Other \_\_\_\_\_

# Milford KiwiSaver Plan Application / Transfer Form (continued)

## Investment Details

The Milford KiwiSaver Plan offers the option of investing your contributions in any of the below Funds or splitting your contributions across multiple Funds. Please note the percentage you wish to invest into each Fund, ensuring the amount totals 100%. If you wish to invest in one Fund only, please enter 100 in that box.

Cash Fund	<input type="text"/> %	Conservative Fund	<input type="text"/> %	Moderate Fund	<input type="text"/> %
Balanced Fund	<input type="text"/> %	Active Growth Fund	<input type="text"/> %	Aggressive Fund	<input type="text"/> %

**Note:** In the event of an error in completing this part of the form, Milford has the discretion to allocate you into the Milford Balanced Fund.

## Primary Purpose of Investment\* (required for applicants aged 65 and over only)

Please tell us the primary reason you are investing these funds with us.

Retirement  Income  Investment  Other (please specify)

How do you intend to transact on this account?

**Deposits** (please select at least one, if applicable)

Regular  Now and then  Lump sum (one-off)

**Withdrawals** (please select at least one)

Regular  Now and then  Lump sum (one-off)

\*Please note this information is requested solely in relation to Milford's Anti-Money Laundering and Countering Financing of Terrorism Act 2009 obligations and is not used to assess the suitability of your product selection, or to provide financial advice.

## Investor Identification

We have two options for clients to confirm their identity. Please select **one** of the options below.

### Option 1: Electronic Identity Verification and Proof of Address

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

I confirm that I give Milford authority to check my identity and/or address electronically using the documentation provided. **I have included a copy of my current signed NZ Passport (preferred) or NZ Driver Licence (front & back).**

### Option 2: Certified Copies of Identity Documents

You can provide certified photocopies of your documents (we need the physical copy that has been certified).

I will provide certified identification documents. **For further detail on document requirements, including who can certify them and correct certification wording, see page 3.**

Note, if you are supplying foreign identity documents, you must also supply proof of New Zealand residency to enable us to confirm your eligibility to join/have joined KiwiSaver.

### Investor Identification Requirements

If you have opted not to use Electronic Identity Verification or did not pass this system check then you will need to provide the following documentation: **Please provide a certified photocopy of each document:**

- The documents can be verified by a Milford employee or certified by a Trusted Referee as described below.
- Any certified documents cannot be scanned to us (we need the copy that has been physically certified)
- Please do not send in original versions of your identity documents.

#### 1. CERTIFIED COPY OF IDENTIFICATION

##### Option 1

One of the following:

- Current signed New Zealand Passport (preferred)
- New Zealand Firearms Licence
- Overseas Passport with proof of NZ residency

**OR**

##### Option 2

- New Zealand Driver Licence (front and back)

In combination with one of the following:

- Bank statement dated within the last 12 months
- Valid credit or debit card with name embossed and signature
- Birth certificate
- Citizenship certificate
- Government agency letter (IRD, Work & Income, Electoral Commission) dated within the last 12 months
- SuperGold card with photo, name and signature

#### 2. PROOF OF ADDRESS

Must state name and physical address, cannot be a PO Box address.

One of the following documents that has been issued in the last 12 months:

- Bank statement (we accept downloaded bank statements)
- Current house or contents insurance policy or renewal statement
- Current vehicle registration
- Government agency letter (IRD, Work & Income, Electoral Commission)
- Utility bill (power, water, internet, fixed home phone, SKY)
- Rates bill
- Tenancy agreement
- Letter issued by local Health Board

#### ACCEPTED TRUSTED REFEREES

Originals can be verified by a Milford employee **OR** certified by a Trusted Referee in accordance with the instructions outlined below. Certified copies of identification must be presented to Milford within three months of certification.

Identification must be certified by one of the following:

- Lawyer with a current practising certificate
- Chartered Accountant
- Member of the Police
- Justice of the Peace
- Registered Medical Doctor
- Registered Teacher
- New Zealand Honorary Consul
- Notary Public
- A person who has the legal authority to take statutory declarations or the equivalent in New Zealand
- If outside New Zealand, a person authorised by law to take a statutory declaration (or equivalent) in that country

The certifier must:

- For photographic ID, make the statement **“I certify this to be a true copy of the original which I have sighted and represents a true and correct likeness of [name of the person presenting the documentation for certification].”**
- For certification of other documents, make the statement **“I certify this to be a true copy of the original which I have sighted.”**
- Include their **name, occupation and capacity to be a certifier** e.g. registration number (if applicable), **signature and date** of certification.
- Not be living at the same address, a relative or spouse of the individual presenting the documents.

## Your Agreement

### Privacy Statement

- The personal information you provide in this Application Form (and identity information collected in connection with this Application Form), or in the future, will be collected and held by Milford Funds Limited ("Milford") for purposes relating to the administration, marketing, operation, security and management of the Funds, the provision of services to you, and compliance with any laws, rules and regulations whether in New Zealand or in any other country. Milford will do this in accordance with all applicable New Zealand privacy laws and our Privacy Policy which can be accessed on our website at [milfordasset.com/privacy-policy](http://milfordasset.com/privacy-policy). Your personal information may be disclosed to, and held and used by, the following persons:
  - The Supervisor of the Funds
  - Milford Asset Management Limited or any of its subsidiaries or related companies (together, the "Milford Group")
  - Inland Revenue
  - Financial Markets Authority
  - Any third party, whether in New Zealand or elsewhere, that provides services to the Milford Group. In particular, if you have opted for electronic identity verification, the information will be shared with external agencies who may use a credit file header database to verify your address (note, this is not a credit check)
  - Your own financial adviser (and their staff), this only applies if you have notified us of this relationship (you are responsible for advising us if and when this relationship ends)
  - Any other person or entity where it is relevant to do so for the purposes set out above.

We can also release personal information to third parties as instructed by you and in other ways permitted by the Privacy Act.

- Your personal information may also be used by, and you consent to the use of your personal information by, Milford or any other member of the Milford Group to keep you informed about other financial opportunities, products and services of any Milford Group member, including by email, by text message, by Milford Group's online portal or by any other electronic means. Any electronic communication offering other financial opportunities, products or services will include an unsubscribe facility.
- You have the right to access and request correction to the personal information you have supplied, by contacting Milford on 0800 662 346 or by emailing us at [info@milfordasset.com](mailto:info@milfordasset.com). Any update to your personal information may be used to update other information held about you by any member of the Milford Group.

### Electronic provision of information

- I consent to receiving any communication from the Supervisor or any member of the Milford Group electronically via Milford Group's online portal, or at the email address specified in this Application Form, or any other email address advised to any Milford Group entity from time to time. These communications include those required by law and those provided in connection with your Fund, including annual reports and annual tax certificates.

### Declaration

- I have received and read a copy of the Product Disclosure Statement dated 20 June 2024 ("PDS"), and understand that additional information about the Funds is available on the Funds' online register entry.
- I agree to be bound by the terms and conditions of the PDS and the Trust Deed.
- I understand that the Milford KiwiSaver Plan is a vehicle for long-term investment and as the Funds invest in equities, the value of my investment is liable to fluctuations and may rise and fall from time to time.
- I accept that it is solely my decision to make this investment and that I have chosen the appropriate Fund for my risk tolerance and circumstances.
- I understand that Milford has not assessed the suitability of this investment for my personal financial situation, financial needs or goals.
- I understand the manner in which the fees will be deducted from my investment.
- I acknowledge that I will be unable to make any withdrawal from the Funds until Milford has received my signed withdrawal request and any supporting or identification information required.
- All the information I have provided in this Application Form is to the best of my knowledge and belief, correct and complete. I undertake to notify Milford of any change which causes the information to become incorrect or incomplete.
- I will immediately advise Milford about any changes to my personal details (including my residential or email address, telephone number, legal status or capacity).
- I acknowledge and agree to the terms of the Privacy Statement and electronic provision of information above.

### For KiwiSaver transfers only:

- I apply to transfer my KiwiSaver account to the Milford KiwiSaver Plan.
- I authorise the manager or the Supervisor of the transferring scheme to provide to Milford or the Supervisor of the Milford KiwiSaver Plan any of my personal information as necessary to complete the transfer of my benefits to the Milford KiwiSaver Plan.

If you wish to transfer a non-KiwiSaver superannuation to your KiwiSaver account, please contact Milford directly.

SIGNATURE OF APPLICANT

DATE

Please note we cannot accept electronic signatures.

# Milford KiwiSaver Plan Application / Transfer Form (continued)

For use by financial advisers only.

APPLICATION ON BEHALF OF AN ADVISED CLIENT	
FINANCIAL ADVICE PROVIDER	<input type="text"/>
FINANCIAL ADVISER	<input type="text"/>
ADVISER CODE	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>

## Financial Advice Provider Fee Authorisation (if applicable)

Only complete this section if you want fees to be deducted from your account and paid to your Financial Advice Provider.\*

	<input checked="" type="checkbox"/>	FEE AMOUNT
\$150 one-off Initial Advice Fee	<input type="text"/>	
Ongoing Advice and Administration Fee (between 0.20%-0.50% per annum)	<input type="text"/>	0. % per annum of your account balance (paid monthly)

- I instruct you to charge me the above fees and to pay them to my Financial Advice Provider.
- I understand that means the Financial Advice Provider fees will be deducted from my KiwiSaver account balance.
- I understand it is my responsibility to inform Milford should I want to stop paying the fees (for example, because I am no longer receiving advice and administration from my Financial Advice Provider).

SIGNATURE OF APPLICANT

DATE

\* The Financial Advice Provider must have a KiwiSaver Financial Adviser agreement with Milford.

### Fee rebate

For all Milford KiwiSaver Funds other than the Milford KiwiSaver Cash Fund you will receive a rebate from Milford of 0.20% per annum (paid monthly). For any investment in the Milford KiwiSaver Cash Fund you will receive a rebate of 0.05% per annum (paid monthly). This fee rebate will be credited to your KiwiSaver account on a monthly basis in recognition of the ongoing servicing and administration you receive from your Financial Advice Provider. The rebate is only payable if you are in the Milford KiwiSaver Plan on the last day of the month and your Ongoing Advice and Administration Fee has been paid that month.

### Important Information:

- The Ongoing Advice and Administration Fee is tax deductible for the purposes of calculating the amount of PIE tax applied to your account, however the Initial Advice Fee is not.
- To determine if you can deduct the Initial Advice Fee for tax purposes we suggest you seek independent tax advice.
- The fee rebate is subject to change. If there is a change Milford will notify you of this change two months prior to the fee rebate change.