

TAHITO

TAHITO Te Tai o Rehua Fund

TE TAUĀKĪ WHAKAPUAKANGA | PRODUCT DISCLOSURE STATEMENT

I tukuna e Clarity Funds Management Limited, hei rangapū ki a TAHITO Limited

Issued by Clarity Funds Management Limited, in partnership with TAHITO Limited

27 Hōngongoi 2023 | 27 July 2023

Ka whakahou tēnei puka i te tauki whakapuakanga i puta rā i te 17 Pipiri 2021. Ka tuku tēnei pukapuka i ngā mōhiohio hira mō tēnei haumitanga hei āwhina i a koe ki te whakatau mēnā e hiahia ana koe ki te haumi. He mōhiohio whai take anō mō tēnei tāpaetanga ki **https://disclose-register.companiesoffice.govt.nz**. Kua whakaritea tēnei pukapuka e Clarity Funds Management Limited i raro i te tikanga o te Financial Markets Conduct Act 2013 (**FMC** Act). Ka āhei hoki koe te kimi kupu āwhina i te Kaiwhakarato Kupu Āwhina Ahumoni hei āwhina i a koe ki te whakatau i te whakangao.

This document replaces the product disclosure statement dated 17 June 2021. 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 **https://disclose-register.companiesoffice.govt.nz**. Clarity Funds Management Limited has prepared this document in accordance with the Financial MarketsConduct Act 2013 (**FMC** Act). You can also seek advice from a Financial Advice Provider to help you make an investment decision.

1. Whakarāpopoto mōhiohio matua
Key information summary

TAHITO

He aha tēnei?

Ka whakatūria te Te Tahua o TAHITO Te Tai o Rehua (**te Tahua**) i roto i te Clarity Funds Scheme (**te Kaupapa**). He kaupapa haumi taurima tēnei, e iwa katoa ngā Pūtea i roto. E pā ana tēnei Tauākī Whakapuakanga ki Te Tahua o Te Tahito Te Tai o Rēhua anake. Ka whakarawea ētahi atu mōhiohio e pā ana ki te ūnga me te rautaki haumi o te Tahua i te wāhanga 3.

Ka whakaemihia tō moni me ā ētahi atu kaihaumi, ā, ka haumitia ki ētahi tūmomo haumitanga. Ka haumi a Clarity Funds Management Limited (**Ko Clarity, mātou rānei**) i tō moni, ā, ka tuku utunga ki a koe mō ana ratonga. Ka whirinaki ngā hua e whiwhi ai koe ki ngā whakataunga haumi a Clarity, ana kaitaurima haumi, me te whaihua o ngā haumitanga. Ka piki ake, ka heke iho rānei te uara o aua haumitanga. Ka whakaatuhia ngā tūmomo haumitanga me ngā utunga e tukuna ki a koe i roto i tēnei pukapuka.

What is this?

The TAHITO Te Tai o Rehua Fund (the **Fund**) is established within the Clarity Funds Scheme (the **Scheme**). The Scheme is a managed investment scheme consisting of nine funds in total. This Product Disclosure Statement (**PDS**) only relates to the TAHITO Te Tai o Rehua Fund. More information about the investment target and strategy for the Fund is provided in section 3.

Your money will be pooled with other investors' money and invested in various investments. Clarity Funds Management Limited (**Clarity, 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 Clarity, and its investment managers, 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.

Ka haumitia ō moni ki hea?

What will your money be invested in?

Ingoa Tahua	Whakaahuatanga	Tautuhi Tūraru[1]	Whakatau Tata o Ngā Utu Tahua ā-Tau[2]
Fund Name	Description	Risk Indicator[1]	Estimated Annual Fund Charges[2]
TAHITO **Te Tai o Rehua Fund**	He tahua matatika iwi taketake, he tahua toitū te tahua. E whakamahi ana te tahua i ngā mātaitanga pāhekoheko tōrunga a ESG hei tīpako i ngā haumitanga. Ko ngā whaipainga iwi taketake, me ngā mātāpono a te Māori ka noho hei tūāpapa mō te iho matua o te Tahua me te tīpakotanga haumitanga. Ka whakarato te Tahua i te pānga taurimatanga hohe ki ngā tūtanga pakihi o ngā pakihi nō Aotearoa me Ahitereiria i tīpakohia i runga anō i te iho matua haumitanga o TAHITO. Ka whai te Tahua ki te whakatipu i te hua pai ake i te paerewa i te wā waenga ki te wā roa. The Fund is an indigenous ethical and sustainable fund. The Fund uses positive ESG integrated screens in selecting investments. Māori indigenous values and principles serve as the foundation to the Fund's philosophy and investment selection process. The Fund will provide actively managed exposure to a portfolio of primarily New Zealand and Australian companies that have been selected in accordance with the TAHITO investment philosophy. The Fund aims to generate a better return than the benchmark over the medium to long term.	Hua iti iho i te matapae Lower expected returns Hua nui ake i te matapae Higher expected returns 1 2 3 4 **5** 6 7 Tūraru iti iho Lower Risk Tūraru nui ake Higher Risk	1.20%

[1] Nā te mea iti iho i te rima tau te wā o te Tahua, kua tatauhia te tūtohu tūraru mā te whakamahi i te pahekotanga o ngā hua tūturu me ngā hua tātai taiahumoni. Nā reira, he mōkito pea te whaitake o te tūtohu tūraru hei tautuhi i te tākohukohu pea o te Tahua haere ake nei.

[2] Ko te whakatau tata o ngā utu tahua ā-tau he ōrau o te uara rawa more o te Tahua. E whakaratoa ana ētahi atu mōhiohio mō te whakatau tata o ngā utu tahua ā-tau i roto i te wāhanga 5 (He aha ngā utu?)

[1] As the Fund has existed for less than five years, the risk indicator has been calculated using a combination of actual returns and the market index returns. As a result, the risk indicator may provide a less reliable indicator of potential future volatility of the Fund.

[2] Annual fund charges are estimated as a percentage of the Fund's net asset value. More information about the estimated annual fund charges is provided in section 5 (*What are the fees?*)

Ko wai e taurima ana i te Kaupapa me te Tahua?

Ko te Kaitaurima o te Kaupapa me te Tahua ko Clarity Funds Management Limited (**Clarity**), ā, kua whakatūria a TAHITO Limited e Clarity hei kaitohutohu haumitanga mō te Tahua. Tirohia te wāhanga 7 *(Ko wai mā kua uru mai?)* mō ētahi atu mōhiohio.

Me pēhea te tango i ō moni?

Ka taea e koe te whakahoki i te katoa, tētahi wāhanga rānei, o tō haumitanga i ngā wā katoa mā te tuku i te pānui ki a mātou me aua tohutohu. Tērā ētahi utunga mōkito mō ngā moni whakahoki. I te nuinga o te wā ka utua i roto i te 7 rā pakihi mai i te taenga mai o tō tono ki a mātou. I ētahi wā, ka whakatārewatia, ka hiki rānei i ngā whakahokinga moni mēnā e whakaaro ana mātou he panoni kino nui i te tūnga o te Tahua, e tika ana rānei mā ngā whaipāinga o ngā kaihaumi o te Tahua.

Kāore e taea te hoko, te whakawhiti rānei ki ētahi atu tāngata tō haumitanga i roto i te Tahua. Tirohia te wāhanga 2 *(He pēhea te āhua o tēnei haumi?)* mō ētahi atu mōhiohio mō ngā whakahokinga moni.

He pēhea te tāke i tō haumitanga?

He hinonga huinga haumitanga rēhita te Tahua (**PIE**). Ka hāngai te rahi o te tāke ka utu koe mō tō PIE ki tō pāpātanga kaihaumi kua tūtohua (**PIR**). Ki te whakarite i tō PIR, haere ki www.ird.govt.nz/toii/pir/workout. Tirohia te wāhanga 6 o tēnei PDS *(He aha ngā tāke hei utu māu?)* mō ētahi atu mōhiohio.

Ka rapua ētahi atu mōhiohio matua i hea?

E herea ana a Clarity ki te whakaputa i ngā whakahoutanga ā-hauwhā tau mō te Tahua. Ka whakaatu ngā whakahou i ngā hua, me te katoa o ngā utu i utaina ki ngā kaihaumi, i te tau o mua. E wātea ana ngā whakahou tahua hou ki www.tahito.co.nz. Ka hoatu hoki mātou i ngā tārua o aua pukapuka ina tonoa.

Who manages the Scheme and the Fund?

The Manager of the Scheme and the Fund is Clarity Funds Management Limited (**Clarity**), and Clarity has appointed TAHITO Limited as the investment adviser for the Fund. See section 7 *(Who is involved?)* for more information.

How can you get your money out?

You may redeem all, or part, of your investment at any time by delivering a notice to us in writing to that effect. Minimum redemption amounts apply. Payment will normally be made within 7 business days of receipt of your request by us. In some circumstances, we may suspend or defer redemptions where we consider there is a material adverse change in the position of the Fund or it is advisable in the interests of investors in the Fund.

Your investment in the Fund cannot be sold or transferred to any other person. See section 2 *(How does this investment work?)* for more information on making withdrawals.

How will your investment be taxed?

The Fund is a registered portfolio investment entity (**PIE**). The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (**PIR**). To determine your PIR, go to www.ird.govt.nz/toii/pir/workout. See section 6 of this PDS *(What taxes will you pay?)* for more information.

Where can you find more key information?

Clarity is required to publish quarterly updates for the 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 www.tahito.co.nz. We will also give you copies of those documents on request.

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Words that are capitalised in this document are defined in the glossary on page 22.

2. He pēhea te āhua o tēnei haumitanga? How does this investment work?

TAHITO

He tāpaetanga o ngā wāhanga i roto i te Tahua o TAHITO Te Tai o Rehua tēnei PDS. He Tahua matatika iwi taketake Māori, toitū hoki te tahua. He Tahua pānga taurimatanga hohe, ā, ka pāhekoheko i ngā whaipainga Māori me te raraunga Taiao, Pāpori, Mana Whakahaere (**ESG**) hoki hei tīpako i ngā haumitanga.

Ko Te Kōwhiringa Tapu o TAHITO te hātepe haumitanga hei ine i ngā kamupene. Ka paheko te hātepe i te mātauranga tahito o te Māori me te hangarau kapu raraunga whakaniko a ESG me te tātari ahumoni papai. Ina whakamahi ana i tēnei ahunga whakangao, e whakamātau ana mātou ki te kōwhiri i ngā kamupene o Aotearoa me Ahitereiria e tino whakaatu ana i ngā matatika whakakotahi, whakawhanaunga hoki i heke mai i te ahurea taketake o te Māori me ōna tīpuna e noho ai te tangata me te taiao ki te iho, ā, e arotahi ana ki te hononga me te taupuhipuhi o ngā mea mataora katoa.

I whakamāramahia te hātepe haumitanga o TAHITO i roto i te Kaupapahere Taiao, Pāpori, Mana Whakahaere – Toitū, Matatika, Pānga hoki. E wātea ana ki www.tahito.co.nz.

Ka whakatūria te Tahua i roto i te kaupapa haumitanga taurima a Clarity Funds, he kaupapa haumitanga taurima e whakahaeretia ana e te Kawenata Tiakitanga o te 12 o Hereturikōkā 2019.

Ka whakamana te kaupapa haumitanga taurima i ngā kaihaumi ki te whakatōpū i ā rātou haumitanga kia whiwhi ki ngā painga kāore e āhei ana e te tangata takitahi, tae atu ki te whānuitanga o ngā rawa me te kanorau haumitanga nui ake. Ka tāpae te Tahua i te taurima haumitanga ngaio, te whakahaere ngāwari, ā, ka whakamahi i te painga o te tikanga tāke PIE.

Ka hoko te moni e haumi ana koe i ngā wāhanga nō te Tahua. E hāngai ana te utu o ia wāhanga e whiwhi ai koe ki te uara o te Tahua i te wā e haumi ana koe. Ka tatau mātou i te utu wāhanga mā te whakawehe i te uara rawa more o te Tahua i te nui o ngā wāhanga kua tukuna e te Tahua. Kei a mātou hoki te tikanga mēnā ka tāpirihia ngā utu hoko hei whakarite i te utu wāhanga ka tukuna. Ka tatauhia te utu wāhanga ia rā pakihi, ā, ka tāngia ki tō mātou pae tukutuku. Ka panoni ngā utu wāhanga o ia rā o te Tahua ina panoni ana te uara taiahumoni o ngā rawa o te Tahua. Ka whakaatatia te piki, te heke rānei o te utu wāhanga i ngā hua o tō haumi.

Kāore e riro i a koe te whiwhinga ā-ture i ngā rawa o te Tahua, engari ka whai mōtika koe ki ngā hua e puta mai ana i aua rawa.

Ina whakareatia atu te maha o ō wāhanga (tō whaipānga wāhanga) ki te utu wāhanga, koinā te katoa o te uara o tō haumitanga i roto i te Tahua (engari ka panoni pea te pānga o te tāke i te maha o ō wāhanga, ka piki, ka heke rānei, nā te mea ka tatauria te utu wāhanga i mua i te tāke).

He wehe kē ngā rawa o te Tahua, ā, kāore e wātea ana ki te whakatutuki i ngā taunahatanga o tētahi atu Tahua i roto i te kaupapa.

He mea hira ngā whakataunga haumi. He tukunga iho wā roa i te nuinga o te wā. E whakahau ana mātou me āta pānui koe i ngā pukapuka katoa. Pātaihia ngā pātai. Rapua he tohutohu i ngā kaingaio hāngai i mua i te here i a koe.

This PDS is an offer of units in the TAHITO Te Tai o Rehua Fund. The Fund is a Māori indigenous ethical and sustainable fund. The Fund is actively managed and integrates Māori values and Environmental, Social and Governance (**ESG**) data to select investments.

The TAHITO Te Kōwhiringa Tapu is the investment process for measuring companies. The process combines Māori ancestral knowledge with sophisticated ESG data capture technology and strong financial analysis. In applying this investment approach, we are endeavouring to select New Zealand and Australian companies that best display collective and relational ethics and behaviours derived from indigenous Māori culture and ancestry which places people and the environment first and centres on the connection and interdependence of all living things.

The TAHITO investment process is set out in detail in the TAHITO Environmental, Social and Governance – Sustainability, Ethics and Impact Policy, which is available at www.tahito.co.nz.

The Fund is constituted within the Clarity Funds Managed Investment Scheme, a managed investment scheme that is governed by a Trust Deed dated 12 August 2019.

A managed investment scheme enables investors to pool their investments together to achieve benefits that may not be possible individually, including access to a wider range of assets and greater investment diversity. The Fund offers professional investment management, ease of administration, and utilises the benefit of the PIE tax regime.

The money you invest buys units in the Fund. The price of each unit you receive depends on the value of the Fund at the time you invest. We calculate the unit price by dividing the Net Asset Value of the Fund by the number of units the Fund has on issue. We also have the discretion to include trading costs in determining the unit price received. The unit price is calculated each business day and published on our website. The daily unit price of the Fund will change as the market value of the Fund's assets change. The return on your investment is reflected in any increase or decrease in the unit price.

Units do not give you legal ownership of the Fund's assets, however they do give you rights to the returns earned on those assets.

The number of units you have (your unitholding), when multiplied by the unit price, gives you the total value of your investment in the Fund (although the impact of tax can result in a change in the number of units you hold, up or down, as the unit price is calculated before tax).

The assets of the Fund are separate and are not available to meet the liabilities of any other fund in the Scheme.

Investment decisions are very important. They often have long-term consequences. We recommend you read all documents carefully. Ask questions. Seek advice from relevant professionals before committing yourself.

Ngā tohanga

Kāore te Tahua e tuari ana i te hua pūtea; ko te hua pūtea whakatipu mō te Tahua e kitea ana i roto i te utu wāhanga.

Ngā haumitanga

Ka āhei koe ki te haumi mā te whakaoti i te puka tono e tāpirihia ana ki tēnei PDS me te whakahoki atu ki a mātou. Tēnā whakaritea te tukunga o ngā mōhiohio katoa e hiahiatia ana, tae atu ki te rahi o te moni e hiahia ana koe ki te haumi.

Momo Tāpaetanga	Rahi Mōkito
Rahi Haumitanga Mōkito Tuatahi	$1,000
Rāhi Haumitanga Mōkito Tāpiri	$500

Kei a mātou te tikanga ki te panoni i ngā rahi haumitanga mōkito, me te tapeke mōkito, me te whakaae ki ngā tono mō ngā haumitanga i raro iho i te rahi mōkito kua kōrerotia.

Ka whakaae pea, ka whakahē rānei mātou i te katoa, i tētahi wāhanga rānei o tētahi tono. Ka whakahokia ngā moni tono mō ngā tono kāore e whakaaetia ana, me te kore huamoni.

Ka ahu whakamua anake tō haumi ina whakatūturu te Kaitaurima Whakahaere ki a mātou kua whakawāteahia ngā tahua whiwhi.

Ka whakaritea te utu wāhanga i te mutunga o ia rā pakihi. Ka tuku mātou i ō wāhanga i te utu wāhanga mō te Tahua. Kei a mātou hoki te tikanga mēnā ka tāpirihia ngā utu hoko hei whakarite i te utu wāhanga ka tukuna.

Ina whiwhi, ā, whakaaetia ana tō tono e te Kaitaurima Whakahaere i mua i te tahi karaka i te ahiahi i te rā pakihi, ka tukuna ngā wāhanga ki a koe i te utu ka whakaritea i taua rā tonu. Ina whiwhi ana, ā, whakaaetia ana tō tono i muri i te tahi karaka i te ahiahi i te rā mahi, ka tukuna ngā wāhanga ki a koe i te utu ka whakaritea i te rā pakihi i muri mai.

Te unu i tō haumitanga

Ka taea e koe te unu i te katoa, tētahi wāhanga rānei, o tō haumitanga (hāunga ngā rahi mōkito e hāngai ana) i te Tahua mā te tuku i te pānui ā-tuhi ki a mātou. Ka whakahokia, ka utua hoki ngā wāhanga ki tō pūkete pēke tapa, ā, me tapa ki te ingoa o te kaihaumi.

Tūmomo Whakahokinga	Rahi Mōkito	Herenga
Rahi unuhanga mōkito	$500	Mēnā ka heke tō haumitanga ki raro i te $1000 me unu koe i te katoa o tō haumitanga.

Kei a mātou te tikanga ki te panoni i ngā rahi unuhanga mōkito, me te toenga mōkito, me te whakaae ki ngā unuhanga mō ngā haumi i raro iho i te rahi mōkito kua kōrerotia.

Distributions

The Fund does not currently distribute income, and as such any accrued income for the Fund is reflected in the Fund's unit price.

Making investments

You can invest by completing the application form accompanying this PDS and sending it back to us. Please ensure all required information is provided, including how much you would like to invest.

Type of Contribution	Minimum Amount
Minimum initial investment amount	$1,000
Minimum additional investment amount	$500

We may, at our discretion, change the minimum investment amounts, and the minimum balance, and accept applications for investments below the stated minimum amount.

We may accept or refuse any application either in whole or part. Application monies received in respect of rejected applications will be refunded, without interest.

Your investment will only proceed once the Administration Manager confirms with us that the funds received have been cleared.

The unit price is determined as at the end of each business day. We will issue your units at the unit price for the Fund. We also have the discretion to include trading costs in determining the unit price received.

If your application is received and accepted by the Administration Manager before 1.00pm on a business day, units will be issued to you at the price determined as at that day. If your application is received and accepted after 1.00pm, units will be issued to you at the price determined as at the end of the following business day.

Withdrawing your investment

You may withdraw all or part of your investment (subject to any minimum amounts that apply) in the Fund by delivering a notice to us in writing to that effect. Units will be redeemed and paid into your nominated bank account, which must be in the name of the investor.

Type of Redemption	Minimum Amount	Condition
Minimum withdrawal amount	$500	If your withdrawal would make your investment fall below $1000 you must withdraw all of your investment.

We may, at our discretion, change the minimum withdrawal amount and the minimum balance, and accept withdrawals below the stated minimum amounts.

Ka whakaritea te utu o te wāhanga i te mutunga o ia rā pakihi. Ka whakahoki mātou i tō haumitanga, ki tō pūkete pēke tapa, ki te utu wāhanga mō te Tahua. Kei a mātou hoki te tikanga mēnā ka tāpirihia ngā utu hokohoko hei whakarite i te utu wāhanga ka tukuna.

Mēnā ka whiwhi te Kaitaurima Whakahaere i tō tōno unuhanga i mua i te tahi karaka i te ahiahi, ko te utu hāngai ki tō tono unuhanga ko te utu ka whakaritea i taua rā tonu. Mēnā ka whiwhi i tō tono unuhanga i muri i te tahi karaka i te ahiahi o te rā pakihi, ko te utu hāngai ki tō tono unuhanga ko te utu ka whakaritea i te mutunga o te rā pakihi i muri mai.

I raro i te Kawenata Tiakitanga, ka whakatārewa, ka hiki pea mātou i te whakahokinga o ngā wāhanga i ētahi āhuatanga. Ka pēnei mātou mēnā, i runga i te pono, ka whakarite mātou me hiki, me whakatārewa rānei i te whakahokinga o ngā wāhanga hei painga mā ngā kaihaumi katoa. Me whiwhi mātou ki te whakaaetanga a te Kaitiro i te tuatahi mēnā neke atu i te rua wiki te wā hiki. E whakatakotohia ana ēnei herenga ki te pukapuka Other Material Information a Clarity Funds e wātea ana ki https://disclose-register.companiesoffice.govt.nz/.

He pēhea te whakawhiti mai i tētahi tahua ki tētahi atu

Ka āhei koe te tono kia whakawhiti i tētahi wāhanga, i te katoa rānei i roto i te Tahua ki tētahi atu tahua i roto i te Kaupapa. Tēnā, tirohia te Clarity Funds PDS. Ko ngā tono whakawhiti oti, ka utua i te utu wāhanga tata e wātea ana. Ka whakaritea ngā whakawhiti hei tono unuhanga me tētahi tono anō ā muri iho ki tētahi atu tahua.

Whakapā mai mō ētahi atu mōhiohio.

The price of a unit is determined as at the end of each business day. We will redeem your investment, to your nominated bank account, at the unit price for the Fund. We also have the discretion to include trading costs in determining the unit price received.

If your withdrawal request is received by the Administration Manager prior to 1.00pm, the price applicable to your withdrawal request will be the price determined as at that day. If your withdrawal request is received after 1.00pm on a business day, the applicable price will be the unit price determined as at the end of the following business day.

Under the Trust Deed, we may, in certain circumstances, suspend or defer the redemption of units. We will do this when we, in good faith, determine that it is in the general interests of all investors to defer or suspend immediate redemption of units. We must obtain the Supervisor's prior agreement where this will be for a period longer than two weeks. These conditions are set out in the Clarity Funds Other Material Information document which is available at https://disclose-register.companiesoffice.govt.nz/.

How to switch between funds

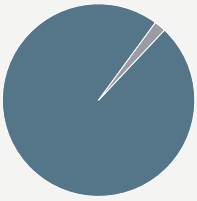
You can request to switch part or all of your investment from the Fund to another fund within the Scheme. Please refer to the Clarity Funds PDS. Completed switch requests will be made on the next available unit price. Switches will be treated as a withdrawal request from the Fund and a subsequent application into another fund.

Please contact us for more information.

3. Whakaaturanga o tō kōwhiringa haumitanga

TAHITO

Rautaki me ngā Whāinga Haumi
Whāinga: Ka whakarato te Tahua i te pānga taurimatanga hohe ki ngā tūtanga pakihi o ngā pakihi nō Aotearoa me Ahitereiria i tīpakohia i runga anō i te iho matua haumitanga o TAHITO. Ka whai te Tahua ki te whakatipu i te hua pai ake i te paerewa i te wā waenga ki te wā roa.
Rautaki: He tahua matatika iwi taketake, he tahua toitū te tahua. E whakamahi ana te tahua i ngā mātaitanga pāhekoheko tōrunga a ESG hei tīpako i ngā haumitanga. Ko ngā whaipainga iwi taketake, me ngā mātāpono a te Māori ka noho hei tūāpapa mō te iho matua o te Tahua me te tīpakotanga haumitanga. Ko te whāinga o te Tahua ki te whakarato pikinga uara i te wā waenga ki te wā roa i te pānga āta taurima i tetahi huinga haumitanga o ngā pākihi nō Aotearoa me Ahitereiria i rangahauhia paitia.
Paeraro: 50 ōrau o te Tōpūtanga Tauine Huinga Haumitanga S&P/NZX50 me te tūnga taurewa me te 50 ōrau S&P/ASX200 Tauine Whakatōpū i roto i ngā tāra o Aotearoa.

Ranu Haumi Ūnga	Tūraru Tautuhi[3]	Angawā Haumi Marohi Itinga Iho
 98 ōrau ngā tūtanga pakihi nō Aotearoa me Ahitereiria 2 ōrau Pūtea me ōna ritenga	5 He teitei te taumata tākohukohu o te Tahua	Wā waenga (Ngā tau e rima)

He whakarāpopoto te ripanga i runga ake o te Tauākī mō ngā Kaupapahere me ngā Whāinga Haumi (**SIPO**) o TAHITO te Tai o Rēhua. Ka āta whakamāramahia ngā uara, ngā matatika me ngā mātāpono Māori i roto i te SIPO. Ka riterite tā mātou arotake i te SIPO. Ka whakatikahia pea e mātou i raro i ngā tikanga o te Kawenata Tiakitanga, i raro i ngā herenga o te Ture FMC.

I mua i tā mātou whakarerekētanga, ka whakaaro mātou mēnā ka whai painga ngā kaihaumi i ngā panonitanga, ā, ka kōrerorero ki te Kaitiro. Mēnā he mea nui, kāore e iti iho i te 30 rā i mua i te rā ka ū te whakahou, ka tuku mātou i te pānui ā-tuhi ki a koe.

Ka kite koe i te putanga hou o te SIPO ki https://disclose-register.companiesoffice.govt.nz/.

Ka kitea he mōhiohio anō mō ngā rawa i roto i te Tahua ki ngā Whakahou Tahua i www.tahito.co.nz.

Haumitanga Matatika

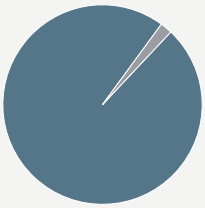
Hei tāpiri atu ki te Tahua e tuku haumi ana i runga i te hāngai ki tāna ake Kaupapahere ā-Taiao, ā-Pāpori, ā-Mana Whakahaere hoki - me te Toitū, te Matatika me te Whai Pānga (**Kaupapahere ESG-SEI**), kua whakamanatia ia e te Responsible Investment Association of Australasia (**RIAA**), ā, he mema hoki a Clarity, ko tana Kaiwhakahaere terā. E tohu ana te whakamanatanga RIAA kua whakatinanatia e te Tahua tētahi tikanga haumi me ngā tukanga e āta whai whakaaro ana ki ngā take ā-taiao, ā-pāpori, ā-mana whakahaere, ā-matatika rānei, ā, kua horopūtia te tukanga haumi e tētahi rōpū mōwaho. E tohu ana hoki te whakamanatanga e ū ana te Tahua ki ngā tikanga whakahaere, tikanga puakanga pākaha e hiahiatia ana e te Hōtaka Whakamana a RIAA. Ka kitea ētahi atu mōhiohio i roto i tā mātou Kaupapahere TAHITO ESG-SEI i www.tahito.co.nz.

[3] Nā te mea iti iho i te rima tau te wā o te Tahua, kua tatauhia te tūtohi tūraru mā te whakamahi i te pahekotanga o ngā hua tūturu me ngā hua tātai taiahumoni. Nā reira, he iti iho pea te kounga o te tūtohu tūraru hei tautuhi i te tākohukohu pea o te Tahua haere ake nei.

3. Description of your investment option

TAHITO

Investment Strategy and Objectives
Objective: The Fund will provide actively managed exposure to a portfolio of primarily New Zealand and Australian companies that have been selected in accordance with the TAHITO investment philosophy. The Fund aims to generate a better return than the benchmark over the medium to long term. **Strategy:** The Fund is an indigenous ethical and sustainable fund. The Fund uses positive ESG integrated screens in selecting investments. Māori indigenous values and principles serve as the foundation to the Fund's philosophy and investment selection process. The Fund aims to generate capital growth over the medium to long term by by active management of a select portfolio of well researched New Zealand and Australian companies. **Benchmark:** 50% S&P/NZX50 Portfolio Index Gross with Imputation and 50% S&P/ASX200 Accumulation Index in New Zealand dollars.

Target Investment Mix	Risk Indicator[3]	Minimum Suggested Investment Timeframe
 98% Australasian equities. 2% Cash and cash equivalents.	**5** The Fund may have a high level of volatility	Medium term (5 years)

The above table is a summary of the TAHITO Te Tai o Rehua Statement of Investment Policy and Objectives (**SIPO**). The Māori indigenous values and ethical principles are explained in more detail in the SIPO. We regularly review the SIPO. We may amend it in accordance with the terms of the Trust Deed, subject to the provisions of the FMC Act.

Before we make changes, we will consider if the changes are in the best interests of investors and consult with the Supervisor. Where material, we will give you written notice at least 30 days before the date on which the revision takes effect.

You will find the most current version of the SIPO at https://disclose-register.companiesoffice.govt.nz/.

Further information about the assets in the Fund can be found in the Fund Updates at www.tahito.co.nz.

Responsible Investment

In addition to the Fund investing in line with its own Environmental, Social and Governance – Sustainability, Ethics and Impact Policy (**ESG-SEI Policy**), it is certified by the Responsible Investment Association of Australasia (**RIAA**) and Clarity, its Manager, is a member. RIAA certification signifies that the Fund has implemented an investment style and process that systematically takes into account environmental, social, governance or ethical considerations, and the reliability of the investment process has been verified by an external party. Certification also signifies that the Fund adheres to the strict operational and disclosure practices required by RIAA's Certification Program. Further information can be found in our TAHITO ESG-SEI Policy at www.tahito.co.nz.

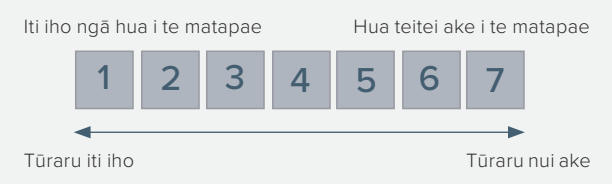
[3] As the Fund has existed for less than five years, the risk indicator has been calculated using a combination of actual returns and the market index returns. As a result, the risk indicator may provide a less reliable indicator of potential future volatility of the Fund.

4. He aha ngā tūraru o te haumi? What are the risks of investing?

TAHITO

Te mārama ki te tūtohu tūraru

Me whai ngā tahua taurima o Aotearoa i te tūtohu tūraru ahuwhānui. Ko te tikanga o te tūtohu Tūraru hei āwhina i ngā kaihaumi kia mārama ki ngā ngākauruatanga o te ngarohanga me te whanaketanga ka pā ki tā rātou haumitanga. Ka āhei koe ki te whakataurite i ngā tahua mā te whakamahi i te tūtohu tūraru.



Ka kitea te tūtohu tūraru mō te Tahua ki te wāhanga 3 *(Whakaaturanga o tō kōwhiringa haumi)*.

Ka whakatauria te tūtohu tūraru mai i te 1 (hāhaka) ki te 7 (teitei). Ka whakaata te whakatauranga i te piki me te heke o te uara o ngā rawa o te tahua (tākohukohu). Ko te tikanga o te tūraru nui ake he nui ake ngā hua pea i te wā roa, engari he nui ake ngā piki me ngā heke.

Hei whakamārama i ō ake whakaaro ki te tūraru, ka āhei koe ki te rapu tohutohu ahumoni, te whakarite rānei i tō āhuatanga tūraru rānei ki www.sorted.org.nz/tools/investor-kickstarter.

Kia mōhio mai koe ehara i te mea kāore he tūraru haumitanga i roto i te rōpū hāhaka, ā, he tūraru anō kāore i te hopukina e tēnei whakatauranga.

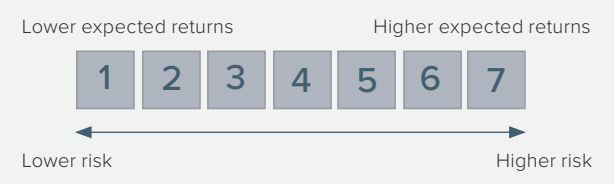
Ehara te tūtohu tūraru i te oati o te whaihua o te tahua ā muri ake.

Kāore anō kia whakahaeretia te Tahua mō ngā tau e rima e whakaritea ana. Nā reira kua whakaritea e mātou te tautuhi tūraru mā te whakamahi i te pahekotanga o ngā hua tātai taiahumoni me ngā hua tūturu o te Tahua. Ko te tūāpapa o te tautuhi tūraru ko ngā raraunga hua mō ngā hua tātai taiahumoni mō te wā e tīmata ana i te 1 o Paengawhāwhā 2018 ki te 31 o Whiringa-a-nuku 2019 (Tātai) me te 1 o Whiringa-a-nuku 2019 ki te 31 o Poutū-te-rangi 2023 (Tūturu).

Ahakoa he āhua whena ngā tūtohu tūraru, ka neke i ētahi wā. Ka kitea te tūtohu tūraru hou i roto i te whakahoutanga hou rawa mō te Tahua.

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 the Fund can be seen in section 3 *(Description of your investment option)*.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the Fund's assets can go 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 www.sorted.org.nz/ tools/investor-kickstarter.

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a fund's future performance.

The Fund has not been operational for the required five years. We have therefore determined the risk indicator using a combination of market index returns and actual Fund returns. The risk indicator is based on the returns data for the market index returns for the period from 1 April 2018 to 31 October 2019 (Index) and 1 November 2019 to 31 March 2023 (Actual) .

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 the Fund.

Ngā tūraru haumitanga whānui

Ko ētahi o ngā mea ka whakapiki, ka whakaheke rānei i te uara o te tahua, ā, ka whakaaweawe i te tūtohu tūraru, ko:

Te Tūraru Taiahumoni

He maha ngā āhuatanga e whakaaweawe ana i te whaihua taiahumoni ahumoni, nā reira ka piki, ka heke te uara o ngā haumitanga. Ko ngā āhuatanga ohaoha, tōrangapū, tāke, waeture hoki tae atu ki te kakare whānui o te taiahumoni. Ka pāngia te whaihua o ngā kāwai rawa me ngā kāwai rawa takitahi e ēnei āhuatanga, ētahi āhuatanga pakihi whāiti rānei. Ka whakaitia te tūraru mā te pupuri i te huinga haumitanga kanorau o ngā taurewa.

Tūraru Moni me te Whakarauhī

Ko te tūraru o te ngaronga moni i ngā pāpātanga whakawhiti tāwāhi e mānenei ana. Ka whakamātau mātou ki te whakaiti i te tūraru o ngā huranga moni mā te whakamāmā i te whakaaweawe o ngā mānenei moni mā te whakamahi i ngā kirimana tōmua e here ana i te pāpātanga whakawhiti mō te kurutete moni ā muri ake nei, e kīia ana he 'whakarauhī'. Ka whakarato te whakarauhī moni i te parenga ki ngā panonitanga i roto i ngā pāpātanga whakawhiti moni.

Tūraru Māngohe

Ko te tūraru kāore e taea te hokohoko i te haumitanga i ētahi wā mēnā he āhuatanga taiahumoni tākohukohu e uaua ai te tahuri rawa hei moni. Ka pā kinotia pea te hātepetanga o ngā kurutete Tahua, ā, he takaroa pea te whiwhinga a te kaihaumi i ngā tahua i tonoa. Ka whakahaeretia te tūraru māngohe mā te whakakanorau i ngā pūtea taurewa e pupuritia ana me te pupuri hoki i ngā rawa māngohe rahi hei taurima i ngā herenga wā poto.

Tūraru Hua Haumitanga

Kāore e kī taurangi ana te whaihua i mua ki te whaihua ā muri ake. Tērā te tūraru kāore e whakatutukihia ngā whāinga haumitanga o te Tahua, ka iti iho rānei te whaihua i te tātai paeraro rānei i roto i te angawā haumitanga mōkito. Ka taurimahia tēnei tūraru mā te aroturuki riterite o te whaihua o te Tahua me te tohanga rawa e whāia ana e te Kaitaurima.

General investment risks

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

Market Risk

Many factors affect financial market performance, meaning that the value of investments rise and fall as a result. This could be economic, political, tax and regulatory conditions as well as general market sentiment. The performance of asset categories and individual asset categories could be impacted by these or business specific conditions. The risk is mitigated by holding a diverse portfolio of securities.

Currency and Hedging Risk

The risk of losses from fluctuating foreign exchange rates. We may seek to mitigate the risk of currency exposures by offsetting the impact of currency fluctuations by the use of forward contracts that will lock in an exchange rate for a currency transaction at a future date, known as 'hedging'. Currency hedging provides some protection against changes in currency exchange rates.

Liquidity Risk

The risk that an investment cannot be traded for periods in volatile and illiquid market conditions. This may affect the processing of fund transactions and there could be a delay in an investor receiving requested funds. Liquidity risk is managed by diversifying the securities held and holding enough liquid assets to manage short-term obligations.

Investment Return Risk

Past performance is no guarantee of future performance. There is a risk that the investment objectives of a fund may not be met or the fund underperforms its benchmark index over the suggested minimum investment timeframe. This risk is managed through the regular monitoring of the Fund's performance and target asset allocation by the Manager.

Ētahi atu tūraru tauwhāiti

Ko te Tahua he Otinga Ahumoni Pāhekoheko, ko te whakamāramatanga e whai whakaarohia ana ngā āhuatanga ahumoni, ahumoni kore hoki ina whakamahi ina whakatau ana i te whakangao. E rapu ana a TAHITO, i ngā kamupene e tīaroarohia ana ki ngā uara tīpuna Maori, ā, ka whakamahi a TAHITO i ngā aweretanga me te tauārai angitu kia whakatutuki i tēnei, e āta whakamāramahia anōtia ai i roto i te TAHITO SIPO. Ko tētahi putanga pea o te aro atu ki ngā āhuatanga tē ahumoni, he iti pea ngā kōwhiringa whakangao, he iti iho pea ngā hua e puta ai rānei i ngā tahua kāore e aro atu ki ngā āhuatanga ahumoni kore ina whakatau ana i te whakangao.

E wātea ana ētahi atu mōhiohio e pā ana ki ngā tūraru i roto i te Clarity Funds Management pukapuka Other Material Information ki https://disclose-register.companiesoffice.govt.nz/.

Ka tūtohu mātou kia rapu koe i te tohutohu ngaio i mua i te haumi ki te Tahua kia mārama he aha ngā tūraru e hāngai ana ki tēnei haumitanga, otirā e pā ana ki ōu ake āhuatanga.

Other specific risks

The Fund is an Integrated Financial Product which means that both financial and non-financial factors are considered when making investment decisions. In TAHITO's case, companies who align with Maori ancestral values are sought and TAHITO utilises exclusions and positive screening to do this, which is further explained in the TAHITO SIPO. As a result of considering non-financial factors, investment opportunities may be limited and/or the fund may produce more modest returns than funds who do not take non-financial factors into consideration when making investment decisions.

More information relating to risks is available in the Clarity Funds Other Material Information document, which is available at https://disclose-register.companiesoffice.govt.nz/.

We recommend that you seek professional advice before investing in the Fund to understand what risks are associated with this investment, especially in relation to your personal circumstances.

5. He aha ngā utu? What are the fees?

TAHITO

Ka tukua he utunga ki a koe mō te haumi ki te Tahua. Ka tangohia ngā utunga i tō haumitanga, ā, ka whakaiti i ō hua. E rua ngā tūmomo utunga ki a koe:

- ngā utu riterite (hei tauira, ngā utu tahua ā-tau). He pānga nui ngā rerekētanga iti i ēnei utunga ki tō haumitanga i te wā roa;
- utunga wā kotahi (hei tauira, ngā utunga tāpaetanga). Ināianei kāore he utunga wā kotahi e tukuna ana e Clarity.

Ngā utunga tahua ā-tau katoa

Ko ngā utunga tahua katoa, hei ōrau o te uara rawa more (hāunga te GST)		
Utu Whakahaere	Te Whakatau Tata o Ētahi atu Utu Whakahaere	Whakatau Tata o Ngā Utu Tahua ā-Tau
0.85%	0.35%	1.20%

Kāore e nui ake ngā utu tahua ā-tau katoa (hāunga te GST me ētahi utu whakahaere rerekē) i te rahi i whakaatuhia i runga ake mō te Tahua. Ka pā mai ngā utu ia rā, ka utua ia marama i muri iho, ā, e whakaatuhia ana i roto i te utu wāhanga.

Ka kapia e ngā utu e whakahuatia ana i runga ake:

Utu kaiwhakahaere: Ka tāpiripirihia te utu kaiwhakahaere i ia rā i roto i te utu wāhanga o te Tahua, ā, ka taea te utu atu ki Clarity hei Kaiwhakahaere. Ka utua tētahi wāhanga o tēnei utu ki TAHITO mō ana ratonga Kaitohutohu Haumi.

Utu whakahaere: Ka tāpiripirihia te utu whakahaere i ia rā i roto i te utu wāhanga o te tahua. Ka kapi i tēnei utu ētahi atu utu tae atu ki te kaitiro, te tangata tiaki, te kaiwhakahaere whakahaere, te rēhita wāhanga, te whakarite utu wāhanga, te kaute tahua, ture, me te tātari waeture me te tautuku.

Ka utua tōtikahia ngā utu takawaenga me ētahi atu utu kurutete e te tahua. I raro i ngā kupu o te tuhinga mana whakahaere Tahua, mā te Tahua pea e utu i ētahi atu utu pērā i ngā utu me ngā tāke wā kotahi. Ngā Utu Tahua Katoa mō te tau ahumoni o mua e wātea ana i roto i te Whakahou Tahua hou.

Ngā horapatanga: Kāore mātou e whakamahi ana i tētahi horapatanga ki tā mātou wae utu i te nuinga o te wā. Engari tērā pea ka whakamahi atu he horapatanga ki ngā tono tino nui ki ngā tukunga utu, i ngā wā rānei e tino pāhekeheke ana te mākete. Ko te tikanga o tēnei he tiaki i ngā kaihaumi kurutete-kore mai i ngā utu ā-kurutete e pā ana ki te hoko mai, te hoko atu rānei i ngā monihere tūāpapa.

You will be charged fees for investing in the Fund. Fees are deducted from your investment and will reduce your returns. 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, contribution fees). Currently there are no one-off fees charged by Clarity.

Total annual fund charges

Total fund charges, as a percentage of net asset value (excluding GST)		
Management Fee	Estimated Other Administration Charges and Expenses	Estimated Total Annual Fund Charges
0.85%	0.35%	1.20%

The total annual fund charges (excluding GST and any extraordinary expenses) shall not exceed the amounts shown above for the Fund. Fees are accrued daily, paid monthly in arrears to us and reflected in the unit price.

The charges outlined above cover:

Management fee: A management fee is accrued daily in the unit price of the Fund and is payable to Clarity as Manager. A portion of this fee is paid to TAHITO for its Investment Advisory services.

Administration fee: An administration fee is accrued daily in the unit price of the fund. This fee covers other expenses including supervisor, custodian, administration manager, unit registrar, unit pricing, fund accounting, legal, audit regulatory and compliance.

Brokerage and other transaction costs are paid directly by the fund. Under the terms of Funds governing document, other expense such as one off costs and taxes may also be charged to the Fund. Total Fund Charges for the previous financial year are available in the latest Fund Update.

Spreads: We do not typically apply a spread to our unit price. However, we may apply a spread to particularly large applications or redemptions, or during periods of heightened market volatility. This is done to protect non-transacting investors from the transaction costs related to buying or selling underlying securities.

Mā mātou e panoni ngā horapatanga me te kore pānui mēnā e whakaaro ana mātou he tika i raro i ngā āhuatanga o te taiahumoni.

Ko tā te horapatanga he whakatau tata i ngā utu, ehara i te utu, ā, kāore e utua ai ki a mātou. Ko te rahi e hoatu ai pea mātou ki te Tahua e whakahuatia ana i roto i te tuhinga Clarity 'Ētahi atu Mōhiohio Hira', e wātea ana i runga i te pae tukutuku a Clarity www.clarityfunds.co.nz, i www.disclose-register.companiesoffice.govt.nz rānei, whakapā mai rānei ki a mātou ki **info@tahito.co.nz**, **0800 990 055** rānei.

Te Ingoa Tahua	Horahanga Hoko mai	Horahanga Hoko atu
TAHITO Te Tai o Rehua Fund	0.26%	0.26%

He tauira mō te pānga o ngā utu ki te kaihaumi

Ka haumi a Sarah i te $100,000 ki TAHITO Te Tai o Rehua.

Ka tukuna ngā utunga taurima me te whakahaere ki a ia, ka pēnei te rahi $1,200 (1.20% o te $100,000). Ka nui ake, ka iti iho pea ēnei utunga mēnā ka piki, ka heke te rahi o tana pūkete i roto i te tau.

Ko ngā utunga whakatau tata mō te tau tuatahi:

*** Utu Tahua: $1,200 me te GST**

Tirohia te whakahoutanga tahua hou rawa mō te tauira o ngā hua me ngā utunga tūturu i tukuna ki ngā kaihaumi i te tau kua hipa.

Ka hāngai anake tēnei tauira ki a TAHITO Te Tai o Rehua. Mēnā e whakaaro ana koe ki te haumi ki ētahi atu tahua, kōwhiringa haumi rānei i roto i te kaupapa, kāore pea e whakaahua tēnei tauira i ngā utunga tūturu ka tukuna ki a koe.

Ka taea ngā utu te panoni

Ka āhei mātou ki te panoni i ngā utunga e tukuna ana i ētahi wā, mēnā e whakaae ana te Kaitiro. Ka tuku mātou i te pānui ā-tuhi i te toru marama i mua i te pikinga o ngā utu.

Me whakaputa a Clarity i te whakahoutanga tahua mō te Tahua e whakaatu ana i ngā utu pū i tukuna i roto i te tau kua hori ake nei. Ko ngā whakahoutanga tahua, e wātea ana ki www.tahito.co.nz.

We reserve the right to change spreads without notice if we believe this is warranted by market conditions.

The spread reflects estimated costs and is not a fee, nor is it paid to us. The amount that we may apply to the Fund is outlined in the Clarity Funds Other Material Information document, available on Clarity's website www.clarityfunds.co.nz, or www.disclose-register.companiesoffice.govt.nz or contact us at **info@tahito.co.nz** or **0800 990 055**.

Fund Name	Buy Spread	Sell Spread
TAHITO Te Tai o Rehua Fund	0.26%	0.26%

Example of how fees apply to an investor

Sarah invests $100,000 in the TAHITO Te Tai o Rehua Fund.

She is charged management and administration fees, which work out to about $1,200 (1.20% of $100,000). These fees might be more or less if her account balance has increased or decreased over the year.

Estimated total fees for the first year:

*** Fund charges: $1,200 plus GST**

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

This example applies only to the TAHITO Te Tai o Rehua Fund. If you are considering investing in other funds or investment options in the Scheme, this example may not be representative of the actual fees you may be charged.

The fees can be changed

We can change the fees charged from time-to-time, with the approval of the Supervisor. We will give you three months' written notice before any fees are increased.

Clarity must publish a Fund Update for the Fund showing the fees actually charged during the most recent year. Fund updates are available at www.tahito.co.nz.

6. He aha ngā tāke ka utu koe?
What taxes will you pay?

TAHITO

He hinonga huinga haumitanga te Tahua. Ka hāngai te rahi o te tāke ka utu koe ki tō pāpātanga kaihaumi kua tūtohua (**PIR**). Ki te whakarite i tō PIR, haere ki www.ird.govt.nz/toii/pir/workout. Ki te kore koe e mōhio ki tō PIR, ka tūtohu mātou kia rapu koe i te tohutohu ngaio, whakapā atu rānei ki te Tari Taake.

Ka noho haepapa koe ki te whakamōhio atu ki a Clarity tō PIR ina haumi ana koe, ina panoni ana rānei tō PIR. Ki te kore koe e whakamōhio mai, ka pā pea te pāpātanga taunoa. Mēnā he iti iho te PIR ka whakamōhiotia mai i te PIR tika, me whakaoti koe i te whakahokinga tāke matawhaiaro me te utu i tētahi itinga tāke, monihua, me ngā hāmene hoki. Mēnā he nui ake te pāpātanga taunoa, he nui ake rānei te PIR i whakamōhiotia mai i te PIR tika, ka āhei koe ki te whakaoti i te whakahokinga tāke matawhaiaro, ā, ko ngā tāke tāpiri i utua e te Kaupapa mōu ka whakaiti pea i tō nama tāke whiwhinga pūtea mō taua tau whiwhinga pūtea, ā, nā reira ka puta mai pea he whakahokinga tāke.

He rerekē te tūnga tāke o ngā kaihaumi katoa, ā, ka whakatenatena mātou i a koe ki te rapu i tōu ake tohutohu tāke i mua i te haumitanga.

The Fund 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 www.ird.govt.nz/toii/pir/workout. 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 Clarity your PIR when you invest or if your PIR changes. If you do not tell us, a default rate may be applied. If the advised PIR is lower than the correct PIR, you will need to complete a personal tax return and pay any tax shortfall, interest, and penalties. If the default rate, or the advised PIR, is higher than the correct PIR, then you may complete a personal tax return and any additional tax paid by the Scheme on your behalf may reduce your income tax liability for that income year, and may give rise to a tax refund.

All investors have different tax positions and we encourage you to seek your own tax advice prior to investing.

7. Ko wai ngā kaiwhakauru? Who is involved?

TAHITO

He kōrero mō Clarity Funds Management Limited

Kua raihanatia a Clarity Funds Management Limited (**Clarity**) e te Financial Markets Authority, i raro i te Ture FMC kia tū hei Kaitaurima o ngā Tahua o Clarity.

I kaporeihanatia a Clarity i Aotearoa i raro i te Ture Companies 1993 i te 13 o Mahuru 2007. Ko te kamupene matua o Clarity ko Investment Services Group Limited (**ISG**). Ka whakarato a ISG i ngā āheinga mahi i te tūāpapa kirimana ki ana kamupene iti, tae atu ki a Clarity.

He whanaunga kamupene a TAHITO Limited ki a Clarity. He pararau puringa katoa nā ISG a TAHITO me Clarity.

Ka kite koe i ngā mōhiohio whānui mō mātou, ō mātou tahua, me ā mātou tāngata matua i runga i tā mātou pae tukutuku, www.clarityfunds.co.nz.

Taipitopito Whakapā:

Clarity Funds Management
Level 1, 87 Hurstmere Road
Takapuna, Auckland 0622

Pouaka Poutāpeta 33-1106
Takapuna, Auckland 0740

Waea: 0800 990 055
Īmēra: info@clarityfunds.co.nz

About Clarity Funds Management Limited

Clarity Funds Management Limited (**Clarity**) has been licensed by the Financial Markets Authority, under the FMC Act to act as Manager of the Fund.

Clarity was incorporated in New Zealand under the Companies Act 1993 on 13 September 2007. Clarity's parent company is Investment Services Group Limited (**ISG**). ISG provides operational functions on an outsource basis to its subsidiaries, including Clarity.

TAHITO Limited is a sister company to Clarity. Both TAHITO and Clarity are wholly owned subsidiaries of ISG.

You can find general information about us, our funds, and our key people on our website, www.clarityfunds.co.nz.

Contact Details:

Clarity Funds Management
Level 1, 87 Hurstmere Road
Takapuna, Auckland 0622

PO Box 33-1106
Takapuna, Auckland 0740

Telephone: 0800 990 055
Email: info@clarityfunds.co.nz

Ko wai atu ngā kaiwhakauru?

Tūranga	Ingoa	Whakaahuatanga
Kaitiro me te Kaitiaki	The New Zealand Guardian Trust Company Limited	Ko te kaitiro o te kaupapa i raro i te Ture FMC, e noho haepapa ana ki te tiro i a mātou hei Kaitaurima o ngā Tahua a Clarity.
Kaitiaki āpiti	BNP Paribas Fund Services Australasia Pty Limited	Ka whakatūria e te Kaitiro ki te pupuri i ngā rawa o ngā Tahua a Clarity mā ngā kaihaumi.
Kaitaurima Whakahaere me te Kairēhita Wāhanga	APEX Group Limited	Ka whakatūria e Clarity ki te whakarato i ngā āheinga whakahaere huhua mā mātou tae atu ki te utu wāhanga, te kaute tahua me ngā ratonga rēhita wāhanga.
Kaitohutohu Haumitanga	TAHITO Limited	Ka kirimanatia e Clarity ki te whakarato i ngā kaitohutohu haumi mō te tahua, tae atu ki te kuputohu mō te hātepe e whakaurua ana ngā tikanga, mātāpono me ngā whanonga Māori ki ngā hātepe whakatau take haumitanga.

Who else is involved?

Role	Name	Description
Supervisor and Custodian	The New Zealand Guardian Trust Company Limited	Supervisor of the Scheme under the FMC Act, responsible for supervision of us as the Manager of the Fund.
Sub-custodian	BNP Paribas Fund Services Australasia Pty Limited	Appointed by the Supervisor to hold the assets of the Fund on behalf of investors.
Administration Manager and Unit Registrar	APEX Group Limited	Appointed by Clarity to provide various administration functions on our behalf including unit pricing, fund accounting and unit registry services.
Investment Adviser	TAHITO Limited	Appointed by Clarity to provide investment advisory services for the Fund, including advice on the process by which Māori indigenous values, principles and behaviours are incorporated into investment decision-making processes.

8. Me pēhea te tuku amuamu
How to complain

TAHITO

I te tuatahi, ka āhei te tuku āwangawanga, amuamu rānei mō tō haumitanga ki a Clarity mā ngā taipitopito whakapā e whakaatuhia ana i runga i te whārangi 17.

Mēnā kāore i te pai ka taea e koe te kōwhiri ki te whakapā atu ki te Kaitiro:

The New Zealand Guardian Trust Company Limited
Level 6, 191 Ara o Queen
Tāmaki Makaurau 1010

Pouaka Poutāpeta 274, Ara o Shortland
Tāmaki Makaurau 1140

Waea: 0800 683 909
Īmēra: ct-auckland@nzgt.co.nz

Mēnā, kāore e taea e mātou te whakatau i tō amuamu, ā, e hiahia tonu ana koe ki te whai i tō amuamu, me whakapā atu ki:

Insurance and Financial Services Ombudsman Scheme
Pouaka Poutāpeta 10-845
Te Whanganui-a-Tara 6143

Waea: 0800 888 202
Īmēra: info@ifso.nz

Ko te Insurance and Financial Services Ombudsman Scheme (**IFSO**) he kaupapa whakarata taupatupatu motuhake e whakamanahia ana i raro i te Ture Financial Service Providers (Registration and Dispute Resolution) 2008.

He mema a Clairty nō te IFSO.

He mōhiohio anō e pā ana ki te tuku amuamu ki te IFSO ka kitea ki www.ifso.nz. Kāore he utu ina tuku koe i te amuamu ki te IFSO.

In the first instance, any concerns or complaints about your investment can be made to Clarity using the contact details shown on page 17.

If this proves unsatisfactory you may choose to contact the Supervisor:

The New Zealand Guardian Trust Company Limited
Level 6, 191 Queen Street
Auckland 1010

PO Box 274, Shortland Street
Auckland 1140

Telephone: 0800 683 909
Email: ct-auckland@nzgt.co.nz

If we cannot resolve your complaint to your satisfaction and you wish to pursue it further, you may contact:

Insurance and Financial Services Ombudsman Scheme
PO Box 10-845
Wellington 6143

Telephone: 0800 888 202
Email: info@ifso.nz

The Insurance and Financial Services Ombudsman Scheme (**IFSO**) is an independent dispute resolution scheme approved under the Financial Service Providers (Registration and Dispute Resolution) Act 2008.

Clarity is a member of the IFSO.

Further information about referring a complaint to the IFSO can be found at www.ifso.nz. There is no cost to you in referring a complaint to the IFSO.

9. Te wāhi rapu i ētahi atu mōhiohio
Where can you find more information

He mōhiohio anō mō te Tahua tae atu ki te Kawenata Tiakitanga, SIPO me ngā tauākī ahumoni e wātea ana i runga i te rēhita tāpaetanga me te rēhita kaupapa ki https://disclose-register.companiesoffice.govt.nz/. He tārua o ngā mōhiohio i runga i te rēhita tāpaetanga, te rēhita kaupapa rānei e wātea ana mā te tono ki te Rēhita.

Ka kitea ngā whakahoutanga tahua, ngā pūrongo ā-tau, te utu wāhanga hou, me ngā whakahoutanga taiahumoni me te ohaoha ki te pae tukutuku a TAHITO ki www.tahito.co.nz. Ka whiwhi koe ki ngā tauākī huinga haumitanga me te whakatūturutanga o ngā kurutete tahua. Ka īmērahia ēnei ki a koe, ka whakawāteahia rānei i runga i te Tomokanga Ipurangi Kaihaumi.

Ka tukuna hoki ki a koe te tauākī tāke ā-tau e tāpirihia ai te rahi o te whiwhinga moni PIE ka tohaina ki a koe me te rahi o te tāke i utua i tāu ake PIR. Ka tonoa pea kia whakatūturu koe i tō nama IRD me tō PIR.

E wātea ana ngā mōhiohio katoa i Clarity, ā, ka taea te tiki koreutu.

Further information about the Fund including the Trust Deed, SIPO and financial statements is available on the offer register and the scheme register at https://disclose-register.companiesoffice.govt.nz/. A copy of information on the offer register or scheme register is available on request to the Registrar.

Fund updates, annual reports, the latest unit price, and market and economic updates can be found on the TAHITO website at www.tahito.co.nz. You will receive portfolio statements and confirmation of fund transactions. These will be emailed to you or made available on the Investor Web Portal.

You will also be sent an annual tax statement which will include the amount of PIE income allocated to you and the amount of tax paid at your chosen PIR. You may be asked to confirm your IRD number and PIR.

All information is available from Clarity and can be obtained free of charge.

10. Me pēhea te tono
How to apply

TAHITO

Mēnā e hiahia ana koe ki te haumi ki te Tahua me whakaoti koe, me te tuku hoki i te puka tono i roto i tēnei PDS.

Mēnā e hiahia ana koe ki ētahi atu mōhiohio, whakapā mai ki a mātou, tirohia rānei tā mātou pae tukutuku ki www.tahito.co.nz.

If you would like to invest into the Fund you are required to complete and submit the application form in this PDS.

If you require any further information, please contact us or see our website at www.tahito.co.nz.

Kuputaka

Kupu	Whakamāramatanga
Rā Pakihi	Ko tētahi rā e huakina ana ngā pēke mō te pakihi i Tāmaki Makaurau me Te Whanganui-a-Tara, hāunga te Rāhoroi me te Rātapu, tētahi atu rā rānei ka whakaritea e mātou.
Te Ture Financial Markets Conduct (**Ture FMC**)	Ko te tikanga ko te Ture Financial Markets Conduct 2013 me ngā Waeture.
Tahua	Te Tahua o TAHITO Te Tai o Rehua Fund
Utu Tuku	Te utu i tukuna ai ngā Wāhanga, e whakaritea ai (ki tā mātou whakaaro) mō ngā utu whakatau tata ka pāngia ina hoko ana i ngā haumitanga o te Tahua.
Clarity, Kaitaurima, mātou, tā/tō mātou rānei	Clarity Funds Management Limited.
Kaihaumi, koe, tō	He kōrero e pā ana ki a koe, ki tētahi atu kaihaumi rānei, e hāngai ana ki te horopaki.
Uara Rawa Tōpūtanga	Ko te uara o ngā rawa o te Tahua i mua i ngā tangohanga o ngā nama.
Uara Rawa Tōpūtanga (**NAV**)	Te Uara Rawa Tōpūtanga i whakatikahia mō ngā taunaha o te Tahua.
Hinonga huinga haumitanga (**PIE**)	Ko te whakaritenga mō te tūmomo kawenga o te Tahua mō ngā take tāke i Aotearoa.
Pāpātanga Kaihaumi Tūtohu (**PIR**)	Ko te pāpātanga tāke e whakamahia ana ki te tatau i te tāke i runga i te hua pūtea nā tō haumi i roto i te Tahua.
Tauākī o te Kaupapahere me ngā Whāinga Haumi (**SIPO**)	He pukapuka e whakatakoto ana i te mana whakahaere haumitanga me te pou tarāwaho taurima, te ariā, ngā rautaki me ngā whāinga o te kaupapa haumi taurima me ana tahua haumitanga, huinga haumitanga rānei.
Kawenata Tiakitanga	Ko te Kawenata tiakitanga e whakatū ana i ngā Clarity Funds i te 12 o Hereturikōkā 2019.
Wāhanga	He wāhanga nō te Tahua.
Utu Wāhanga	Ko te Uara Rawa More o te Tahua i wehea ki te nui o ngā wāhanga.
Tono Unuhanga	He tono mō te unuhanga o tētahi wāhanga, o te katoa rānei o te haumitanga (te whakahokinga rānei o ngā Wāhanga) i te āhua e whakaritea ai e mātou.
Utu Unuhanga	Te utu i unuhia ai ngā Wāhanga i te Tahua, e whakaritea ai (ki tā mātou whakaaro) mō ngā utu whakatau tata ka pāngia ina hoko ana i ngā haumitanga o te Tahua.

Ko ngā kupu, ngā kīanga rānei, kāore e whakamāramahia ana i roto i tēnei kuputaka he ōrite te whakamāramatanga ki tō te Kawenata Tiakitanga.

Glossary

Term	Definition
Business Day	Any day on which banks are open for business in both Auckland and Wellington, excluding Saturday and Sunday, or such other day as we determine.
Financial Markets Conduct Act (**FMC Act**)	Means the Financial Markets Conduct Act 2013 and Regulations.
Fund	TAHITO Te Tai o Rehua Fund
Issue Price	The price at which units are issued, adjusted (at our discretion) for estimated costs which would be incurred when buying investments of the Fund.
Clarity, Manager, us, we or our	Clarity Funds Management Limited.
Investor, you or your	References to you or another investor, as the context may apply.
Gross Asset Value	The value of the assets of the Fund before deductions are made for liabilities.
Net Asset Value (**NAV**)	The Gross Asset Value adjusted for liabilities of the Fund.
Portfolio Investment Entity (**PIE**)	The type of vehicle the Fund is classified as for New Zealand tax purposes.
Prescribed Investor Rate (**PIR**)	The tax rate that is used to calculate the tax on the income from your investment in the Fund.
Statement of Investment Policy and Objectives (**SIPO**)	A document that sets out the investment governance and management framework, philosophy, strategies and objectives of a managed investment scheme and its investment funds or portfolios.
Trust Deed	The trust deed establishing the Clarity Funds dated 12 August 2019.
Unit	A unit in the Fund.
Unit Price	The Net Asset Value of the Fund divided by the number of units issued.
Withdrawal Request	A request for a partial or full withdrawal of investment (or redemption of units) in a form determined by us.
Withdrawal Price	The price at which units may be withdrawn from the Fund, adjusted (at our discretion) for estimated costs which would be incurred when selling investments of the Fund.

Words or phrases not defined in this glossary have the same meaning as the Trust Deed.

Puka Tono | Application Form

Te (ngā) Kaihaumi Takitahi | Individual Investor(s)

TAHITO

(Tohua te pouaka tika) | (Please tick appropriate box)

☐ He tono tīmatanga tēnei
This is an initial application

☐ He whakangao whaimuri tēnei (whakaurua tō tau kaihaumi i roto i ngā pouaka e whakaratoa ana)
This is a subsequent investment (please insert your investor number in the boxes provided)

MĀ TE TARI ANAKE: | OFFICE USE ONLY

Te Rā | Date / /

CFM ☐☐☐☐☐☐

TAU KAIHAUMI | INVESTOR NUMBER

Ngā Taipitopito Kaihaumi | Investor Details

Ingoa | Name

He aha te āhuatanga me te kaupapa o te haumi, hei tauira, kia whakaputa moni whiwhi, hua haupū rawa, penapena tāoki rānei?
What is the nature and purpose of the investment, for example, income generation, capital gain or retirement savings?

Mātāpuna Tahua/Whairawa | Source of Funds/Wealth

Tēnā whakamōhio mai he aha te mātāpuna tuatahi o ngā tahua/whairawa e haumi ana koe ki a mātou.
Please tell us the original source of the funds/wealth you are investing with us.

☐ He hoko whenua
Property sale

☐ Perehana/Tukunga iho
Gift/Inheritance

☐ Mahi pakihi
Business activity

☐ He tōpūtanga moni penapena
Accumulated savings

☐ Whiwhinga pūtea matawhaiaro
Personal income

☐ Tētahi atu (whakaahuatia i raro iho)
Other (describe below)

Tēnā homai ngā taipitopito tae atu ki ngā rā me ngā rahinga. Hei tauira, te hokonga o te kāinga ā-whānau i te wāhi noho mō te utu i runga i te rā.
Please provide details including dates and amounts. For example, sale of family home at address for amount on date.

Kia mōhio mai, ka hiahia pea mātou ki te hāpono, ki ētahi atu mōhiohio pea hei tautoko i tō tono.
Note, we may need proof or additional information to support your application.

I ngā marama 12 kua pahure ake nei, kua whai tūnga tūmatanui hira i tētahi whenua i tāwāhi tētahi tangata takitahi e honoa ana ki te kaihaumi, tētahi mema ake o te whānau rānei? Hei tauira, he tūnga teitei hei kaiwhakawā, hei kaingārahu rānei, hei minita, hei takawaenga, hei tumuaki rānei o tētahi hinonga ka whakahaeretia e te kāwanatanga, nō te kāwanatanga rānei.

In the last 12 months, has any individual associated with the investor, or an immediate family member, held a prominent public position in any overseas country? For example, high level judicial or military role, ministerial role, diplomat role or senior executive of a state run/owned enterprise.

☐ Kāo
No

☐ Āe (mēnā "Āe", whakamāramahia i raro iho)
Yes (if "yes", please specify below)

Ngā Taipitopito Whakapā | Contact Details

Tangata Whakapā Matua (mō ngā uiui whānui) | Primary Contact Person (for general enquiries)

Waea Awatea | Daytime Phone

Waea Pūkoro | Mobile Phone

Wāhitau Īmēra | Email Address

☐ Mēnā e whaimana ana tēnei tangata ki te tuku tohutohu, ā, ehara i te kaihaumi tēnā whakaotia te whārangi 28, wāhanga Tangata Whaimana.

If this person is authorised to give instructions, and is not an investor please complete page 28, Authorised Person section.

Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title | Ingoa Tuatahi | First Name | Ingoa Whānau | Surname

Rā whānau | Date of Birth / / | Tau Waea | Phone Number | Wāhitau Īmēra | Email Address

Wāhi noho | Physical Address

Te (ngā) whenua o te kiriarau/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Tau IRD | IRD Number | Mahi | Occupation

Pāpātanga Kaihaumi Kōpaki (PIR) | Portfolio Investor Rate (PIR): ☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28%

(tīpakohia tētahi - ki te kore tētahi e tīpakohia ka hāngai te 28%)
(tick one - if none selected 28% will apply)

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand ☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies) ☐ Āe Yes ☐ Kāo No

Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title

Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā whānau | Date of Birth

/ /

Tau Waea | Phone Number

Wāhitau Īmēra | Email Address

Wāhi noho | Physical Address

Te (ngā) whenua o te kiriraraū/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Tau IRD | IRD Number

Mahi | Occupation

Pāpātanga Kaihaumi Kōtaha (PIR) | Portfolio Investor Rate (PIR):

☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28%

(tīpakohia tētahi - ki te kore tētahi e tīpakohia ka hāngai te 28%)
(tick one - if none selected 28% will apply)

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand

☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)

☐ Āe Yes ☐ Kāo No

Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

He haumi Mā tētahi Tamaiti / Haumi mā tētahi Tangata Takitahi mā te Mana o te Rōia
Investment on Behalf of a Minor / Investment for an Individual by a Power of Attorney

Taitara | Title | Ingoa Tuatahi | First Name | Ingoa Whānau | Surname

Rā whānau | Date of Birth (/ /) | Tau Waea | Phone Number | Wāhitau Īmēra | Email Address

Wāhi noho | Physical Address

Te (ngā) whenua o te kiriraraū/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand
☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)
☐ Āe Yes ☐ Kāo No

Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Tangata Whaimana | Authorised Person

Whakaotia tēnei wāhanga mēnā e hiahia ana koe ki te whakamana i tētahi tangata (ehara i tētahi o ngā tāngata takitahi i whakaingoatia i runga ake) hei tohutohu me te whiwhi mōhiohio māu.

Complete this section if you want to authorise a person (who is not one of the individuals named above) to give instructions and obtain account information on your behalf.

Taitara | Title

Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā whānau | Date of Birth
/ /

Tau Waea | Phone Number

Wāhitau Īmēra | Email Address

Whanaungatanga ki te Kaihaumi | Relationship to Investor

Mahi | Occupation

Wāhitau Ōkiko | Physical Address

Te (ngā) whenua o te kirirarau/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand
☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)
☐ Āe Yes ☐ Kāo No
Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā taipitopito haumi | Investment details

E hiahia ana au ki te haumi i roto i te Tahua e whai ake nei:
I wish to invest in the following Fund:

		Rahinga Haumi* Investment Amount*
TAHITO Te Tai o Rehua Fund	$	
TŌPŪTANGA | TOTAL	$	

☐ Moni Taurewa Tōtika
Direct Credit

* Ko te haumi tuatahi mōkito ko te $1,000. Ko te Haumi Whaimuri mōkito ko te $500.
* Initial investment minimum is $1,000. Subsequent Investment minimum is $500.

Utunga | Payment

☐ Moni Taurewa Tōtika (Tēnā penapena i ngā utu moni taurewa tōtika ki te pūkete BNZ e whai ake nei: 02-0108-0567359-00 i roto i te ingoa o The New Zealand Guardian Trust Company Limited ASF Clarity Funds me te tohutoro me tō tau Haumi)

Direct credit (Please deposit direct credit payments in the following BNZ account: 02-0108-0567359-00 in the name of The New Zealand Guardian Trust Company Limited ASF Clarity Funds and reference with your Investor number)

Pūkete Pēke | Bank Account

Ka whakamahia tēnei pūkete pēke hei whakahokinga.
This bank account will be used for redemptions.

Ingoa Pūkete | Account Name

Pēke | Bank

(Me whai te pūkete pēke i te ingoa o te Kaihaumi / Hinonga rānei) | (The bank account must be in the Investor's / Entity name)

Peka | Branch

Tau Pūkete | Account Number

PĒKE | BANK		PEKA | BRANCH				PŪKETE | ACCOUNT							PĪMURI | SUFFIX	

Te Ture Matatapu

Ka hāngai tēnei tauākī ki ngā mōhiohio matawhaiaro e homai ana koe ki te Kaiwhakahaere mā tō tono me ētahi mōhiohio matawhaiaro ka homai koe ā muri ake.

Ka whakamahia hoki ngā mōhiohio matawhaiaro kua homai koe e te Kaiwhakahaere me te Kaitirotiro (me ngā hinonga tūhono e kōrerotia ana i roto i te Wāhanga 7) hei whakamana i te Kaiwhakarite ki te whakarite me te whakahaere i tō haumi, me te whakapā atu ki a koe e pā ana ki tō haumi. Ka whakarato te kaiwhakahaere ki a koe (ina tono koe) ki te ingoa me te wāhitau o te hinonga i whākina ai ngā mōhiohio. Ka tuari hoki pea te kaiwhakahaere i ō mōhiohio ki ngā tari kāwanatanga mēnā ka tonoa. He motika tōu kia āhei ki ngā mōhiohio katoa e whiwhia ana mōu e te Kaiwhakahaere, ā, mēnā e hē ana ētahi o ngā mōhiohio, te motika kia whakatikatikahia.

E tūtohu ana koe e whaimana ana koe ki te homai i ngā mōhiohio matawhaiaro mō te kaitono, ā, e whakaratoa ana te taunakitanga o tēnei mana (mēnā ko tētahi matua/ kaitiaki/tētahi atu e whakarato ana i ngā mōhiohio mō te kaitono).

E whakaae ana koe ka āhei a Clarity Funds Management Limited te whakamahi i tō ingoa /ia ingoa me te wāhitau hei whakarato i a koe ki ngā kawerongo me ētahi atu mōhiohio mō te (ngā) Tahua me ētahi atu otinga, ratonga rānei.

Tauākī

Kua pānui au/mātou me te pupuri i te tārua o te T auākī Whāki Otinga me te rā **27** Hōngongoi 2023, ā, e whakaae ana kia herea e ngā tikanga me ngā herenga o te Tīti Tiakitanga me ngā Tīti Whakatū Hāngai (i runga anō i te menemanatanga i ia wā).

Ka whakaae au/mātou ki ngā tikanga i whakahuatia i runga ake e pā ana ki te Ture Matatapu me te whakaratonga o ngā mōhiohio matawhaiaro.

E mārama ana au/mātou he waka a TAHITO Te Tai o Rehua Fund mō te haumi wā roa; ka mānenei pea taku/tā mātou haumi, ā, ka piki, ka heke i ētahi wā.

E mārama ana au/mātou ki te āhua e tangohia ai ngā utu i taku/tā mātou haumi.

E tūtohu ana au/mātou me whāki pea a Clarity i ngā mōhiohio mōku/mō mātou me aku/ā mātou haumi ki ngā rōpū kē, mēnā he herenga ā-ture ki te whāki, tae atu ki ngā ture o ētahi atu takiwā ture, hei tauira ki ngā mana kāwanatanga, kaiwhakarite rānei.

E whakaae ana au/mātou ki te paremata i a Clarity mō tētahi ngarohanga moni ka pā mai hei hua nō taku/tā mātou whakarato i ngā mōhiohio hē, hukihuki rānei.

E whakaae ana au/mātou kāore e noho haepapa ai a Clarity ki a au/mātou, tētahi atu rōpū kē rānei mō te whakahē ki te hātepe, te takaroa rānei ki te hātepe i tētahi kurutete māku/mā mātou, i te whakatārewahia o taku/tā mātou pūkete e Clarity i raro i ngā ture whakahē horoi pūtea me te ārai i te tuku pūtea ki ngā kaiwhakatuma.

E whakaae ana au/mātou ki te whakamōhio wawe atu ki Clarity Funds Management mēnā ka rerekē taku/tā mātou nōhanga tāke/ taku/tā mātou Pāpātanga Haumi Tūtohu rānei.

E whakaae ana au/mātou kia whakamōhio wawe ki a Clarity mēnā e noho ana tētahi tangata e tata ana ki a au/mātou, tētahi mema o te whānau rānei i te tūnga tūmatanui hira, kāore i mau i mua, i tētahi whenua i tāwāhi.

Mō te kaupapa whakatūturu i taku tuakiri, e whakaae ana au kia whakamahia ngā mōhiohio matawhaiaro kua whakarato au (ā, mēnā e hiahiatia ana, te whāki) ki ngā rōpū e whai ake nei:(1) te NZTA hei tirotiro i te pātengi raraunga o MOTO; (2) te Tari Taiwhenua hei tirotiro i te pātengi raraunga uruuruwhenua; 3) Land Information New Zealand; (4) Te Tari Kamupene; (5) Centrix Group Limited me APLY Limited (ā, e whakamana ana au i a Centrix me APLY ki te whakamahi i ētahi mōhiohio e whai ana rātou i roto i tō rātou tari pūrongorongo moni taurewa mōku he whakataurite ki ngā mōhiohio kua whakarato au; me (6) the White Pages.

Waitohu o te Kaitono	/ / Te Rā
Waitohu o te Kaitono	/ / Te Rā
Waitohu o te Kaitono	/ / Te Rā
Waitohu o te Kaitono	/ / Te Rā

The Privacy Act

This statement relates to the personal information that you are providing to the Manager by way of the application and any subsequent personal information which you may provide in the future.

The personal information you have supplied may be used by the Manager and the Supervisor (and related entities detailed in Section 7) for the purposes of enabling the Manager to arrange and manage your investment, and to contact you in relation to your investment. The manager will provide you (on request) with the name and address of any entity to which information has been disclosed. The manager may also share your information with government agencies if requested. You have the right to access all personal information held about you by the Manager and if any of the information is incorrect, you have the right to have it corrected.

You acknowledge that you are authorised to provide personal information on behalf of the applicant and evidence of this authority is provided (in the case of a parent/guardian/other providing information about the applicant).

You agree that your/each of your names and addresses may be used by Clarity Funds Management Limited to provide you with newsletters and other information about the Fund(s) and other products and services.

Declaration

I/We have read and retained a copy of the Product Disclosure Statement dated **27** July 2023 and agree to be bound by the terms and conditions of the Trust Deed and relevant Establishment Deeds (as amended from time to time).

I/We agree to the terms outlined above in relation to the Privacy Act and the supply of personal information.

I/We understand that the TAHITO Te Tai o Rehua Fund is a vehicle for long-term investment; the value of my/our investment is liable to fluctuations and may rise and fall from time to time.

I/We understand the manner in which the fees will be deducted from my/our investment.

I/we acknowledge that Clarity may be required to disclose information about me/us and my/our investments to third parties, if disclosure is required by law, including laws of other jurisdictions, for example to government and regulatory authorities.

I/We agree to indemnify Clarity against any loss it may suffer as a result of me/us providing incorrect or incomplete information.

I/We agree that Clarity will not be liable to me/us or any other third party for any refusal to process, or delay in, processing any transaction on my/our behalf or a suspension of my/our account by Clarity in accordance with the anti-money laundering and countering financing of terrorism laws.

I/We agree to advise Clarity Funds Management immediately if my/our tax residency changes, or my/our Prescribed Investor Rate changes.

I/We agree to advise Clarity immediately if any individual associated with myself/us or any immediate family member holds a prominent public position, not previously held, in any overseas country.

For the purpose of verifying my identity, I consent to the personal information that I have provided being used with (and, where necessary, disclosed to) the following sources: (1) the NZTA for the purpose of checking the MOTO database; (2) the Department of Internal Affairs for the purpose of checking the Passport database; 3) Land Information New Zealand; (4) the Companies Office; (5) Centrix Group Limited and APLY Limited (and I authorise Centrix and APLY to use any information that they hold in their credit reporting bureau about me to compare the information that I have provided); and (6) the White Pages.

Signature of Applicant	Date / /
Signature of Applicant	Date / /
Signature of Applicant	Date / /
Signature of Applicant	Date / /

Tohutohu waitohu | Signing Instruction

E whakatakoto ana te tohutohu waitohu me pēhea e whakahaeretia ai tēnei pūkete e ngā kaiwaitohu e pā ana ki ngā kurutete o ia rā me ngā tohutohu whānui. Tēnā, kōwhiria tētahi o ngā kōwhiringa e whai ake nei:

The signing instruction sets out how signatories can operate this account with respect to daily transactions and general instructions. Please select one of the following options:

- ☐ Me waitohu ngātahi ngā kaiwaitohu katoa
  All signatories must sign together
- ☐ Kaua e iti iho i ngā kaiwaitohu ____ e waitohu ngātahi ai
  At least ____ signatories must sign together
- ☐ Ka taea e te kaiwaitohu kotahi te waitohu
  Any one signatory can sign
- ☐ Tētahi atu (tēnā tuhia mai ngā taipitopito)
  Other (please provide details)

Kia mōhio mai mēnā he panoni ki te pūkete pēke tapa, ka katia rānei te huinga haumitanga, ka ara mai he herenga kia waitohu ngā kaiwaitohu katoa.
Please note that changes to the nominated bank account or portfolio closure will require all signatories to sign.

Ka taea te panoni i te tohutohu waitohu i ngā wā katoa mā te tuku ki te Kaiwhakahaere he pānui kua tuhia, ā, kua waitohua e ngā kaiwaitohu katoa.
The signing instruction can be changed at any time by providing the Manager with notice in writing which is signed by all signatories.

Tauākī Kaitohutohu Ahumoni (mēnā e hāngai ana) | Financial Adviser's Declaration (if applicable)

☐ Kua tūtaki au ki te/ngā tāngata takitahi, ā, kua kohikohi i te tārua o t/ana uruwhenua Aotearoa onāianei, raihana taraiwa o Aotearoa rānei, ā, ka whakatūturu au e pono ana te āhua o te/ngā tāngata kua whakaingoatia.

I have met with the above individual(s) and have collected a copy of their current NZ passport or NZ driver's licence and confirm it represents the true likeness of named individual(s).

Ingoa o te Kaitohutohu Ahumoni
Financial Adviser's Name

Tau Umanga o te Kaitohutohu Ahumoni
Financial Adviser's Agency Number

Waitohu o te Kaitohutohu Ahumoni
Financial Adviser's Signature

Te Rā
Date
/ /

Puka Tono | Application Form

Kaihaumi Tiakitanga, Pānga Rawa rānei

Trust or Estate Investors

TAHITO

(Tohua te pouaka tika) | (Please tick appropriate box)

☐ He tono tīmatanga tēnei
This is an initial application

☐ He whakangao whaimuri tēnei (whakaurua tō tau kaihaumi i roto i ngā pouaka e whakaratoa ana)
This is a subsequent investment (please insert your investor number in the boxes provided)

MĀ TE TARI ANAKE | OFFICE USE ONLY

Te Rā | Date / /

CFM ☐☐☐☐☐☐

TAU KAIHAUMI | INVESTOR NUMBER

Ngā Taipitopito Kaihaumi | Investor Details

Ingoa Hinonga | Entity Name

Wāhi Noho Hinonga | Entity Address

Tūmomo Hinonga:
Entity Type:

☐ Tiakitanga Whānau / Family Trust
☐ Tiakitanga Arowhānui / Standard Trust
☐ Tiakitanga Aroha / Charitable Trust
☐ Pānga rawa / Estate

Mana whakahaere o te Whakahaerenga | Jurisdiction of Establishment

Kua rēhita te hinonga?
Is the entity registered?

☐ Āe / Yes ☐ Kāo / No

Mēnā āe, homai te tau rēhita:
If so, please provide registration number:

Tau IRD | IRD Number

Pāpātanga Kaihaumi Kōpaki (PIR) | Portfolio Investor Rate (PIR):

☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28%

(tīpakohia tētahi - ki te kore tētahi e tīpakohia ka hāngai te 28%)
(tick one - if none selected 28% will apply)

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke te hinonga nō Aotearoa
The entity is a tax resident of New Zealand

☐ Āe / Yes ☐ Kāo / No

He kainoho tāke te hinonga nō (t)ētahi atu whenua
The entity is a tax resident of other country(ies)

☐ Āe / Yes ☐ Kāo / No

Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te ripanga i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana te hinonga hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where the entity is a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki te hinonga e te whenua noho tāke o te hinonga
(tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna te TIN ki te hinonga i roto i te tūtohi i te whārangi i muri mai)
Reason B The entity has not been issued a TIN by my country of tax residence
(please include an explanation as to why a TIN was not issued to to the entity in the table overpage)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana te hinonga hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where the entity is a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Whakarōpūtanga Hinonga | Entity Classification

Mō ētahi atu mōhiohio, tēnā tirohia te pae tukutuku a te OECD, te IRD, kōrero rānei ki tō kaitohutohu tāke.
For more information, please refer to the OECD website, the IRD or consult your tax adviser.

P1. He Rōpū Ahumoni te hinonga? Mēnā kāore, haere ki te P2.
Q1. Is the entity a Financial Institution? If no, go to Q2.

☐ Kāore, ehara te hinonga i te Rōpū Ahumoni.
No, the entity is not a Financial Institution.

☐ Āe, he Rōpū Ahumoni te hinonga.
Yes, the entity is a Financial Institution

Tēnā tīpakohia ko tēhea tūmomo Rōpū Ahumoni mai i ngā kōwhiringa i raro iho:
Please select which type of Financial Institution from the options below:

☐ He Rōpū Penapena te hinonga
The entity is a Depository Institution

☐ He Rōpū Tiaki te hinonga
The entity is a Custodial Institution

☐ He Kamupene Inihua Tauwhāiti te hinonga
The entity is a Specified Insurance Company

☐ He Hinonga Haumi te hinonga
- E taurimahia ana te Hinonga Haumi e tētahi atu Rōpū Ahumoni? ☐ Āe ☐ Kāo
The entity is an Investment Entity
- Is the Investment Entity managed by another Financial Institution? ☐ Yes ☐ No

Mēnā he Tau Tautuhi Waenga ā-Ao (GIIN) tō te Rōpū Ahumoni, tēnā homai i raro iho.
If the Financial Institution has a Global Intermediary Identification Number (GIIN) please provide it below.

Ki te kore koe e whai ana i te GIIN, tēnā whakamāramahia te take:
If you do not have a GIIN please indicate the reason:

☐ He Rōpū Ahumoni Tautuku Mōhio te hinonga
The entity is a Deemed Compliant Financial Institution

☐ Kaiwhiwhi Painga Awere
The entity is an Exempt Beneficial Owner

☐ Tētahi atu (tēnā homai ētahi atu taipitopito)
Other (please provide more detail):

P2. Ko te mahi pakihi matua o te hinonga he hoko rawa, ratonga rānei, he hinonga kore huamoni rānei?
Q2. Is the entity's primary business activity selling goods or services or is it a non-profit entity?

Tīpakohia 'Āe' i raro iho mēnā: | Select 'Yes' below if either:

- Ka whiwhi, ka whakamahere rānei ki te whiwhi rānei i te 50 ōrau, neke atu rānei o ana whiwhinga pūtea i ngā mahi hokohoko; ā neke atu i te 50 ōrau o ngā rawa o te hinonga e whakaputa ana, ka puritia rānei ki te whakaputa, i te whiwhinga pūtea hokohoko; **tērā rānei**
- He hinonga huamoni kore te hinonga, ā, ka aweretia i te tāke whiwhinga pūtea i roto i tana ake whenua/takiwā ture noho rānei.

- The entity earns or intends to earn 50% or more of its total income from trading activities; **and** 50% or more of the entity's assets produce or are held for producing trading income; **OR**
- The entity is a non-profit entity and exempt from income tax in its country/jurisdiction of residence.

☐ Āe
Yes

☐ Kāo
No

He aha te āhuatanga me te kaupapa o te haumi, hei tauira, kia whakaputa moni whiwhi, hua haupū rawa, penapena tāoki rānei?
What is the nature and purpose of the investment, for example, income generation, capital gain or retirement savings?

Mātāpuna Tahua/Whairawa | Source of Funds/Wealth

Tēnā whakamōhio mai he aha te mātāpuna tuatahi o ngā tahua/whairawa e haumi ana koe ki a mātou.
Please tell us the original source of the funds/wealth you are investing with us.

☐ Hokonga rawa
Property sale

☐ Perehana/Tukunga iho
Gift/Inheritance

☐ Mahi pakihi
Business activity

☐ Penapena whakatōpū
Accumulated savings

☐ Whiwhinga pūtea tiakitanga
Personal income

☐ Tētahi atu (whakamārama i raro iho)
Other (describe below)

Tēnā homai ngā taipitopito tae atu ki ngā rā me ngā rahinga. Hei tauira, te hokonga o te kāinga ā-whānau i te wāhitau mō te utu i runga i te rā.
Please provide details including dates and amounts. For example, sale of family home at address for amount on date.

Me whakarato hāpono koe mō te pūtake o ngā pūtea/whairawa. Kia mōhio mai koe ka tono pea mātou mō ētahi atu mōhiohio hei tautoko i tō tono.
You will need to provide proof of the source of funds/wealth. Note we may ask for additional information to support your application.

I ngā marama 12 kua pahure ake nei, kua whai tūnga tūmatanui hira i tētahi whenua i tāwāhi tētahi tangata takitahi e honoa ana ki te kaihaumi, tētahi mema ake o te whānau rānei? Hei tauira, he tūnga teitei hei kaiwhakawā, hei kaingārahu rānei, hei minita, hei takawaenga, hei tumuaki rānei o tētahi hinonga ka whakahaeretia e te kāwanatanga, nō te kāwanatanga rānei.

In the last 12 months, has any individual associated with the investor, or an immediate family member, held a prominent public position in any overseas country? For example, high level judicial or military role, ministerial role, diplomat role or senior executive of a state run/owned enterprise.

☐ Kāo
No

☐ Āe (mēnā "Āe", whakamāramahia i raro iho)
Yes (if "yes", please specify)

Ngā Taipitopito Whakapā | Contact Details

Tangata Whakapā Matua (mō ngā uiui whānui) | Primary Contact Person (for general enquiries)

Waea Awatea | Daytime Phone

Waea Pūkoro | Mobile Phone

Wāhitau Īmēra | Email Address

☐ Mēnā e whaimana ana tēnei tangata ki te tuku tohutohu, ā, ehara i te kaihaumi tēnā whakaotia te whārangi 41, wāhanga Tangata Whaimana.

If this person is authorised to give instructions, and is not an investor please complete page 41, Authorised Person section.

Ngā Taipitopito Tangata Takitahi | Individual Details

Me whakaoti tēnei wāhanga e ngā kaitiaki, ngā kaitohutohu, ngā kaikōrero, nga hunga whai wāhi rānei kua whakaingoatia ki te Tiakitanga Whirinaki kua whiwhi i tētahi tuaritanga.
This section must be completed by all trustees, executors, settlors or beneficiaries named in the Trust Deed who have received a distribution.

Taitara | Title

Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā Whānau | Date of Birth
/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi Noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Mahi | Occupation

Kaitukumahi | Employer

Te (ngā) whenua o te kirirarau/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand
☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)
☐ Āe Yes ☐ Kāo No
Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā Whānau | Date of Birth

/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi Noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Mahi | Occupation

Kaitukumahi | Employer

Te (ngā) whenua o te kiriraru/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand
☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)
☐ Āe Yes ☐ Kāo No
Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā Whānau | Date of Birth

/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi Noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Mahi | Occupation

Kaitukumahi | Employer

Te (ngā) whenua o te kiriirarau/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand
☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)
☐ Āe Yes ☐ Kāo No
Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title | Ingoa Tuatahi | First Name | Ingoa Whānau | Surname

Rā Whānau | Date of Birth

/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi Noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Mahi | Occupation

Kaitukumahi | Employer

Te (ngā) whenua o te kiriraru/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand
☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)
☐ Āe Yes ☐ Kāo No
Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Tangata Whaimana | Authorised Person

Whakaotia tēnei wāhanga mēnā e hiahia ana koe ki te whakamana i tētahi tangata (ehara i tētahi o ngā tāngata takitahi i whakaingoatia i runga ake) hei tohutohu me te whiwhi mōhiohio māu.
Complete this section if you want to authorise a person (who is not one of the individuals named above) to give instructions and obtain account information on your behalf.

Taitara | Title

Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā Whānau | Date of Birth
/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi Noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Mahi | Occupation

Kaitukumahi | Employer

Te (ngā) whenua o te kirirarau/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand
☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)
☐ Āe Yes ☐ Kāo No
Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)

Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā taipitopito haumi | Investment details

E hiahia ana au ki te haumi i roto i te (ngā) Tahua e whai ake nei:
I wish to invest in the following Fund:

		Rahinga Haumi* Investment Amount*
TAHITO Te Tai o Rehua Fund	$	
TŌPŪTANGA | TOTAL	$	

☐ Moni Taurewa Tōtika
Direct Credit

* Ko te haumi tuatahi mōkito ko te $1,000. Ko te Haumi Whaimuri mōkito ko te $500.
* Initial investment minimum is $1,000. Subsequent Investment minimum is $500.

Utunga | Payment

☐ Moni Taurewa Tōtika (Tēnā penapena i ngā utu moni taurewa tōtika ki te pūkete BNZ e whai ake nei: 02-0108-0567359-00 i roto i te ingoa o The New Zealand Guardian Trust Company Limited ASF Clarity Funds me te tohutoro me tō tau Haumi)

Direct credit (Please deposit direct credit payments in the following BNZ account: 02-0108-0567359-00 in the name of The New Zealand Guardian Trust Company Limited ASF Clarity Funds and reference with your Investor number)

Pūkete Pēke | Bank Account

Ka whakamahia tēnei pūkete pēke hei whakahokinga.
This bank account will be used for redemptions.

Ingoa Pūkete | Account Name

Pēke | Bank

(Me whai te pūkete pēke i te ingoa o te Kaihaumi / Hinonga rānei) | (The bank account must be in the Investor's / Entity name)

Peka | Branch

Tau Pūkete | Account Number

PĒKE | BANK	PEKA | BRANCH	PŪKETE | ACCOUNT	PĪMURI | SUFFIX

Te Ture Matatapu

Ka hāngai tēnei tauākī ki ngā mōhiohio matawhaiaro e homai ana koe ki te Kaiwhakahaere mā tō tono me ētahi mōhiohio matawhaiaro ka homai koe ā muri ake.

Ka whakamahia hoki ngā mōhiohio matawhaiaro kua homai koe e te Kaiwhakahaere me te Kaitirotiro (me ngā hinonga tūhono e kōrerotia ana i roto i te Wāhanga 7) hei whakamana i te Kaiwhakarite ki te whakarite me te whakahaere i tō haumi, me te whakapā atu ki a koe e pā ana ki tō haumi. Ka whakarato te kaiwhakahaere ki a koe (ina tono koe) ki te ingoa me te wāhitau o te hinonga i whākina ai ngā mōhiohio. Ka tuari hoki pea te kaiwhakahaere i ō mōhiohio ki ngā tari kāwanatanga mēnā ka tonoa. He motika tōu kia āhei ki ngā mōhiohio katoa e whiwhia ana mōu e te Kaiwhakahaere, ā, mēnā e hē ana ētahi o ngā mōhiohio, te motika kia whakatikatikahia.

E tūtohu ana koe e whaimana ana koe ki te homai i ngā mōhiohio matawhaiaro mō te kaitono, ā, e whakaratoa ana te taunakitanga o tēnei mana (mēnā ko tētahi matua/ kaitiaki/tētahi atu e whakarato ana i ngā mōhiohio mō te kaitono).

E whakaae ana koe ka āhei a Clarity Funds Management Limited te whakamahi i tō ingoa /ia ingoa me te wāhitau hei whakarato i a koe ki ngā kawerongo me ētahi atu mōhiohio mō te (ngā) Tahua me ētahi atu otinga, ratonga rānei.

Tauākī

Kua pānui au/mātou me te pupuri i te tārua o te T auākī Whāki Otinga me te rā **27** Hōngongoi 2023, ā, e whakaae ana kia herea e ngā tikanga me ngā herenga o te Tīti Tiakitanga me ngā Tīti Whakatū Hāngai (i runga anō i te menemanatanga i ia wā).

Ka whakaae au/mātou ki ngā tikanga i whakahuatia i runga ake e pā ana ki te Ture Matatapu me te whakaratonga o ngā mōhiohio matawhaiaro.

E mārama ana au/mātou he waka a TAHITO Te Tai o Rehua Fund mō te haumi wā roa; ka mānenei pea taku/tā mātou haumi, ā, ka piki, ka heke i ētahi wā.

E mārama ana au/mātou ki te āhua e tangohia ai ngā utu i taku/tā mātou haumi.

E tūtohu ana au/mātou me whāki pea a Clarity i ngā mōhiohio mōku/mō mātou me aku/ā mātou haumi ki ngā rōpū kē, mēnā he herenga ā-ture ki te whāki, tae atu ki ngā ture o ētahi atu takiwā ture, hei tauira ki ngā mana kāwanatanga, kaiwhakarite rānei.

E whakaae ana au/mātou ki te paremata i a Clarity mō tētahi ngarohanga moni ka pā mai hei hua nō taku/tā mātou whakarato i ngā mōhiohio hē, hukihuki rānei.

E whakaae ana au/mātou kāore e noho haepapa ai a Clarity ki a au/mātou, tētahi atu rōpū kē rānei mō te whakahē ki te hātepe, te takaroa rānei ki te hātepe i tētahi kurutete māku/mā mātou, i te whakatārewahia o taku/tā mātou pūkete e Clarity i raro i ngā ture whakahē horoi pūtea me te ārai i te tuku pūtea ki ngā kaiwhakatuma.

E whakaae ana au/mātou ki te whakamōhio wawe atu ki Clarity Funds Management mēnā ka rerekē taku/tā mātou nōhanga tāke/ taku/tā mātou Pāpātanga Haumi Tūtohu rānei.

E whakaae ana au/mātou kia whakamōhio wawe ki a Clarity mēnā e noho ana tētahi tangata e tata ana ki a au/mātou, tētahi mema o te whānau rānei i te tūnga tūmatanui hira, kāore i mau i mua, i tētahi whenua i tāwāhi.

Mō te kaupapa whakatūturu i taku tuakiri, e whakaae ana au kia whakamahia ngā mōhiohio matawhaiaro kua whakarato au (ā, mēnā e hiahiatia ana, te whāki) ki ngā rōpū e whai ake nei:(1) te NZTA hei tirotiro i te pātengi raraunga o MOTO; (2) te Tari Taiwhenua hei tirotiro i te pātengi raraunga uruuruwhenua; 3) Land Information New Zealand; (4) Te Tari Kamupene; (5) Centrix Group Limited me APLY Limited (ā, e whakamana ana au i a Centrix me APLY ki te whakamahi i ētahi mōhiohio e whai ana rātou i roto i tō rātou tari pūrongorongo moni taurewa mōku hei whakataurite ki ngā mōhiohio kua whakarato au; me (6) the White Pages.

Waitohu o te Kaitiaki, Kaiwaitohu whaimana rānei	/ / Te Rā
Waitohu o te Kaitiaki, Kaiwaitohu whaimana rānei	/ / Te Rā
Waitohu o te Kaitiaki, Kaiwaitohu whaimana rānei	/ / Te Rā
Waitohu o te Kaitiaki, Kaiwaitohu whaimana rānei	/ / Te Rā

The Privacy Act

This statement relates to the personal information that you are providing to the Manager by way of the application and any subsequent personal information which you may provide in the future.

The personal information you have supplied may be used by the Manager and the Supervisor (and related entities detailed in Section 7) for the purposes of enabling the Manager to arrange and manage your investment, and to contact you in relation to your investment. The manager will provide you (on request) with the name and address of any entity to which information has been disclosed. The manager may also share your information with government agencies if requested. You have the right to access all personal information held about you by the Manager and if any of the information is incorrect, you have the right to have it corrected.

You acknowledge that you are authorised to provide personal information on behalf of the applicant and evidence of this authority is provided (in the case of a parent/guardian/other providing information about the applicant).

You agree that your/each of your names and addresses may be used by Clarity Funds Management Limited to provide you with newsletters and other information about the Fund(s) and other products and services.

Declaration

I/We have read and retained a copy of the Product Disclosure Statement dated **27** July 2023 and agree to be bound by the terms and conditions of the Trust Deed and relevant Establishment Deeds (as amended from time to time).

I/We agree to the terms outlined above in relation to the Privacy Act and the supply of personal information.

I/We understand that the TAHITO Te Tai o Rehua Fund is a vehicle for long-term investment; the value of my/our investment is liable to fluctuations and may rise and fall from time to time.

I/We understand the manner in which the fees will be deducted from my/our investment.

I/we acknowledge that Clarity may be required to disclose information about me/us and my/our investments to third parties, if disclosure is required by law, including laws of other jurisdictions, for example to government and regulatory authorities.

I/We agree to indemnify Clarity against any loss it may suffer as a result of me/us providing incorrect or incomplete information.

I/We agree that Clarity will not be liable to me/us or any other third party for any refusal to process, or delay in, processing any transaction on my/our behalf or a suspension of my/our account by Clarity in accordance with the anti-money laundering and countering financing o f terrorism laws.

I/We agree to advise Clarity Funds Management immediately if my/our tax residency changes, or my/our Prescribed Investor Rate changes.

I/We agree to advise Clarity immediately if any individual associated with myself/us or any immediate family member holds a prominent public position, not previously held, in any overseas country.

For the purpose of verifying my identity, I consent to the personal information that I have provided being used with (and, where necessary, disclosed to) the following sources: (1) the NZTA for the purpose of checking the MOTO database; (2) the Department of Internal Affairs f or the purpose of checking the Passport database; 3) Land Information New Zealand; (4) the Companies Office; (5) Centrix Group Limited and APLY Limited (and I authorise Centrix and APLY to use any information that they hold in their credit reporting bureau about me to compare the information that I have provided); and (6) the White Pages.

Signature of Trustee or Executor or Authorised Signatory	/ / Date
Signature of Trustee or Executor or Authorised Signatory	/ / Date
Signature of Trustee or Executor or Authorised Signatoryy	/ / Date
Signature of Trustee or Executor or Authorised Signatory	/ / Date

Tohutohu waitohu | Signing Instruction

E whakatakoto ana te tohutohu waitohu me pēhea e whakahaeretia ai tēnei pūkete e ngā kaiwaitohu e pā ana ki ngā kurutete o ia rā me ngā tohutohu whānui. Tēnā, kōwhiria tētahi o ngā kōwhiringa e whai ake nei:

The signing instruction sets out how signatories can operate this account with respect to daily transactions and general instructions. Please select one of the following options:

- ☐ Me waitohu ngātahi ngā kaiwaitohu katoa
  All signatories must sign together
- ☐ Kaua e iti iho i ngā kaiwaitohu ____ e waitohu ngātahi ai
  At least ____ signatories must sign together
- ☐ Ka taea e te kaiwaitohu kotahi te waitohu
  Any one signatory can sign
- ☐ Tētahi atu (tēnā tuhia mai ngā taipitopito)
  Other (please provide details)

Kia mōhio mai mēnā he panoni ki te pūkete pēke tapa, ka katia rānei te huinga haumitanga, ka ara mai he herenga kia waitohu ngā kaiwaitohu katoa.
Please note that changes to the nominated bank account or portfolio closure will require all signatories to sign.

Ka taea te panoni i te tohutohu waitohu i ngā wā katoa mā te tuku ki te Kaiwhakahaere he pānui kua tuhia, ā, kua waitohua e ngā kaiwaitohu katoa.
The signing instruction can be changed at any time by providing the Manager with notice in writing which is signed by all signatories.

Tauākī Kaitohutohu Ahumoni (mēnā e hāngai ana) | Financial Adviser's Declaration (if applicable)

☐ Kua tūtaki au ki te/ngā tāngata takitahi, ā, kua kohikohi i te tārua o t/ana uruwhenua Aotearoa onāianei, raihana taraiwa o Aotearoa rānei, ā, ka whakatūturu au e pono ana te āhua o te/ngā tāngata kua whakaingoatia.

I have met with the above individual(s) and have collected a copy of their current NZ passport or NZ driver's licence and confirm it represents the true likeness of named individual(s).

Ingoa o te Kaitohutohu Ahumoni
Financial Adviser's Name

Tau Umanga o te Kaitohutohu Ahumoni
Financial Adviser's Agency Number

Waitohu o te Kaitohutohu Ahumoni
Financial Adviser's Signature

Te Rā
Date
/ /

Puka Tono | Application Form

Kamupene, Rangapū, Ētahi Atu Hinonga Manatōpū, Manatōpū kore hoki
Company, Partnership, Other Incorporated and Unincorporated Entities

TAHITO

(Tohua te pouaka tika) | (Please tick appropriate box)

☐ He tono tīmatanga tēnei
This is an initial application

☐ He whakangao whaimuri tēnei (whakaurua tō tau kaihaumi i roto i ngā pouaka e whakaratoa ana)
This is a subsequent investment (please insert your investor number in the boxes provided)

MĀ TE TARI ANAKE | OFFICE USE ONLY

Te Rā | Date / /

CFM ☐☐☐☐☐☐

TAU KAIHAUMI | INVESTOR NUMBER

Tūmomo Kaihaumi | Investor Type

☐ Kamupene
Company

☐ Rangapū Kē
Partnership Other

☐ Tētahi atu Hinonga Manatōpū Kore, Rōpū Manatōpū Kore rānei
Unincorporated Entity or Body

☐ Kaupapa Penihana
Superannuation Scheme

☐ Tētahi atu Hinonga Manatōpū Kore, Rōpū Manatōpū Kore rānei
Other Incorporated Entity or Body

Ngā Taipitopito Kaihaumi | Investor Details

Ingoa Hinonga | Entity Name

Wāhinoho Rēhita | Registered Address

Tūmomo Hinonga:
Entity Type

☐ Kamupene Tūmataiti
Company Private

☐ Kamupene Tūmatanui
Company Public

☐ Kamupene Rōpū Kāwanatanga
Company Government Body

Whenua Rēhita | Country of Registration

Kua rēhita te hinonga?
Is the entity registered?
☐ Āe Yes ☐ Kāo No

Mēnā āe, homai te tau rēhita:
If so, please provide registration number:

E mahi ana te hinonga hei kaupapa aroha?
Is the entity operating as a charity?
☐ Āe Yes ☐ Kāo No

He momo pupuri rawa matawhaiaro rānei te hinonga?
Is the entity a vehicle for holding personal assets?
☐ Āe Yes ☐ Kāo No

He kaiwhakahaere tautapa, he kaipupuri hea rānei kua whakaingoatia ō te kamupene?
Does the company have any nominee directors or shareholders?
☐ Āe Yes ☐ Kāo No

Ka tuku rānei te kamupene i ngā hea utu i te kaipupuri?
Does the company issue shares in bearer form?
☐ Āe Yes ☐ Kāo No

Ngā Taipitopito Kaihaumi haere tonu | Investor Details continued

He aha te āhuatanga me te kaupapa o te haumi, hei tauira, kia whakaputa moni whiwhi, hua haupū rawa, penapena tāoki rānei?
What is the nature and purpose of the investment, for example, income generation, capital gain or retirement savings?

Mātāpuna Tahua/Whairawa | Source of Funds/Wealth

Tēnā whakamōhio mai he aha te mātāpuna tuatahi o ngā tahua/whairawa e haumi ana koe ki a mātou.
Please tell us the original source of the funds/wealth you are investing with us.

- ☐ He hoko whenua / Property sale
- ☐ Perehana/Tukunga iho / Gift/Inheritance
- ☐ Mahi pakihi / Business activity
- ☐ He tōpūtanga moni penapena / Accumulated savings
- ☐ Tētahi atu (whakaahuatia i raro iho) / Other (describe below)

Tēnā homai ngā taipitopito tae atu ki ngā rā me ngā rahinga. Hei tauira, ko ngā putanga pakihi o tēnei rahi nō te hoko o te tuari i tēnei rā.
Please provide details including dates and amounts. For example, business proceeds of amount from the sale of distribution on date.

Kia mōhio mai, ka hiahia pea mātou ki te hāpono, ki ētahi atu mōhiohio pea hei tautoko i tō tono.
Note, we may need proof or additional information to support your application.

I ngā marama 12 kua pahure ake nei, kua whai tūnga tūmatanui hira i tētahi whenua i tāwāhi tētahi tangata takitahi e honoa ana ki te kaihaumi, tētahi mema ake o te whānau rānei? Hei tauira, he tūnga teitei hei kaiwhakawā, hei kaingārahu rānei, hei minita, hei takawaenga, hei tumuaki rānei o tētahi hinonga ka whakahaeretia e te kāwanatanga, nō te kāwanatanga rānei.

In the last 12 months, has any individual associated with the investor, or an immediate family member, held a prominent public position in any overseas country? For example, high level judicial or military role, ministerial role, diplomat role or senior executive of a state run/owned enterprise.

- ☐ Kāo / No
- ☐ Āe (mēnā "Āe", whakamāramahia i raro iho) / Yes (if "yes", please specify)

Tau IRD | IRD Number ☐☐☐ ☐☐☐ ☐☐☐

Pāpātanga Kaihaumi Kōpaki (PIR) | Portfolio Investor Rate (PIR): ☐ 0% ☐ 10.5% ☐ 17.5% ☐ 28%

(tīpakohia tētahi - ki te kore tētahi e tīpakohia ka hāngai te 28%)
(tick one - if none selected 28% will apply)

He kainoho tāke te hinonga nō (t)ētahi atu whenua | Country(ies) of Tax Residency

He kainoho tāke te hinonga nō Aotearoa
The entity is a tax resident of New Zealand
☐ Āe / Yes ☐ Kāo / No

He kainoho tāke te hinonga nō (t)ētahi atu whenua
The entity is a tax resident of other country(ies)
☐ Āe / Yes ☐ Kāo / No
Mēnā āe, ka hiahiatia ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te ripanga i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana te hinonga hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where the entity is a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna he TIN ki te hinonga e te whenua noho tāke o te hinonga
(tēnā whakaurua mai te whakamārama he aha i kore ai e tukuna ki te hinonga i roto i te tūtohi i raro iho)
Reason B The entity has not been issued a TIN by my country of tax residence
(please include an explanation as to why a TIN was not issued to to the entity in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana te hinonga hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where the entity is a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Whakarōpūtanga Hinonga | Entity Classification

Mō ētahi atu mōhiohio, tēnā tirohia te pae tukutuku a te OECD, te IRD, kōrero rānei ki tō kaitohutohu tāke.
For more information, please refer to the OECD website, the IRD or consult your tax adviser.

P1. He Rōpū Ahumoni te hinonga? Mēnā kāore, haere ki te P2.
Q1. Is the entity a Financial Institution? If no, go to Q2.

☐ Kāore, ehara te hinonga i te Rōpū Ahumoni.
No, the entity is not a Financial Institution.

☐ Āe, he Rōpū Ahumoni te hinonga.
Yes, the entity is a Financial Institution

Tēnā tīpakohia ko tēhea tūmomo Rōpū Ahumoni mai i ngā kōwhiringa i raro iho:
Please select which type of Financial Institution from the options below:

☐ He Rōpū Penapena te hinonga
The entity is a Depository Institution

☐ He Rōpū Tiaki te hinonga
The entity is a Custodial Institution

☐ He Kamupene Inihua Tauwhāiti te hinonga
The entity is a Specified Insurance Company

☐ He Hinonga Haumi te hinonga - E taurimahia ana rānei te Hinonga Haumi e tētahi atu Rōpū Ahumoni?
The entity is an Investment Entity - Is the Investment Entity managed by another Financial Institution?
☐ Āe Yes ☐ Kāo No

Mēnā he Tau Tautuhi Waenga ā-Ao (GIIN) tō te Rōpū Ahumoni, tēnā homai i raro iho.
If the Financial Institution has a Global Intermediary Identification Number (GIIN) please provide it below.

Ki te kore he GIIN āu, tēnā whakamāramahia te take:
If you do not have a GIIN please indicate the reason:

☐ He Rōpū Ahumoni Kua Meinga He Mea Tautuku te hinonga
The entity is a Deemed Compliant Financial Institution

☐ Ko te hinonga he Kaiwhiwhi Painga Awere
The entity is an Exempt Beneficial Owner

☐ Tētahi atu (tēnā homai ētahi atu taipitopito):
Other (please provide more detail):

Ngā Taipitopito Kaihaumi haere tonu | Investor Details continued

P2. Ko te mahi pakihi matua o te hinonga he hoko rawa, ratonga rānei, he hinonga kore huamoni rānei?
Q2. Is the entity's primary business activity selling goods or services or is it a non-profit entity?

Tīpakohia 'Āe' i raro iho mēnā: | Select 'Yes' below if either:

- Ka whiwhi te hinonga, ka whakamahere rānei ki te whiwhi i te 50 ōrau, neke atu rānei o ana whiwhinga pūtea i ngā mahi hokohoko; ā, neke atu i te 50 ōrau o ngā rawa o te hinonga e whakaputa ana, ka puritia rānei ki te whakaputa, i te whiwhinga pūtea hokohoko; **tērā rānei**
- He hinonga huamoni kore te hinonga, ā, ka aweretia i te tāke whiwhinga pūtea i roto i tana ake whenua/takiwā ture noho rānei.

- The entity earns or intends to earn 50% or more of its total income from trading activities; **and** 50% or more of the entity's assets produce or are held for producing trading income; **OR**
- The entity is a non-profit entity and exempt from income tax in its country/jurisdiction of residence.

☐ Āe
Yes

☐ Kāo
No

Ngā Taipitopito Whakapā | Contact Details

Tangata Whakapā Matua (mō ngā uiui whānui) | Primary Contact Person (for general enquiries)

Waea Awatea | Daytime Phone

Waea Pūkoro | Mobile Phone

Wāhitau Īmēra | Email Address

☐ Mēnā e whaimana ana tēnei tangata ki te tuku tohutohu, ā, ehara i te kaihaumi tēnā whakaotia te whārangi 54, wāhanga Tangata Whaimana.

If this person is authorised to give instructions, and is not an investor please complete page 54, Authorised Person section.

Ngā Taipitopito Tangata Takitahi | Individual Details

Me whakaoti tēnei wāhanga e te katoa o ngā kaiwhakahaere, kaipupuri hea, hoa kaipakihi, āpiha, mema rānei me tētahi atu tangata rānei e whaimana ana ki te tuku tohutohu me te whiwhi mōhiohio pūkete.
This section must be completed by all directors, shareholders, partners, officers or members and any other person authorised to give instructions and obtain account information.

Taitara | Title

Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā Whānau | Date of Birth
/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Te (ngā) whenua o te kirirarau/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand
☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua)
I am a tax resident of other country(ies)
☐ Āe Yes ☐ Kāo No
Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title

Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā Whānau | Date of Birth

/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi Noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Te (ngā) whenua o te kiriraraū/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand

☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)

☐ Āe Yes ☐ Kāo No

Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title

Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā Whānau | Date of Birth

/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi Noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Te (ngā) whenua o te kiriraraū/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand

☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)

☐ Āe Yes ☐ Kāo No

Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title | Ingoa Tuatahi | First Name | Ingoa Whānau | Surname

Rā Whānau | Date of Birth

/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi Noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Te (ngā) whenua o te kiriraraū/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand ☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies) ☐ Āe Yes ☐ Kāo No

Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Tangata Whaimana | Authorised Person

Whakaotia tēnei wāhanga mēnā e hiahia ana koe ki te whakamana i tētahi tangata (ehara i tētahi o ngā tāngata takitahi i whakaingoatia i runga ake) hei tohutohu me te whiwhi mōhiohio māu.
Complete this section if you want to authorise a person (who is not one of the individuals named above) to give instructions and obtain account information on your behalf.

Taitara | Title

Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Rā Whānau | Date of Birth
/ /

Hononga ki te Hinonga | Relationship to the Entity

Wāhi Noho | Physical Address

Wāhitau Īmēra | Email Address

Tau Waea | Phone Number

Te (ngā) whenua o te kirirarau/whenua ake, tautuhia i raro iho | Country(ies) of citizenship/nationality, please specify below

Te (ngā) whenua o te Nōhanga Tāke | Country(ies) of Tax Residency

He kainoho tāke nō Aotearoa au
I am a tax resident of New Zealand
☐ Āe Yes ☐ Kāo No

He kainoho tāke nō (t)ētahi atu whenua
I am a tax resident of other country(ies)
☐ Āe Yes ☐ Kāo No
Mēnā āe, e hiahiatia ana ētahi atu taipitopito.
If yes, more details are required.

Mō ia whenua, hāunga Aotearoa, me whakarato koe i tētahi Tau ID Tāke (TIN) te mea ōrite rānei i roto i te tūtohi i raro iho. Mēnā kāore e wātea ana te TIN mō taua whenua, whakamahia te take tika A, B, C rānei.

For each country, except New Zealand, you will need to provide a Tax ID Number (TIN) or equivalent in the table below. If a TIN is not available for that country, use the appropriate reason A, B or C.

Take A Kāore te whenua e noho ana au hei kainoho tāke e tuku ana i te TIN ki ana kainoho
Reason A The country where I am a tax resident does not issue a TIN to its residents

Take B Kāore i tukuna te TIN ki a au e te whenua e noho ana au hei kainoho tāke (tēnā whakaurua mai te whakamārama he aha i kore ai i tukuna ki a koe i roto i te tūtohi i raro iho)
Reason B I have not been issued a TIN by my country of tax residence (please include an explanation as to why a TIN was not issued to you in the table below)

Take C Kāore e hiahiatia ana e te ture ā-motu o te whenua e noho ana au hei kainoho tāke te kohinga o te TIN
Reason C The domestic law of the country where I am a tax resident does not require the collection of a TIN

Te whenua o te Nōhanga Tāke Country of Tax Residency	Te Tau IRD Tāke (TIN) Tax ID Number (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN Enter Reason A, B, or C if no TIN is available	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama If you have selected Reason B please provide an explanation

Ngā taipitopito haumi | Investment details

E hiahia ana au ki te haumi i roto i te Tahua e whai ake nei:
I wish to invest in the following Fund:

		Rahinga Haumi* Investment Amount*
TAHITO Te Tai o Rehua Fund	$	
TŌPŪTANGA | TOTAL	$	

☐ Moni Taurewa Tōtika
Direct Credit

* Ko te haumi tuatahi mōkito ko te $1,000. Ko te Haumi Whaimuri mōkito ko te $500.
* Initial investment minimum is $1,000. Subsequent Investment minimum is $500.

Utunga | Payment

☐ Moni Taurewa Tōtika (Tēnā penapena i ngā utu moni taurewa tōtika ki te pūkete BNZ e whai ake nei: 02-0108-0567359-00 i roto i te ingoa o The New Zealand Guardian Trust Company Limited ASF Clarity Funds me te tohutoro me tō tau Haumi)

Direct credit (Please deposit direct credit payments in the following BNZ account: 02-0108-0567359-00 in the name of The New Zealand Guardian Trust Company Limited ASF Clarity Funds and reference with your Investor number)

Pūkete Pēke | Bank Account

Ka whakamahia tēnei pūkete pēke hei whakahokinga.
This bank account will be used for redemptions.

Ingoa Pūkete | Account Name

Pēke | Bank

(Me whai te pūkete pēke i te ingoa o te Kaihaumi / Hinonga rānei) | (The bank account must be in the Investor's / Entity name)

Peka | Branch

Tau Pūkete | Account Number

PĒKE | BANK	PEKA | BRANCH	PŪKETE | ACCOUNT	PĪMURI | SUFFIX

Te Ture Matatapu

Ka hāngai tēnei tauākī ki ngā mōhiohio matawhaiaro e homai ana koe ki te Kaiwhakahaere mā tō tono me ētahi mōhiohio matawhaiaro ka homai koe ā muri ake.

Ka whakamahia hoki ngā mōhiohio matawhaiaro kua homai koe e te Kaiwhakahaere me te Kaitirotiro (me ngā hinonga tūhono e kōrerotia ana i roto i te Wāhanga 7) hei whakamana i te Kaiwhakarite ki te whakarite me te whakahaere i tō haumi, me te whakapā atu ki a koe e pā ana ki tō haumi. Ka whakarato te kaiwhakahaere ki a koe (ina tono koe) ki te ingoa me te wāhitau o te hinonga i whākina ai ngā mōhiohio. Ka tuari hoki pea te kaiwhakahaere i ō mōhiohio ki ngā tari kāwanatanga mēnā ka tonoa. He motika tōu kia āhei ki ngā mōhiohio katoa e whiwhia ana mōu e te Kaiwhakahaere, ā, mēnā e hē ana ētahi o ngā mōhiohio, te motika kia whakatikatikahia.

E tūtohu ana koe e whaimana ana koe ki te homai i ngā mōhiohio matawhaiaro mō te kaitono, ā, e whakaratoa ana te taunakitanga o tēnei mana (mēnā ko tētahi matua/ kaitiaki/tētahi atu e whakarato ana i ngā mōhiohio mō te kaitono).

E whakaae ana koe ka āhei a Clarity Funds Management Limited te whakamahi i tō ingoa /ia ingoa me te wāhitau hei whakarato i a koe ki ngā kawerongo me ētahi atu mōhiohio mō te (ngā) Tahua me ētahi atu otinga, ratonga rānei.

Tauākī

Kua pānui au/mātou me te pupuri i te tārua o te T auākī Whāki Otinga me te rā **27** Hōngongoi 2023, ā, e whakaae ana kia herea e ngā tikanga me ngā herenga o te Tīti Tiakitanga me ngā Tīti Whakatū Hāngai (i runga anō i te menemanatanga i ia wā).

Ka whakaae au/mātou ki ngā tikanga i whakahuatia i runga ake e pā ana ki te Ture Matatapu me te whakaratonga o ngā mōhiohio matawhaiaro.

E mārama ana au/mātou he waka a TAHITO Te Tai o Rehua Fund mō te haumi wā roa; ka mānenei pea taku/tā mātou haumi, ā, ka piki, ka heke i ētahi wā.

E mārama ana au/mātou ki te āhua e tangohia ai ngā utu i taku/tā mātou haumi.

E tūtohu ana au/mātou me whāki pea a Clarity i ngā mōhiohio mōku/mō mātou me aku/ā mātou haumi ki ngā rōpū kē, mēnā he herenga ā-ture ki te whāki, tae atu ki ngā ture o ētahi atu takiwā ture, hei tauira ki ngā mana kāwanatanga, kaiwhakarite rānei.

E whakaae ana au/mātou ki te paremata i a Clarity mō tētahi ngarohanga moni ka pā mai hei hua nō taku/tā mātou whakarato i ngā mōhiohio hē, hukihuki rānei.

E whakaae ana au/mātou kāore e noho haepapa ai a Clarity ki a au/mātou, tētahi atu rōpū kē rānei mō te whakahē ki te hātepe, te takaroa rānei ki te hātepe i tētahi kurutete māku/mā mātou, i te whakatārewahia o taku/tā mātou pūkete e Clarity i raro i ngā ture whakahē horoi pūtea me te ārai i te tuku pūtea ki ngā kaiwhakatuma.

E whakaae ana au/mātou ki te whakamōhio wawe atu ki Clarity Funds Management mēnā ka rerekē taku/tā mātou nōhanga tāke/ taku/tā mātou Pāpātanga Haumi Tūtohu rānei.

E whakaae ana au/mātou kia whakamōhio wawe ki a Clarity mēnā e noho ana tētahi tangata e tata ana ki a au/mātou, tētahi mema o te whānau rānei i te tūnga tūmatanui hira, kāore i mau i mua, i tētahi whenua i tāwāhi.

Mō te kaupapa whakatūturu i taku tuakiri, e whakaae ana au kia whakamahia ngā mōhiohio matawhaiaro kua whakarato au (ā, mēnā e hiahiatia ana, te whāki) ki ngā rōpū e whai ake nei:(1) te NZTA hei tirotiro i te pātengi raraunga o MOTO; (2) te Tari Taiwhenua hei tirotiro i te pātengi raraunga uruuruwhenua; 3) Land Information New Zealand; (4) Te Tari Kamupene; (5) Centrix Group Limited me APLY Limited (ā, e whakamana ana au i a Centrix me APLY ki te whakamahi i ētahi mōhiohio e whai ana rātou i roto i tō rātou tari pūrongorongo moni taurewa mōku hei whakataurite ki ngā mōhiohio kua whakarato au; me (6) the White Pages.

	/ /
Waitohu o te Kaiwhakahaere, Hoa pakihi, Āpiha Kaiwaitohu whaimana rānei	Te Rā
	/ /
Waitohu o te Kaiwhakahaere, Hoa pakihi, Āpiha Kaiwaitohu whaimana rānei	Te Rā
	/ /
Waitohu o te Kaiwhakahaere, Hoa pakihi, Āpiha Kaiwaitohu whaimana rānei	Te Rā
	/ /
Waitohu o te Kaiwhakahaere, Hoa pakihi, Āpiha Kaiwaitohu whaimana rānei	Te Rā

The Privacy Act

This statement relates to the personal information that you are providing to the Manager by way of the application and any subsequent personal information which you may provide in the future.

The personal information you have supplied may be used by the Manager and the Supervisor (and related entities detailed in Section 7) for the purposes of enabling the Manager to arrange and manage your investment, and to contact you in relation to your investment. The manager will provide you (on request) with the name and address of any entity to which information has been disclosed. The manager may also share your information with government agencies if requested. You have the right to access all personal information held about you by the Manager and if any of the information is incorrect, you have the right to have it corrected.

You acknowledge that you are authorised to provide personal information on behalf of the applicant and evidence of this authority is provided (in the case of a parent/guardian/other providing information about the applicant).

You agree that your/each of your names and addresses may be used by Clarity Funds Management Limited to provide you with newsletters and other information about the Fund(s) and other products and services.

Declaration

I/We have read and retained a copy of the Product Disclosure Statement dated **27** July 2023 and agree to be bound by the terms and conditions of the Trust Deed and relevant Establishment Deeds (as amended from time to time).

I/We agree to the terms outlined above in relation to the Privacy Act and the supply of personal information.

I/We understand that the TAHITO Te Tai o Rehua Fund is a vehicle for long-term investment; the value of my/our investment is liable to fluctuations and may rise and fall from time to time.

I/We understand the manner in which the fees will be deducted from my/our investment.

I/we acknowledge that Clarity may be required to disclose information about me/us and my/our investments to third parties, if disclosure is required by law, including laws of other jurisdictions, for example to government and regulatory authorities.

I/We agree to indemnify Clarity against any loss it may suffer as a result of me/us providing incorrect or incomplete information.

I/We agree that Clarity will not be liable to me/us or any other third party for any refusal to process, or delay in, processing any transaction on my/our behalf or a suspension of my/our account by Clarity in accordance with the anti-money laundering and countering financing of terrorism laws.

I/We agree to advise Clarity Funds Management immediately if my/our tax residency changes, or my/our Prescribed Investor Rate changes.

I/We agree to advise Clarity immediately if any individual associated with myself/us or any immediate family member holds a prominent public position, not previously held, in any overseas country.

For the purpose of verifying my identity, I consent to the personal information that I have provided being used with (and, where necessary, disclosed to) the following sources: (1) the NZTA for the purpose of checking the MOTO database; (2) the Department of Internal Affairs for the purpose of checking the Passport database; 3) Land Information New Zealand; (4) the Companies Office; (5) Centrix Group Limited and APLY Limited (and I authorise Centrix and APLY to use any information that they hold in their credit reporting bureau about me to compare the information that I have provided); and (6) the White Pages.

Signature of Director, Partner, Officer or Authorised Signatory	Date / /
Signature of Director, Partner, Officer or Authorised Signatory	Date / /
Signature of Director, Partner, Officer or Authorised Signatory	Date / /
Signature of Director, Partner, Officer or Authorised Signatory	Date / /

Tohutohu waitohu | Signing Instruction

E whakatakoto ana te tohutohu waitohu me pēhea e whakahaeretia ai tēnei pūkete e ngā kaiwaitohu e pā ana ki ngā kurutete o ia rā me ngā tohutohu whānui. Tēnā, kōwhiria tētahi o ngā kōwhiringa e whai ake nei:

The signing instruction sets out how signatories can operate this account with respect to daily transactions and general instructions. Please select one of the following options:

- ☐ Me waitohu ngātahi ngā kaiwaitohu katoa
  All signatories must sign together
- ☐ Kaua e iti iho i ngā kaiwaitohu ____ e waitohu ngātahi ai
  At least ____ signatories must sign together
- ☐ Ka taea e te kaiwaitohu kotahi te waitohu
  Any one signatory can sign
- ☐ Tētahi atu (tēnā tuhia mai ngā taipitopito)
  Other (please provide details)

Kia mōhio mai mēnā he panoni ki te pūkete pēke tapa, ka katia rānei te huinga haumitanga, ka ara mai he herenga kia waitohu ngā kaiwaitohu katoa.
Please note that changes to the nominated bank account or portfolio closure will require all signatories to sign.

Ka taea te panoni i te tohutohu waitohu i ngā wā katoa mā te tuku ki te Kaiwhakahaere he pānui kua tuhia, ā, kua waitohua e ngā kaiwaitohu katoa.
The signing instruction can be changed at any time by providing the Manager with notice in writing which is signed by all signatories.

Tauākī Kaitohutohu Ahumoni (mēnā e hāngai ana) | Financial Adviser's Declaration (if applicable)

☐ Kua tūtaki au ki te/ngā tāngata takitahi, ā, kua kohikohi i te tārua o t/ana uruwhenua Aotearoa onāianei, raihana taraiwa o Aotearoa rānei, ā, ka whakatūturu au e pono ana te āhua o te/ngā tāngata kua whakaingoatia.

I have met with the above individual(s) and have collected a copy of their current NZ passport or NZ driver's licence and confirm it represents the true likeness of named individual(s).

Ingoa o te Kaitohutohu Ahumoni
Financial Adviser's Name

Tau Umanga o te Kaitohutohu Ahumoni
Financial Adviser's Agency Number

Waitohu o te Kaitohutohu Ahumoni
Financial Adviser's Signature

Te Rā
Date
/ /

TAHITO

Indigenous Ethical Investing

Level 1, 87 Hurstmere Road, PO Box 33-1106 Takapuna, Auckland 0740

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