



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

17 Pipiri 2021 | 17 June 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 taea e koe te rapu tohutohu i tētahi kaitohu ahumoni hei āwhina i tō whakataunga ahumoni.

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 Markets Conduct Act 2013 (FMC Act). You can also seek advice from a financial adviser to help you make an investment decision.



# 1. Whakarāpopoto mōhiohio matua

## Key information summary

### He aha tēnei?

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

### Ka haumitia ō moni ki hea?

Ingoa Tahua	Whakaahuatanga	Tautuhi Tūraru <sup>1</sup>	Whakatau Tata o Ngā Utu Tahua ā-Tau <sup>2</sup>
Fund Name	Description	Risk Indicator <sup>1</sup>	Estimated Annual Fund Charges <sup>2</sup>
<b>TAHITO</b> Te Tai o Rehua Fund	<p>He tahua matatika iwi taketake, he tahua toitū te tahua. E whakamahi ana te tahua i ngā mātautanga pāhekoheko tōruna a ESG hei tīpako i ngā haumitanga. Ko ngā whaipanga iwi taketake, me ngā mātaūpono a te Māori ka noho hei tūāpapa mō te iho matua o te Tahua me te tīpakotanga haumitanga.</p> <p>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.</p> <p>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.</p> <p>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.</p>	<p>Hua iti iho i te matapae Lower expected returns</p> <p>Hua nui ake i te matapae Higher expected returns</p> 	1.20%

<sup>1</sup> 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.

<sup>2</sup> 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?)

### 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.

### What will your money be invested in?

## 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](http://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](http://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](http://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](http://www.tahito.co.nz). We will also give you copies of those documents on request.



## NGĀ IHIRANGI

1. WHAKARĀPOPOTO MŌHIOHIO MATUA	3
2. HE PĒHEA TE ĀHUA O TĒNEI HAUMI?	6
3. WHAKAATURANGA O TŌ KŌWHIRINGA HAUMI	9
4. HE AHA NGĀ TŪRARU INA HAUMI ANA?	11
5. HE AHA NGĀ UTU?	14
6. HE AHA NGĀ TĀKE KA UTU KOE?	16
7. KO WAI KUA URU MAI?	17
8. ME PĒHEA TE AMUAMU	18
9. KEI HEA TE WĀHI RAPU I ĒTAHI ATU MŌHIOHIO	19
10. ME PĒHEA TE TONO	20

Ka whakamāramahia ngā kupu pūmatua i roto i tēnei pukapuka ki te kuputaka i runga i te whārangi 21.

## CONTENTS

1. KEY INFORMATION SUMMARY	3
2. HOW DOES THIS INVESTMENT WORK?	6
3. DESCRIPTION OF YOUR INVESTMENT OPTION	10
4. WHAT ARE THE RISKS OF INVESTING?	11
5. WHAT ARE THE FEES?	14
6. WHAT TAXES WILL YOU PAY?	16
7. WHO IS INVOLVED?	17
8. HOW TO COMPLAIN	18
9. WHERE YOU CAN FIND MORE INFORMATION	19
10. HOW TO APPLY	20

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?

He tāpaetanga o ngā wāhanga i roto i te Tahua o TAHITO Te Tai o Rehua (**te Tahua**) tēnei PDS. He Tahua matatika iwi taketake Māori, toitū hoki te tahua. He Tahua pānga taurimatanga hohe, ā, ka pāhekoheko i ngā whaipānga 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 ahu moni papai. Ina whakamātauria tēnei hātepe haumitanga, ka ngana mātou ki te kōwhiri i ngā pakihī nō Aotearoa me Ahitereiria e whakaatu pai ana i ngā matatika me ngā whanonga kiritōpu, whai hononga hoki i takea i te ahurea me te tātai whakapapa Māori. 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](http://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 pakihī, 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 tō 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 tō 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 kaingāio 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**). 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. 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](http://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 hiahiatia 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 pānuī ā-tuhi ki a mātou. Ka whakahokia, ka utua hoki ngā wāhanga ki tō pūketē 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, whakatārewa rānei. 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. 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.

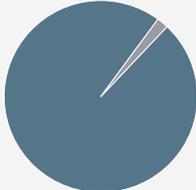
# 3. Whakaaturanga o tō kōwhiringa haumitanga

## Rautaki me ngā Whāinga Haumi

**Whāinga:** Ka whakarato te Tahua i te pānga taurimatanga hohe ki ngā tūtanga pakihī o ngā pakihī 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 tōruna a ESG hei tīpako i ngā haumitanga. Ko ngā whaipanga 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 pākīhi nō Aotearoa me Ahitereiria i rangahauhia paitia.

**Paeraro:** 50 ōrau o te Taupū Huinga Haumitanga S&P/NZX50 me te 50 ōrau (tae atu ki ngā taurewa Whakarite) o te Tātai Whakaemitanga S&P/ASX200 i roto i ngā tāra o Aotearoa.

Ranu Haumi Ūnga	Tūraru Tautuhi <sup>3</sup>	Angawā Haumi Marohi Itinga Iho
 <ul style="list-style-type: none"><li>98% ōrau ngā tūtanga pakihī nō Aotearoa me Ahitereiria</li><li>2% ōrau Pūtea me ōna ritenga</li></ul>	<b>5</b> He teitei te taumata tākohukohu o te Tahua	Wā waenga (3 ki te 5 tau i te mōkito)

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](http://www.tahito.co.nz).

<sup>3</sup>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 kōunga o te tūtohu tūraru hei tautuhi i te tākohukohu pea o te Tahua haere ake nei.

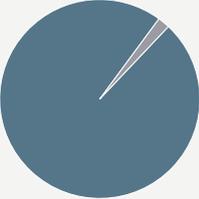
# 3. Description of your investment option

## 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 <sup>3</sup>	Minimum Suggested Investment Timeframe
 <ul style="list-style-type: none"> <li><span style="display: inline-block; width: 10px; height: 10px; background-color: #1a3d4d; margin-right: 5px;"></span> 98% Australasian equities.</li> <li><span style="display: inline-block; width: 10px; height: 10px; background-color: #808080; margin-right: 5px;"></span> 2% Cash and cash equivalents.</li> </ul>	<div style="background-color: #1a3d4d; color: white; padding: 5px; width: 30px; margin: 0 auto;">5</div> <p>The Fund may have a high level of volatility</p>	<p>Medium term (3-5 years)</p>

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](http://www.tahito.co.nz).

<sup>3</sup>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?

### 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.

Ka āhei koe ki te rapu tohutohu ahumoni, te whakarite rānei i tō āhuatanga tūraru rānei ki [www.sorted.org.nz/tools/investor-kickstarter](http://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 tūtohu tūraru mā te whakamahi i te pahekotanga o ngā hua tātai taiahumoni me ngā hua tūturu o te Tahua. Ko te pūtake o te tūtohu tūraru ko ngā raraunga hua mō ngā hua tātai taiahumoni mō te wā mai i 31 Poutūteranig 2016 ki 31 Whiringa-a-nuku 2019, ā, ko ngā hua tahua tūturu mai 30 Whiringa-a-rangi 2019 ki 31 Haratua 2021.

Ahakoia 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](http://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 June 2016 to 31 October 2019 and actual Fund returns from 1 November 2019 to 31 May 2021.

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 taurimhia 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

Kua tautuhi mātou kāore ētahi atu tūraru tauwhāiti e tino whakapiki ai i te tūraru ki ngā hua mā ngā kaihaumi.

Tērā ētahi atu āhuatanga mahi e whakapiki pea i te tūraru ki ngā kaihaumi. Ka hāngai ēnei tūraru ki a mātou, i roto i tā mātou tūnga hei taurima, ā mātou hoa kaipakihi, me pēhea hoki aua rōpū e whakahaere ai i ō rātou herenga ki te Tahua. Kua whakatū mātou i ngā hātepe hei whakaiti i ēnei tūraru ina āhei ana. Engari he tūraru e puta mai ana i ngā hapa ki ngā tukanga, ngā pūnaha rānei e pā kino ana ki tō haumi.

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

We have identified that there are no other specific risks that significantly increase the risk to returns for investors.

There are other operational factors that may increase the risk for investors. These risks relate to us, in our role as Manager, our business partners and how these parties manage and operate their obligations to the Fund. We have established processes to mitigate these risks where possible. But there are risks arising from errors in procedures or systems which may have an adverse effect on your investment.

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?

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)		
Utua Whakahaere	Te Whakatau Tata o Ētahi atu Utua Whakahaere	Whakatau Tata o Ngā Utua Tahua ā-Tau
0.85%	0.35%	1.20%

Kāore e nui ake ngā utu tahua ā-tau katoa (hāunga te GST me ētahi utua 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 kapi i ngā utu e whakahuatia ana i runga ake:

**Utua Taurima:** He utunga whakahaere tepenga mōrahi tō te Tahua, ka utua ki Clarity mō ana ratonga hei Kaitaurima o te Tahua.

Kei roto i te utu whakahaere, ngā utu i utua ki a TAHITO mō te ratonga kaitohutohu haumitanga.

**Ngā utu whakahaere:** Ko ngā utu whakahaere whānui me ngā utu o te Tahua e 0.35% ia tau. Kei roto i ēnei ko te Kaitiro, te Kaitiaki, te Kaitaurima Whakahaere me ngā utu Kairēhita, te kaute tahua, te utu ā-wāhanga, te tātari, ngā utu rōia, me ngā utu whakarite me te tautuku.

Waihoki, ka āhei te Kaitaurima me te Kaitiro ki te rapu whakahokinga moni i te Tahua mō ngā utunga katoa e tika ana, e whaitake ana, e pā ana ki te mahi i ā rāua mahi i raro i te Kawenata Tiakitanga.

Me utu te GST, i te pāpātanga hāngai i whakaritea e te IRD i runga i te utunga Kaitiro, ngā utu ki te Kaitaurima Whakahaere me te utu Taurima.

Kāore he utu whakatutuki e tukuna ana e mātou e pā ana ki te Tahua.

Ka panoni ngā utu i ētahi wā. E wātea ana ngā utunga mō te tau ahumoni i mua i roto i te Whakahoutanga Tahua hou rawa.

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:** The Fund has a maximum management fee, payable to Clarity for its services as Manager of the Fund.

The management fee includes any amounts payable to TAHITO for its services as the Investment Adviser.

**Administration charges and expenses:** The general administration costs and expenses of the Fund are 0.35% per annum. These include the Supervisor, Custodian, Administration Manager and Registrar fees, fund accounting, unit pricing, audit, legal fees, regulatory and compliance costs.

Additionally, the Manager and the Supervisor are entitled to be reimbursed out of the Fund for all other expenses properly and reasonably incurred by the Supervisor or the Manager in connection with carrying out their respective duties under the Trust Deed.

GST, at the applicable rate prescribed by the IRD, is currently payable on the Supervisor's fee, costs and expenses, the Administration Manager's fee and the Management fee.

There are no performance fees charged by us in relation to the Fund.

The actual charges may vary from time to time. Charges for the previous financial year are available in the latest Fund Update.



Ka hāngai pea te horahanga hoko mai / hoko atu (kia tōkeke te tohatoha i ngā utu o te hoko mai, hoko atu i ngā rawa tūāpapa) i runga i te haumitanga, te whakahokinga, ngā whakawhitinga rānei. Ko ngā rahinga nei he mea whakarite e mātou i runga i tā mātou whakaaro ki ngā utu whakatau tata ka puta mai mēnā i hokona mai te Tahua, ka hokona atu rānei ki te haumitanga, ki te utu i te whakahokinga rānei. Mō ētahi atu mōhiohio e pā ana ki ngā horahanga hoko mai/hoko atu o nāianeī, whakapā mai ki a mātou i [info@tahito.co.nz](mailto:info@tahito.co.nz), **0800 990 055** rānei. He mōtika tonu tō mātou kia panoni i ērā me te kore whakamōhio i mua mēnā e whakapono ana mātou e tika ana mō ngā āhuatanga taiahumoni.

Hei ta ngā kawenata whakapūmau hāngai, ka āhei a Clarity ki te whakamau horahanga ki te Tahua tae noa ki ngā taumata e whai ake nei, hei ōrau o te Uara Rawa more hāngai o ia wāhanga:

Te Ingoa Tahua	Horahanga Hoko mai	Horahanga Hoko atu
TAHITO Te Tai o Rehua Fund	0.50%	0.50%

A buy/sell spread (to fairly allocate the costs of buying and selling underlying assets) may be applicable on investment and redemption, or on switches. These are amounts determined at our discretion on account of estimated costs which would be incurred if investments of the Fund were acquired or realised to make an investment or pay a redemption. For more information on current buy/sell spreads, contact us at [info@tahito.co.nz](mailto:info@tahito.co.nz) or **0800 990 055**. We reserve the right to change these without notice if we believe this is warranted by market conditions.

In accordance with the relevant establishment deeds, Clarity is permitted to apply spreads to the Fund up to the following levels, as percentages of the relevant Net Asset Values per unit:

Fund Name	Buy Spread	Sell Spread
TAHITO Te Tai o Rehua Fund	0.50%	0.50%

## He taura 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 taura o ngā hua me ngā utunga tūturu i tukuna ki ngā kaihaumi i te tau kua hipa.

Ka hāngai anake tēnei taura 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 taura i ngā utunga tūturu ka tukuna ki a koe.

## 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.

## Ka taea ngā utu te panoni

Ka āhei mātou ki te panoni i ngā utunga e tukuna ana i ētahi wā, mēnā e whakaare 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, tae atu ki ngā whakahoutanga o mua, e wātea ana ki [www.tahito.co.nz](http://www.tahito.co.nz).

## 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](http://www.tahito.co.nz).

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

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](http://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 whakamōhiohia 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 whakamōhiohia 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](http://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?

## 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, o mātou tahua, me ā mātou tāngata matua i runga i tā mātou pae tukutuku, [www.clarityfunds.co.nz](http://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: 09 308 1450

Waea whakaahua: 09 308 1455

Īmēra: [info@clarityfunds.co.nz](mailto:info@clarityfunds.co.nz)

## Ko wai atu ngā kaiwhakauru?

Tūrangā	Ingoa	Whakaahuatanga
Kaitiro	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	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	MMc 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.

## 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](http://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: 09 308 1450

Facsimile: 09 308 1455

Email: [info@clarityfunds.co.nz](mailto:info@clarityfunds.co.nz)

## Who else is involved?

Role	Name	Description
Supervisor	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.
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	MMc 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

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 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 Clarity nō te IFSO.

He mōhiohio anō e pā ana ki te tuku amuamu ki te IFSO ka kitea ki [www.ifso.nz](http://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](http://www.ifso.nz). There is no cost to you in referring a complaint to the IFSO.

# 9. Te wāhi rapu i ētahi atu mōhiohio

## 9. Where can you find more information



TAHITO

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](http://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](http://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



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](http://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](http://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 ( <b>Ture FMC</b> )	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 More ( <b>NAV</b> )	Te Uara Rawa Tōpūtanga i whakatikahia mō ngā taunaha o te Tahua.
Hinonga huinga haumitanga ( <b>PIE</b> )	Ko te whakaritenga mō te tūmomo kawenga o te Tahua mō ngā take tāke i Aotearoa.
Pāpātanga Kaihaumi Tūtohu ( <b>PIR</b> )	Ko te pāpātanga tāke e whakamahia ana ki te tataui 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 ( <b>SIPO</b> )	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 ( <b>FMC Act</b> )	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 ( <b>NAV</b> )	The Gross Asset Value adjusted for liabilities of the Fund.
Portfolio Investment Entity ( <b>PIE</b> )	The type of vehicle the Fund is classified as for New Zealand tax purposes.
Prescribed Investor Rate ( <b>PIR</b> )	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 ( <b>SIPO</b> )	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 include 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 mōhiohia 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 Ngā 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 kirirarau/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 hiahia 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 noho tāke o te hinonga (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 hiahia 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title Ngā 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 kirirarau/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 hiahia 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 noho tāke o te hinonga (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 hiahia 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

# 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 Ngā 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 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 noho tāke o te hinonga (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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tipako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 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 whakaingotia 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	Ngā Ingoa Tuatahi   First Name	Ingoa Whānau   Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>
Rā whānau   Date of Birth	Tau Waea   Phone Number	Wāhitau Īmēra   Email Address
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/>
Whanaungatanga ki te Kaihaumi   Relationship to Investor	Mahi   Occupation	
<input type="text"/>	<input type="text"/>	
Wāhitau Ōkiko   Physical Address		
<input type="text"/>		
<input type="text"/>		

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

<input type="text"/>	<input type="text"/>
----------------------	----------------------

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

<input type="checkbox"/>	Āe Yes	<input type="checkbox"/>	Kāo No
--------------------------	-----------	--------------------------	-----------

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

<input type="checkbox"/>	Āe Yes	<input type="checkbox"/>	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 noho tāke o te hinonga (tēnā whakaurua māi 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 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:

	Tohutohu Tuari* Investment Amount*	
TAHITO Te Tai o Rehua Fund	\$ <input type="text"/>	<input type="checkbox"/> Moni Taurewa Tōtika Direct Credit
TŌPŪTANG I TOTAL	\$ <input type="text"/>	

\* 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 TAHITO Te Tai o Rehua Fund 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 TAHITO Te Tai o Rehua Fund and reference with your Investor number)

## Pūkete Pēke | Bank Account

Ka whakamahia tēnei pūkete pēke hei tuarihanga, hei whakahokinga hoki/rānei.  
This bank account will be used for redemptions.

Ingoa Pūkete   Account Name	Pēke   Bank
<input type="text"/>	<input type="text"/>

(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
<input type="text"/>	<input type="text"/>
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 Kaitiroiro (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 Taurima, 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 Tauākī Whāki Otinga me te rā 17 Pipiri 2021, ā, e whakaae ana kia herea e ngā tikanga me ngā herenga o te Titi Tiakitanga me ngā Titi 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 whakarato 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 tauria 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 kaiwhakatumā.

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 hiahia ana, te whāki) ki ngā rōpū e whai ake nei: (1) te NZTA hei tiroiro i te pātengi raraunga o MOTO; (2) te Tari Taiwhenua hei tiroiro 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

/

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 17 June 2021 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



# Puka Tono | Application Form

Kaihaumi Tiakitanga, Pānga Rawa rānei  
Trust or Estate Investors



TAHITO

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

- He tono timatanga 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 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 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 hiahia 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 te whārangi i muri mai.  
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 the entity in the table overpage)

**Take C** Kāore e hiahia 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

## Ngā Taipitopito Kaihaumihaere tonu | Investor Details continued

Te whenua o te Nōhanga Tāke	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	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 Pūtahitanga Ahumoni.  
No, the entity is not a Financial Institution.

Āe, he Pūtahitanga 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 Pūtahitanga Penapena te hinonga  
The entity is a Depository Institution

He Pūtahitanga 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 taurimāhia ana te Hinonga Haumi e tētahi atu Pūtahitanga 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 Pūtahitanga Ahumoni, tēnā homai i raro iho.  
If the Financial Institution has a Global Intermediary Identification Number (GIIN) please provide it below.

Ki te kore e hāngai ana te GIIN, tēnā whakamāramahia te take:  
If a GIIN is not applicable please indicate the reason:

He Pūtahitanga Ahumoni Tautuku Mōhio Ko te hinonga he  
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):

## Ngā Taipitopito Kaihaumihaere 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?

Tipakohia '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

Pehana/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 pūtaka 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 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 Ngā 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 noho tāke o te hinonga (tēnā whakaurua māi 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 te hinonga 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tipako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Ngā Taipitopito Tangata Takitahi | Individual Details

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Ngā Taipitopito Tangata Takitahi | Individual Details

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Ngā Taipitopito Tangata Takitahi | Individual Details

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 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 whakaingoaia 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 Ngā 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 noho tāke o te hinonga (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 te hinonga 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tipako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 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:

	Tohutohu Tuari* Investment Amount*	
TAHITO Te Tai o Rehua Fund	\$ <input type="text"/>	<input type="checkbox"/> Moni Taurewa Tōtika Direct Credit
TŌPŪTANGI TOTAL	\$ <input type="text"/>	

\* 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 TAHITO Te Tai o Rehua Fund 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 TAHITO Te Tai o Rehua Fund and reference with your Investor number)

## Pūkete Pēke | Bank Account

Ka whakamahia tēnei pūkete pēke hei tuarihanga, hei whakahokinga hoki/rānei.  
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 Kaitiroiro (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 Taurima, 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 Tauākī Whāki Otinga me te rā 17 Pipiri 2021, ā, e whakaae ana kia herea e ngā tikanga me ngā herenga o te Titi Tiakitanga me ngā Titi 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 whakarato o ngā mōhiohio matawhaiaro.

E mārara 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 mārara 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 taura 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 takarua 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 kaiwhakatumā.

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 hiahia ana, te whāki) ki ngā rōpū e whai ake nei:(1) te NZTA hei tiroiro i te pātengi raraunga o MOTO; (2) te Tari Taiwhenua hei tiroiro i te pātengi raraunga ururuwhenua; 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 Kaitikai, Kaiwaitohu whaimana rānei

/

Rā

Waitohu o te Kaitikai, Kaiwaitohu whaimana rānei

/

Rā

Waitohu o te Kaitikai, Kaiwaitohu whaimana rānei

/

Rā

Waitohu o te Kaitikai, Kaiwaitohu whaimana rānei

/

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 17 June 2021 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 Trustee or Executor or Authorised Signatory

Date

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 Signatory

Date

# Puka Tono | Application Form

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



(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  
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.

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> He hoko whenua<br>Property sale                   | <input type="checkbox"/> Pehana/Tukunga iho<br>Gift/Inheritance                         | <input type="checkbox"/> Mahi pakihi<br>Business activity |
| <input type="checkbox"/> He tōpūtanga moni penapena<br>Accumulated savings | <input type="checkbox"/> Tētahi atu (whakaahuatia i raro iho)<br>Other (describe below) |   |

Tēnā homai ngā taipitopito tae atu ki ngā rā me ngā rahinga. Hei tauira, ko ngā putanga pakihi o te hoko o te tuari i te 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 mōhiohia 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 tawāhi 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.

- |                                    |  |
|------------------------------------|--|
| <input type="checkbox"/> Kāo<br>No | <input type="checkbox"/> Āe (mēnā "Āe", whakamāramahia i raro iho)<br>Yes (if "yes", please specify) |
|------------------------------------|--|

ITau IRD | IRD Number

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)

### 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

- |                                    |                                    |
|------------------------------------|------------------------------------|
| <input type="checkbox"/> Āe<br>Yes | <input type="checkbox"/> Kāo<br>No |
|------------------------------------|------------------------------------|

Te (ngā) whenua o te Nōhanga Tāke  
The entity is a tax resident of other country(ies)

- |                                    |                                    |
|------------------------------------|------------------------------------|
| <input type="checkbox"/> Āe<br>Yes | <input type="checkbox"/> Kāo<br>No |
|------------------------------------|------------------------------------|

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

## Ngā Taipitopito Kaihaumi haere tonu | Investor Details continued

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 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tīpako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	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?  
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 e hāngai ana tētahi GIIN, tēnā whakamāramahia te take:

If a GIIN is not applicable please indicate the reason:

He Pūtahitanga 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?

Tipakohia '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

## 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 53, wāhanga Tangata Whaimana.

If this person is authorised to give instructions, and is not an investor please complete page 53, Authorised Person section.

## Ngā Taipitopito Tangata Takitahi | Individual Details

Me whakaoti tēnei wāhanga e te katoa o ngā kaiwhakahaere, kaupupuri hea, hoa kaupakihi, 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 Ngā Ingoa Tuatahi | First Name

Ingoa Whānau | Surname

Ra whanau | 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  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 noho tāke o te hinonga (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 te hinonga 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tipako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

# Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title Ngā 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 noho tāke o te hinonga (tēnā whakaurua māi 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 te hinonga 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tipako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title Ngā 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 noho tāke o te hinonga (tēnā whakaurua māi 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 te hinonga 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tipako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

# Ngā Taipitopito Tangata Takitahi | Individual Details

Taitara | Title Ngā 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 noho tāke o te hinonga (tēnā whakaurua māi 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 te hinonga 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tipako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 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 whakaingoaia 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 Ngā 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 noho tāke o te hinonga (tēnā whakaurua māi 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 te hinonga 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	Te Tau IRD Tāke (TIN)	Whakaurua Take A, B, C rānei ki te kore e wātea ana te TIN	Mēnā kua tipako koe i te Take B whakaratoa tētahi whakamārama
Country of Tax Residency	Tax ID Number (TIN)	Enter Reason A, B, or C if no TIN is available	If you have selected Reason B please provide an explanation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 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:

	Tohutohu Tuari* Investment Amount*	
TAHITO Te Tai o Rehua Fund	\$ <input type="text"/>	<input type="checkbox"/> Moni Taurewa Tōtika Direct Credit
TŌPŪTANGI TOTAL	\$ <input type="text"/>	

\* 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 TAHITO Te Tai o Rehua Fund 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 TAHITO Te Tai o Rehua Fund and reference with your Investor number)

## Pūkete Pēke | Bank Account

Ka whakamahia tēnei pūkete pēke hei tuarihanga, hei whakahokinga hoki/rānei.  
This bank account will be used for redemptions.

Ingoa Pūkete   Account Name	Pēke   Bank
<input type="text"/>	<input type="text"/>

(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
<input type="text"/>	<input type="text"/>
PEKE   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 Taurima, 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 Tauākī Whāki Otinga me te rā 17 Pipiri 2021, ā, e whakaae ana kia herea e ngā tikanga me ngā herenga o te Titi Tiakitanga me ngā Titi 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 whakarato o ngā mōhiohio matawhaiaro.

E mārama ana au/mātou he waka a TAHITOTEtai 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 hiahia ana, te whāki) ki ngā rōpū e whai ake nei:(1) te NZTA hei tiroiro i te pātengi raraunga o MOTO; (2) te Tari Taiwhenua hei tiroiro 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 pūrongo moni taurewa mōku he whakataurite ki ngā mōhiohio kua whakarato au; me (6) the White Pages.

Waitohu o te Kaiwhakahaere, Hoa pakihī, Āpiha Kaiwaitohu whaimana rānei

/ /  
Rā

Waitohu o te Kaiwhakahaere, Hoa pakihī, Āpiha Kaiwaitohu whaimana rānei

/ /  
Rā

Waitohu o te Kaiwhakahaere, Hoa pakihī, Āpiha Kaiwaitohu whaimana rānei

/ /  
Rā

Waitohu o te Kaiwhakahaere, Hoa pakihī, Āpiha Kaiwaitohu whaimana rānei

/ /  
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 17 June 2021 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

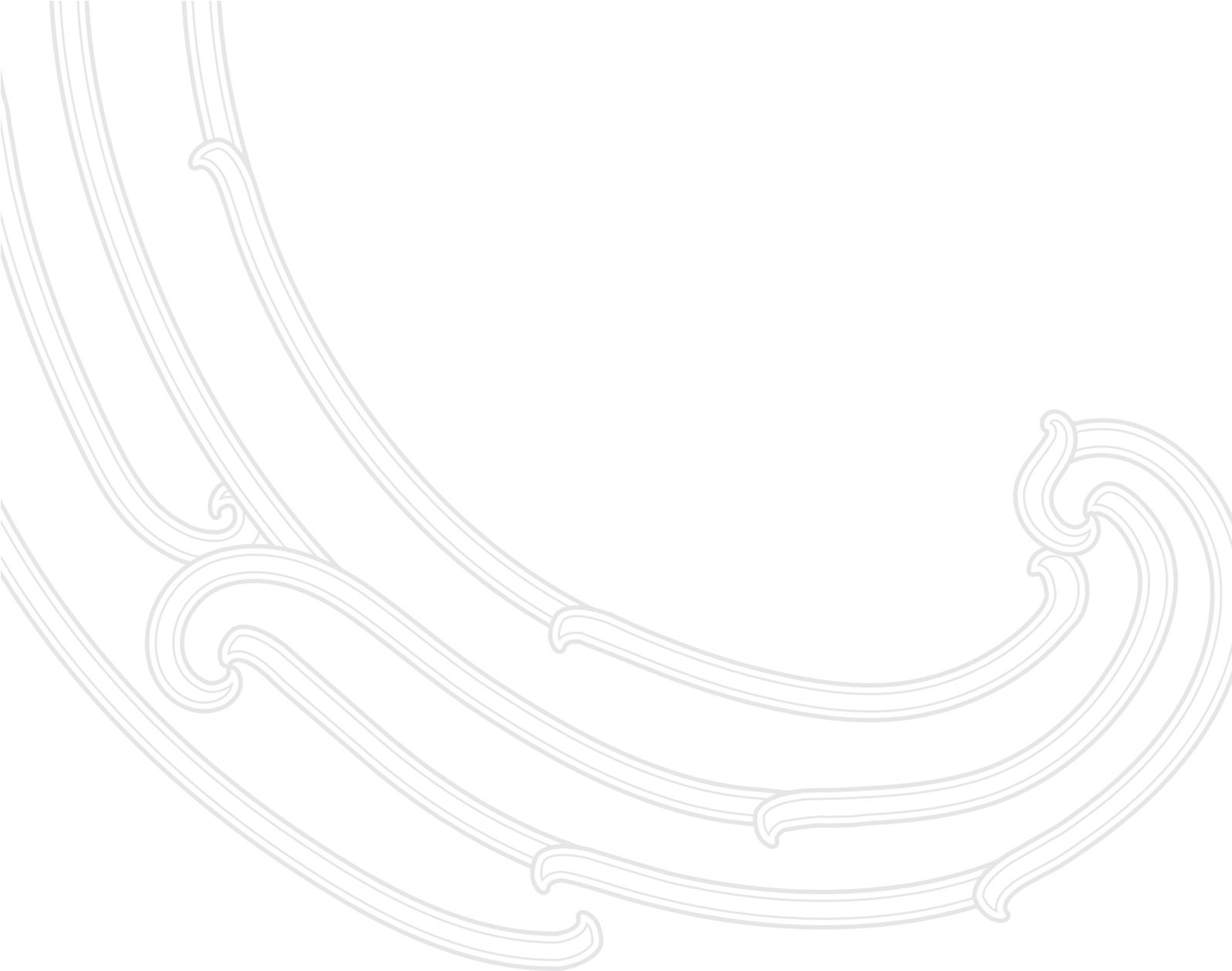
Signature of Director, Partner, Officer or Authorised Signatory

Date

Signature of Director, Partner, Officer or Authorised Signatory

Date





TAHITO

Indigenous Ethical Investing

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

TAHITO Limited  +64 09 308 1450  [info@tahito.co.nz](mailto:info@tahito.co.nz)  [www.tahito.co.nz](http://www.tahito.co.nz)