

Product Disclosure Statement

Offer of membership of the SuperLife UK pension transfer scheme

3 November 2025

Issuer and Manager:
Lifetime Asset Management Limited

This document replaces the Product Disclosure Statement dated 15 October 2025.

This document gives you important information about this investment to help you decide whether you want to invest. There is other useful information about this offer on:
disclose-register.companiesoffice.govt.nz

Lifetime Asset Management Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial advice provider to help you to make an investment decision.

1. Key Information Summary

What is this?

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

The Scheme has a range of 10 investment options, each of these are summarised on pages 4 to 7.



More information about the investment target and strategy for each investment option is provided in Section 3.

Who manages the Scheme?

Lifetime is currently the Manager of the Scheme.



See Section 7 for more information.

How can you get your money out?

You can withdraw your investment only in accordance with the UK's rules for ROPS. Currently these rules allow you to make withdrawals from the normal minimum pension age in the UK (currently age 55 but expected to increase to age 57 in 2028). You may be able to make an early withdrawal if you suffer ill-health.



See Section 2 for more information.

How will your investment be taxed?

The Scheme is a Portfolio Investment Entity (**PIE**). The amount of tax you pay in respect of a PIE is based on your Prescribed Investor Rate (**PIR**). This can be 10.5%, 17.5% or 28%.



See Section 6 of this Product Disclosure Statement (PDS) (What taxes will you pay?) on page 20 for more information.

Where can you find more key information?

We are required to publish quarterly updates for each investment option. The updates show the returns, and the total fees actually charged to investors, during the previous year.



The latest fund updates are available at garrisonbridge.co.nz. We will also give you copies of fund updates on request.

Please note: From 3 November 2025 all information relating to the SuperLife UK Pension Transfer Scheme is held on the Garrison Bridge website.

Our Funds

Fund	Target income assets	Target growth assets	Description and investment objectives	Risk indicator ¹			Fund charges (% per annum of the fund's net asset value)
NZD Conservative Fund No. 2	70%	30%	Invests mainly in income assets and includes some growth assets. Expected to experience low to medium volatility. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.78%
NZD Balanced Fund	40%	60%	Invests primarily in growth assets with a moderate exposure to income assets. Expected to experience medium to high volatility. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.81%
NZD Growth Fund No. 2	20%	80%	Invests mainly in growth assets with some exposure to income assets. Expected to experience high volatility. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.82%
NZD Balanced Fund No. 2	41%	59%	Provides exposure to a mix of growth and income assets. The fund's objective is to minimise negative returns over the medium term through investment in income assets, such as bonds, while providing an opportunity for positive real returns over the longer term by investing a reasonable proportion in growth assets such as equities and property.The Fund will invest 100% into the Simplicity Balanced Fund. For more information on the Simplicity Balanced Fund, please visit simplicity.kiwi .	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.91%
NZD Bond Fund	100%	-	Provides exposure to New Zealand and international fixed interest by investing 100% in income assets. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.75%
NZD International Equities Fund	-	100%	Provides exposure to international equities by investing 100% in growth assets (international equities). Seeks to track the fund's benchmark index (before annual fund charge and tax) ² . The Fund will generally hold 70% of its investments in assets based in the United States with 30% in other developed markets (excluding Australia).	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.75%
NZD Australasian Equities Fund	-	100%	Provides exposure to Australasian equities by investing 100% in growth assets (Australasian equities). Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.80%

Fund	Target income assets	Target growth assets	Description and investment objectives	Risk indicator ¹			Fund charges (% per annum of the fund's net asset value)
NZD Real Assets Fund	-	100%	Provides exposure to real assets by investing into NZ listed property, international listed property and international listed infrastructure assets. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.79%
NZD Cash Fund	100%	-	Invests in cash and cash equivalent investments in New Zealand. Expected to experience low volatility. Seeks to track the fund's benchmark index (before annual fund charge and tax) ² .	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.73%
NZD UK Cash Fund	100%	-	Invests in UK cash and designed to reflect the return (before tax, fees and other expenses) on the UK cash market. Seeks to track the fund's benchmark index (before annual fund charge and tax) ² . The fund is valued in NZD and is subject to exchange volatility (unhedged).	Lower risk Potentially lower returns	1 2 3 4 5 6 7	Higher risk Potentially higher returns	0.70%

Financial adviser fee

You will only be charged a financial adviser fee if you have a financial adviser and have agreed with your adviser that they will be paid a fee for providing you with on-going financial advice. The amount of this fee is agreed between you and your financial adviser.

The maximum financial adviser fee you can agree with your financial adviser is: (a) 1% per annum of the amount transferred into the Scheme from a UK pension scheme or ROPS or, after a year, your account balance; or (b) \$500 per annum.

See Section 4 for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at sorted.org.nz/tools/investor-profiler.

¹ The funds do not have a 5-year return history. Accordingly, the risk indicators for the funds have been calculated using market index returns for the period 1 October 2020 to 30 September 2025. As a result, the risk indicators may provide a less reliable indicator of the potential future volatility of these funds.

² For more information on the benchmark indices of these funds please refer to the Statement of Investment Policy and Objectives (SIPO).

See page 17 for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at: sorted.org.nz/tools/investor-profiler.



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2. How Does This Investment Work?

The Scheme is a superannuation scheme under the Financial Markets Conduct Act 2013. The Scheme is also a ROPS. A ROPS is an overseas pension scheme that meets certain requirements set by His Majesty's Revenue and Customs (the department of the UK Government responsible for the collection of taxes). A ROPS can receive transfers of UK pension benefits, without incurring unauthorised payment charges (which are charged by His Majesty's Revenue and Customs when payments from UK pension schemes are outside UK tax rules). To protect the interests of investors, the Scheme's investments are held by an independent custodian, and our operations are supervised by an independent supervisor, Public Trust. The Scheme is established as a trust and is governed by a trust deed between the supervisor and us.

Your money is pooled and invested with other investors' money. Your money goes into an account in your name. This account is invested in one or more of the investment options chosen by you.

Your investment is represented by units in the fund you are invested in. The number of units you have, when multiplied by the unit price, represents the value of your Investment in the fund. The value of units in each fund will change according to the changing value of the underlying assets in which the fund has invested. As an investor, you have an interest in the fund, however, your interest does not give any right to any particular asset of a fund.

When you become eligible to withdraw your investment, you can do so by redeeming your interest in the Scheme for cash.

All funds have assets (the investments of the fund) and liabilities (the fees, taxes and other

costs payable by the fund). All liabilities incurred in respect of a fund will be met in the first instance from the assets of that fund. If the investments in a fund are not sufficient to meet its liabilities, the investments in another fund may be used to meet those liabilities.

The significant benefits of the Scheme

Choice: We have a range of investment options, which can be combined any way you choose and changed any time.

Active Investment Allocation: We actively manage asset allocation to reflect market conditions.

Passive Investment Management: We use passive funds to secure a wide spread of local and international investment assets.

Joining the Scheme

Lifetime is no longer accepting new applications for the Scheme.

Making Investments

You can invest by transferring money into the Scheme from UK pension schemes or other ROPSs. You cannot make further contributions to the Scheme. Your money will be invested in the investment options you have chosen.

UK overseas transfer charge

A UK overseas transfer charge of 25% of the transfer amount will apply if you are not a New Zealand tax resident when you transfer money to the Scheme from a UK pension scheme or (if the original transfer from a UK pension scheme occurred on or after 9 March 2017) from another ROPS. However, even if the transfer is not subject to a UK overseas transfer charge when first made, the charge may be triggered later if, within five UK tax years after the original transfer, you cease to be a New Zealand tax resident and you leave your money in the Scheme.

New Zealand foreign superannuation withdrawal tax

New Zealand foreign superannuation withdrawal tax may be payable if you transfer money into the Scheme from a UK pension scheme (or from any ROPS other than an Australian superannuation scheme). The amount of tax that you will pay will depend on how many years you have been a New Zealand tax resident (there is currently a four-year exemption period from when you first become tax resident in which you can transfer a foreign superannuation amount without incurring any New Zealand foreign superannuation withdrawal tax).

This is not tax advice, and you should seek UK and New Zealand tax advice before transferring UK pension scheme money to the Scheme.

Withdrawing your Investments

You can make a withdrawal from your investment only in accordance with the UK's rules for ROPS. Currently, these rules allow you to withdraw the full amount of your investment (including any growth in value) by making regular or lump sum withdrawals, or by withdrawing the full amount, only in the following circumstances:

- at any time after reaching the normal minimum pension age in the UK (currently age 55, but expected to increase to age 57 in 2028); or
- if you suffer physical or mental ill-health and we are provided with satisfactory medical evidence that you are unable to carry on your job because of that ill-health; or
- if you suffer serious ill-health and we are provided with satisfactory medical evidence that your life expectancy is less than a year.

UK tax charges

Up to 25% of the original transfer amount (and any growth in value) can be paid tax free when you withdraw your investment at or after normal minimum pension age in the UK (currently age 55 but expected to increase to age 57 in 2028) or due to ill-health as described above.

However, depending on your tax residency, UK tax may be payable when you withdraw any of the remaining balance. New Zealand's double tax agreement with the United Kingdom means that if you are a New Zealand tax resident at the time you make the withdrawal, it is unlikely you will be liable to pay any UK tax.

This is not tax advice, and you should seek UK and New Zealand tax advice before making any withdrawal.

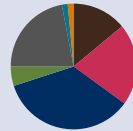
If you die, we will pay your investment to your personal representatives (the executors or administrators of your estate) or otherwise in accordance with law. Withdrawals may also be required by law (for example, if a court orders the release of money from your account). We may, in limited circumstances, suspend processing withdrawal requests (including where we cannot sell enough assets of a fund to satisfy a withdrawal request, or if we consider a withdrawal could be detrimental to other investors in a fund).

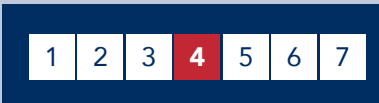
How to switch between investment options

You can switch your investment from one investment option to another investment option at any time free of charge.

You can do this by completing a change investment strategy form (which is available online at garrisonbridge.co.nz) and providing it to us. We may, in limited circumstances, suspend processing requests to switch between investment options. We can set requirements for switching, including minimum switch amounts and restrictions on redirecting contributions to another fund.

3. Description Of Your Investment Options

Fund	Description, investment strategy and objective	Target investment mix	Risk indicator*		Minimum suggested time frame for holding the investments	
NZD Conservative Fund No. 2	Invests mainly in income assets and includes some growth assets. Expected to experience low to medium volatility. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	 Income Assets 70% - Cash and cash equivalents 14% - New Zealand fixed interest 21% - International fixed interest 35% Growth Assets 30% - Australasian equities 5% - International equities 22% - Listed Property 1.5% - Other (Listed Infrastructure) 1.5%	Lower risk Potentially lower returns	1234567	Higher risk Potentially higher returns	4 years
NZD Balanced Fund	Invests primarily in growth assets with a moderate exposure to income assets. Expected to experience medium to high volatility. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	 Income Assets 40% - Cash and cash equivalents 8% - New Zealand fixed interest 12% - International fixed interest 20% Growth Assets 60% - Australasian equities 14% - International equities 40% - Listed Property 3% - Other (Listed Infrastructure) 3%	Lower risk Potentially lower returns	1234567	Higher risk Potentially higher returns	6 years
NZD Growth Fund No. 2	Invests mainly in growth assets with some exposure to income assets. Expected to experience high volatility. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	 Income Assets 20% - Cash and cash equivalents 4% - New Zealand fixed interest 6% - International fixed interest 10% Growth Assets 80% - Australasian equities 19% - International equities 53% - Listed Property 4% - Other (Listed Infrastructure) 4%	Lower risk Potentially lower returns	1234567	Higher risk Potentially higher returns	9 years
NZD Balanced Fund No. 2	Provides exposure to a mix of growth and income assets. The fund's objective is to minimise negative returns over the medium term through investment in income assets, such as bonds, while providing an opportunity for positive real returns over the longer term by investing a reasonable proportion in growth assets such as equities and property. The Fund will invest 100% into the Simplicity Balanced Fund. For more information on the Simplicity Balanced Fund, please visit simplicity.kiwi .	 Income Assets 41% - Cash and cash equivalents 10% - New Zealand fixed interest 16.5% - International fixed interest 14.5% Growth Assets 59% - New Zealand equities 9.25% - International equities 43.5% - Unlisted New Zealand Property 6.25%	Lower risk Potentially lower returns	1234567	Higher risk Potentially higher returns	6 years
NZD Bond Fund	Provides exposure to New Zealand and international fixed interest by investing 100% in income assets. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	 Income Assets 100% - New Zealand fixed interest 50% - International fixed interest 50%	Lower risk Potentially lower returns	1234567	Higher risk Potentially higher returns	3 years

Fund	Description, investment strategy and objective	Target investment mix	Risk indicator*		Minimum suggested time frame for holding the investments
NZD International Equities Fund	Provides exposure to international equities by investing 100% in growth assets (international equities).Seeks to track the fund's benchmark index (before annual fund charge and tax) ² . The Fund will generally hold 70% of its investments in assets based in the United States with 30% in other developed markets (excluding Australia).	Growth Assets 100%  International equities 100%	Lower risk Potentially lower returns		Higher risk Potentially higher returns 10 years
NZD Australasian Equities Fund	Provides exposure to Australasian equities by investing 100% in growth assets (Australasian equities). Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	Growth Assets 100%  Australasian equities 100%	Lower risk Potentially lower returns		Higher risk Potentially higher returns 10 years
NZD Real Assets Fund	Provides exposure to real assets by investing into NZ listed property, international listed property and international listed infrastructure assets. Seeks to track the fund's benchmark composite index (before annual fund charge and tax) ² .	Growth Assets 100%  - Listed Property 70% - Other (Listed Infrastructure) 30%	Lower risk Potentially lower returns		Higher risk Potentially higher returns 10 years
NZD Cash Fund	Invests in cash and cash equivalent investments in New Zealand. Expected to experience low volatility. Seeks to track the fund's benchmark index (before annual fund charge and tax) ² .	Income Assets 100%  Cash and cash equivalents 100%	Lower risk Potentially lower returns		Higher risk Potentially higher returns 1 year
NZD UK Cash Fund	Invests in UK cash and designed to reflect the return (before tax, fees and other expenses) on the UK cash market. Seeks to track the fund's benchmark index (before annual fund charge and tax) ² . The fund is valued in NZD and is subject to exchange volatility (unhedged).	Income Assets 100%  Cash and cash equivalents 100%	Lower risk Potentially lower returns		Higher risk Potentially higher returns 5 years

¹ The funds do not have a 5-year return history. Accordingly, the risk indicators for the funds have been calculated using market index returns for the period 1 October 2020 to 30 September 2025. As a result, the risk indicators may provide a less reliable indicator of the potential future volatility of these funds.

² For more information on the benchmark indices of these funds please refer to the Statement of Investment Policy and Objectives (SIPO).

More information about how our Scheme funds invest

The Statement of Investment Policy and Objectives (SIPO) for the Scheme sets out the investment policies and objectives for the Scheme. The SIPO also sets out the target investment mix and investment mix ranges (minimum and maximum limits) for each fund. We may change the SIPO at any time following consultation with the supervisor. We will give you at least 30 days’ notice of any change that is expected to have a material effect on you.

The SIPO is available at garrisonbridge.co.nz. Material changes to the SIPO will be described in the Scheme’s annual report.



Further information about the assets in each investment option can be found in the fund updates at garrisonbridge.co.nz.

4. What Are The Risks Of Investing?

Understanding the risk indicator

Managed funds in New Zealand must have a standard risk indicator. The risk indicator is designed to help investors understand the uncertainties both for loss and growth that may affect their investment. You can compare funds using the risk indicator.



See Section 3 for the risk indicators which have been calculated for each of the investment options described in this product disclosure statement.

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the investment option’s assets goes up and down (volatility). A higher risk generally means higher potential returns over time, but more ups and downs along the way.



To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at: sorted.org.nz/tools/investor-profiler.

Note that even the lowest category does not mean a risk-free investment, and there are other risks (described under the heading ‘Other specific risks’) that are not captured by this rating.

This risk indicator is not a guarantee of a fund’s future performance. The risk indicator is based on market index returns data for the five years to 30 September 2025. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent indicator in the latest fund update for each fund.

General investment risks

When you invest, there is always a risk that the outcome is not what you expected or hoped for. This could be because: (a) the return on your investment was negative or low; or (b) your chosen investment strategy was not always suited to your goals.

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

- Market risk:** the risk that a market or a sector of a market that a fund invests in declines.
- Individual financial product risk:** the risk that changes in the financial condition or credit rating of an issuer of a financial product causes the value of a financial product held by a fund to decline.
- Liquidity risk:** the risk that an investment is difficult to buy or sell and a fund suffers a loss as a result.
- Currency risk:** the risks that changes in exchange rates cause the value of an international investment to reduce.
- Credit risk:** the risk that issuers of fixed interest or cash investments do not pay interest and/or capital repayments when these are due.
- Interest rate risk:** the risk that interest rates rise and the value of investments (in particular, fixed interest and cash investments) reduce.

Other specific risks

There are other risks that may affect returns for investors, which are not reflected in the risk indicator. These risks include:
ROPS risk: the risk that changes to the UK’s rules for ROPS limit your ability to withdraw your investments or affect the UK tax you pay on your investment. We will not be liable for any loss you may suffer if this happens.



See the ‘Other Material Information’ document on the offer register at disclose-register.companiesoffice.govt.nz

5. What Are The Fees?

You will be charged fees for investing in the Scheme. Fees are deducted from your investment and will reduce your returns. If we invest in other funds, those funds may also charge fees (these fees are included in the fund charges set out below). The fees you pay will be charged in two ways:

Annual fund charges

Fund	Fund Charges (% per annum of the fund's net asset value)	Other Fees and Individual Action Fees
NZD Conservative Fund No. 2	0.78%	Financial adviser fee – you will only be charged this fee if you have a financial adviser and have agreed with your adviser that he/she will be paid a fee for providing you financial advice.
NZD Balanced Fund	0.81%	
NZD Growth Fund No. 2	0.82%	
NZD Balanced Fund No. 2	0.91%	The amount of this fee is to be agreed between you and your financial adviser and set out in the application form.
NZD Bond Fund	0.75%	
NZD International Equities Fund	0.75%	The maximum financial adviser fee you can agree with your financial adviser is: (a) 1% per annum of the amount transferred into the Scheme from a UK pension scheme or ROPS or, after a year, your account balance; or (b) \$500 per annum.
NZD Australasian Equities Fund	0.80%	
NZD Real Assets Fund	0.79%	
NZD Cash Fund	0.73%	
NZD UK Cash Fund	0.70%	

The annual fund charge:

The fund charges are deducted from, and reflected in the value of, the relevant fund. The fund charges cover our manager’s fee and other management and administration charges (supervisor, audit and legal costs). The financial adviser fee (if applicable) is deducted from your account balance each day and paid to your financial adviser.

Regular charges (for example, fund charges). Small differences in these fees can have a big impact on your investment over the long term; and

One-off fees (currently none).These are as follows:

We will stop charging you the financial adviser fee if you tell us to stop (for example, if you no longer use your financial adviser). We may, in exceptional circumstances, deduct costs that relate to the Scheme that arise outside the ordinary course of business from a fund (such occasions are likely to be very rare).

The fees set out in this document include GST where applicable.



Example Of How Fees Apply To Investor

Brett invests \$10,000 in the NZD Balanced Fund.

He is charged fund charges, which work out to about \$81 (0.81% of \$10,000). These fees might be more or less if his account balance has increased or decreased over the year.

Brett does not have a financial adviser.

Estimated total fees for the first year
Fund charges: \$81

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

The fees can be changed

We can agree to reduce fees for some groups of members.

We may change the fees payable by an investor at any time. Where we increase a fee, we will give you notice of the change.

We must publish a fund update for each investment option showing the fees actually charged during the most recent year. Fund updates, including past updates, are available at garrisonbridge.co.nz.

6. What Taxes Will You Pay?

The Scheme became a Portfolio Investment Entity (**PIE**) on 3 November 2025. The amount of tax you pay is based on your Prescribed Investor Rate (**PIR**).

 To determine your PIR, go to ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate.

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 us your PIR when you invest or if your PIR changes. If you do not tell us, a default rate may be applied. If the rate applied to your PIE income is lower than your correct PIR, you will be required to pay any tax shortfall as part of the income tax year-end process. If the rate applied to your PIE income is higher than your PIR, any tax over-withheld will be used to reduce any income tax liability you may have for the tax year and any remaining amount will be refunded to you.

See section 2 for information about: (a) the UK overseas transfer charge that will apply if you are not a New Zealand tax resident when you transfer money to the Scheme from a UK pension scheme or ROPS; (b) the New Zealand foreign superannuation withdrawal tax that may be payable if you transfer money into the Scheme from a UK pension scheme or ROPS; and (c) the UK tax charges that may apply if you withdraw your investment.

 For more information about the tax consequences, see the 'Other Material Information' document at disclose-register.companiesoffice.govt.nz (click 'Search for an offer' and search for 'Lifetime UK Pension Transfer Scheme').

7. Who Is Involved?

About the Manager

Lifetime is the Manager and Investment Manager of the Scheme. More information can be found at lifetimeincome.co.nz. We can be contacted at:

 super@garrisonbridge.co.nz

 0800 254 338

 Lifetime Asset Management Limited
Level 5, 139 The Terrace
Wellington Central
Wellington 6011

Who else is involved?

Title	Name	Role
Supervisor	Public Trust	Supervise how we manage the Scheme for the benefit of you and other investors.
Custodian	Adminis NZ Limited	Holds the assets of the Scheme on behalf of you and other investors entirely separate from both its assets and other schemes' assets.
Administration Manager	Adminis NZ Limited	Provides fund and investment administration services for the Scheme, including calculating unit prices, producing year-end financial statements and holds the member register.
Underlying Fund Managers	Simplicity NZ Limited Smartshares Limited Kernel Wealth Limited	Managers of the underlying funds in which the Scheme funds invest.

8. How To Complain

Contact us first

Complaints about your investment or the Scheme can be made to us at:

 super@garrisonbridge.co.nz

 0800 254 338

 Chief Operating Officer
Lifetime
Level 5, 139 The Terrace
Wellington Central
Wellington 6011

Supervisor

If you make a complaint to us, and the complaint cannot be resolved, you may refer it to the supervisor at:

 CTS.Enquiry@PublicTrust.co.nz

 0800 371 471

 General Manager, Corporate Trustee
Services
Public Trust Building
Level 2, 22-28 Willeston Street
Wellington 6011

Independent dispute resolution scheme

If you make a complaint to us (or the supervisor), and the complaint cannot be resolved, you may refer it to Financial Services Complaints Ltd **(FSCL)** - A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service.

 complaints@fscl.org.nz

 0800 347 257

 Financial Services Complaints Ltd - A
Financial Ombudsman Service
Level 4, 101 Lambton Quay
Wellington Central
Wellington 6011

9. Where You Can Find More Information

Further information about the Scheme is available

Further information relating to the Scheme and investment options, including financial statements, annual reports, fund updates and the SIPO, is available on the offer register and the scheme register at [disclose-register.companiesoffice.govt.nz](#). A copy of the information on the offer register or scheme register is available on request to the Registrar of Financial Service Providers.

The information set out above is available at garrisonbridge.co.nz or by contacting us. You can obtain an estimate of the value of your investment online or via our mobile app or by contacting us. This information is available free of charge. See section 7 for our contact details.



You can obtain general information about the Scheme and investment options at garrisonbridge.co.nz.

10. HOW TO APPLY

Lifetime is no longer accepting new applications for the Scheme.

