NZ Britannia
RETIRE BETTER

Britannia Retirement Scheme

Product Disclosure Statement

3 NOVEMBER 2026



This document is a replacement Product Disclosure Statement and replaces the Product Disclosure Statement dated 14 August 2026.

Issuer and Manager Lifetime Asset Management Limited

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 at **disclose-register.companiesoffice.govt.nz**. Lifetime 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.

Section 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**, **us** or **we**) will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of Lifetime, 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?

Four investment options (the **Funds**) are offered under this Product Disclosure Statement (**PDS**).

These investment options are summarised below. More information about the investment target and strategy for each investment option is provided at **Section 3** "Description of your investment options".

Who manages the Britannia Retirement Scheme?

Lifetime is the manager of the Britannia Retirement Scheme (**Scheme**). See **Section 7** "Who is involved?" for further information.

How can you get your money out?

The Scheme is designed to help you save for your retirement. It's also a Recognised Overseas Pension Scheme (**ROPS**) (reference number 903390) which means it can accept money transferred from United Kingdom (**UK**) pension funds. Generally, you can't withdraw money transferred to the Scheme from a UK pension fund (including accumulations on that money) until you turn 55.

As a ROPS we are bound by rules that prevent members accessing their ROPS funds before the UK's Minimum Pension Age (MPA) unless in ill health.

A link has been established by the UK government between its MPA and the State Pension Age (SPA). In 2028 the MPA will rise from 55 to 57. Further changes to the SPA are already being discussed by the UK government. This may lead to the MPA being increased further.

For contributions from sources other than transferred UK pension funds, you may make withdrawals from the date you turn:

- 65; or
- 60 if you've permanently retired from business or employment; or
- 55 if you're transitioning to retirement.

Early withdrawals are permitted in some limited circumstances. We may also defer or suspend your ability to withdraw all or part of your investment in certain circumstances.

See **Section 2** "Withdrawing your investments" for further information about making withdrawals.

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**). To determine your PIR, go to **ird.govt.nz/pir.** See **Section 6** "What taxes will you pay?" for more information.

Where can you find more key information?

Lifetime is required to publish quarterly updates for each 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 **nzbritannia.co.nz**. We will give you copies of those documents on request.

Fund	Investment objective	Risk indicator	Annual fund charges (as a % of net asset value, exclusive of GST)
Cash Enhanced Fund	This Fund seeks to preserve capital while providing a regular source of returns from cash, cash equivalents and short duration fixed interest investment funds or securities.		1.30%
Moderate Fund	This Fund seeks to generate consistent returns utilising a diversified portfolio, with a bias towards defensive or income assets.		1.50%
Balanced Fund	This Fund seeks to generate long-term capital growth utilising a diversified portfolio with a bias towards growth assets.		1.50%
Growth Fund	This Fund seeks to generate long-term capital growth utilising a diversified portfolio with a stronger bias towards growth assets.		1.55%

Note: You may be charged an early withdrawal fee when making withdrawals. You may also be charged an adviser fee (which you would agree separately with your financial adviser). See **Section 5** "What are the Fees?" for more information.

See **Section 4** "What are the risks of investing?" 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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Section 2

How does this investment work?

The Scheme is a Superannuation Scheme which is a trust established to provide retirement benefits. It is governed by a Governing Document between the Manager and Supervisor. See **Section 7** for further information.

Each Fund invests in a different mix of asset classes and has different levels of risk and potential return. You can invest in one or more Funds that suit your risk profile and investment goals. See **Section 3** for further information.

Each Fund invests in underlying investment funds managed by leading investment management organisations.

When you invest, your money is pooled with other members' money and invested in underlying funds. The underlying funds' managers use the money they receive to buy investments for those underlying funds. By investing in underlying funds, the Funds can efficiently diversify their investments.

The money you invest buys units in your selected Funds. These units represent the value of your investment in the relevant Funds. They don't give you a direct interest in any particular asset of the relevant Funds. The Funds are segregated pools so a Fund's assets are not available to meet the liabilities of another Fund.

Joining the Scheme

Any individual may apply to join the Scheme by completing an application form.

Making investments

You can make investments at any time and of any amount over $2,000 (unless we waive this).

If you choose more than one Fund, the proportion of your total investment in each Fund must be a multiple of 5%.

Any transfers of money made from a UK pension fund or other ROPS will be treated as contributions of UK sourced pension funds.

Voluntary contributions of non-UK sourced funds may also be made. These contributions have different withdrawal entitlements (explained below).

UK overseas transfer charge

A UK overseas transfer charge of 25% of your UK-sourced pension funds may apply if you're not a NZ tax resident when you transfer UK sourced pension funds to the Scheme. This overseas transfer charge may also apply if your tax residency changes while you are a member of the Scheme (but doesn't apply if your change of residence takes place after 5 full UK tax years from the date of your original pension transfer from a UK pension fund to a ROPS). See the Other Material Information documents on the Offer Register at **disclose-register.companiesoffice.govt.nz** for further information.

Withdrawing your investments

Scheme members access their investments by making withdrawals.

Withdrawals will be paid using money from the redemption of units. Units will be redeemed at the applicable unit price for each Fund, adjusted for any amounts permitted by the Governing Documents.

If we accept a withdrawal request before noon, the unit price used will be the one applicable for that business day (being a day other than a Saturday or Sunday on which banks are open for general banking business in Auckland and Wellington, New Zealand (Business Day)). If accepted after noon, the unit price used will be the one applicable for the following Business Day. We will usually pay withdrawals within 10 Business Days of accepting a withdrawal request.

If adverse circumstances arise (for example political or market events impacting investments) and we determine that permitting withdrawals to continue in the usual way would be contrary to the general interests of Scheme members, or where suspension of withdrawals would be otherwise desirable, we may partially or completely defer or suspend withdrawals.

Withdrawals of UK sourced pension funds

The table below explains the withdrawals available from your UK sourced pension funds (and any accumulations on them).

Withdrawal type
Retirement Available if you reach the UK minimum pension age (MPA) (currently 55). In April 2028 the MPA will rise to 57. Further increases in the MPA may also occur.

Ill-health
Available if you retire before MPA because of ill-health and Lifetime is satisfied, after receiving evidence from registered medical practitioners, that you are and will continue to be, incapable of carrying on your occupation because of physical or mental impairment.

Serious ill-health
Available if you suffer serious ill-health before MPA and Lifetime is satisfied, after receiving evidence from registered medical practitioners, that your life expectancy is less than 12 months.

Death
The full value of your savings will be paid to your estate.

Withdrawal payments from your UK sourced pension funds may be taxable. You should seek appropriate independent tax advice prior to any withdrawal being made.

Withdrawals of non-UK sourced funds

The table below explains the withdrawals available from your non-UK sourced funds.

Withdrawal type

Retirement
Available if you reach the earlier of:

- New Zealand Superannuation qualification age (currently 65); or
- age 60, provided the Supervisor is reasonably satisfied that you have permanently retired.

Transition to retirement
Available if you:

- have reached age 55[1]; and
- the withdrawals are to be made through periodic payments over an identifiable period of time (usually 10 years).

Significant financial hardship
Withdrawals for significant financial hardship before MPA are prevented by the ROPS Rules if you have any UK sourced pension funds invested in the Scheme.

If at any time you have no UK sourced pension funds invested in the Scheme, up to the full value of your non-UK sourced funds in the Scheme, and all amounts accumulated on them, may be withdrawn (although the Supervisor may direct that amounts withdrawn are limited to what's required to alleviate the particular hardship) where the Supervisor is satisfied that you have suffered significant financial hardship as defined in the Financial Markets Conduct Regulations 2014.

Serious illness
Available if the Supervisor is satisfied that you are suffering from serious illness as defined in the Financial Markets Conduct Regulations 2014.

Death
The full value of your savings will be paid to your estate.

Transferring to other schemes

You can only transfer all or part of the balance of your UK sourced pension funds to another ROPS or UK pension fund.

A UK overseas transfer charge of 25% of the amount of your UK sourced pension funds may apply to a transfer to another ROPS which takes place within 5 full UK tax years from the date of your original transfer from a UK pension fund, if neither of the following conditions are met:

- you are tax resident in the country where the ROPS receiving the transfer is established; or
- you are tax resident in the European Economic Area (EEA), and that ROPS is established in a country in the EEA.

You may also transfer all or part of the balance of your non-UK sourced funds to a KiwiSaver or Superannuation Scheme. However, you won't be able to transfer your non-UK sourced funds to another retirement scheme if you have any remaining UK sourced pension funds in the Scheme.

How to switch between Funds

You may switch between the Funds at any time and at no cost by contacting us on 0800 500 811 (NZ), +64 9 414 4215 or at **investments@nzbritannia.co.nz**.

[1]If you have any UK sourced pension funds invested into the Scheme, transition to retirement withdrawals are available only from the MPA.

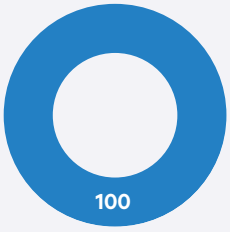
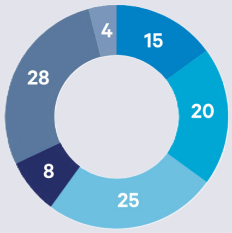
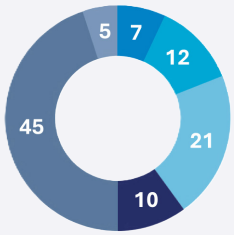
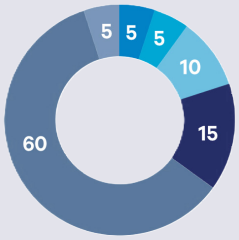
Section 3

Description of your investment options

Investment options, suitability and objectives	Minimum suggested timeframe
Cash Enhanced Fund The Cash Enhanced Fund is invested in cash, cash equivalents and short duration fixed interest investment funds or securities and is designed to seek stable returns from conservative investments.	0-2 years
Moderate Fund The Moderate Fund is invested with a greater exposure to income assets, such as cash and fixed interest investments with some exposure to growth assets, such as Australasian and international equities. The Moderate Fund is designed to achieve returns from a portfolio with a greater proportion of income assets than growth assets.	3-4 years
Balanced Fund The Balanced Fund is invested with a greater exposure to growth assets, such as Australasian and international equities than to income assets, such as cash and fixed interest investments. The Balanced Fund is designed to provide long-term capital growth through a well-diversified portfolio.	5-7 years
Growth Fund The Growth Fund is invested with a greater exposure to growth assets, such as Australasian and international equities than to income assets, such as cash and fixed interest investments. The Growth Fund is designed to seek capital growth through a well-diversified portfolio of investments which, while having the highest expected volatility of the Funds, may produce higher returns over the long term.	8+ years

Responsible investment

Responsible investment, including environmental, social, and governance (**ESG**) considerations, is one of the criteria that we take into account when selecting the Scheme's underlying fund managers and underlying funds. While we seek to include underlying funds with good ESG practices, our selection process may result in investing in an underlying fund that does not incorporate ESG. Please contact us if you would like more information on the ESG practices used by our Funds and underlying funds.

Target investment mix			Risk indicator
	100%	Cash and cash equivalents	Lower risk ← → Higher risk **1** **2** 3 4 5 6 7 Potentially lower returns … Potentially higher returns
	15% 20% 25% 8% 28% 4%	Cash and cash equivalents NZ fixed interest International fixed interest Australasian equities International equities International property and/or infrastructure	Lower risk ← → Higher risk 1 2 3 **4** 5 6 7 Potentially lower returns … Potentially higher returns
	7% 12% 21% 10% 45% 5%	Cash and cash equivalents NZ fixed interest International fixed interest Australasian equities International equities International property and/or infrastructure	Lower risk ← → Higher risk 1 2 3 **4** 5 6 7 Potentially lower returns … Potentially higher returns
	5% 5% 10% 15% 60% 5%	Cash and cash equivalents NZ fixed interest International fixed interest Australasian equities International equities International property and/or infrastructure	Lower risk ← → Higher risk 1 2 3 **4** 5 6 7 Potentially lower returns … Potentially higher returns

We may change the Statement of Investment Policy and Objectives (**SIPO**) from time to time, without notifying you. We will consult with the Supervisor and give them written notice of any changes before they take effect. Material changes to the SIPO will be reported in the Scheme's Annual Report. You can view the current SIPO, free of charge, on the Scheme Register at **disclose-register.companiesoffice.govt.nz**.

Further information about assets in the Funds can be found in the fund updates at **disclose-register.companiesoffice.govt.nz**.

Section 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.



For the risk indicator rating for each Fund, see the table in **Section 3.**

The risk indicator is rated from 1 (low) to 7 (high). The rating reflects how much the value of the Fund'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 the returns data for the 5 years to 30 September 2026. 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 each Fund.

General investment risks

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

- **Market risk** – The value of a Fund can change due to factors that affect a particular financial market. This could include, but is not limited to, factors such as changes in economic conditions, interest rates, exchange rates, monetary policy from central banks, taxation, regulation, local and geo-political events, pandemics, investor sentiment, inflation and broader events like changes in technology and environmental events.
- **Asset allocation risk** – Funds with a higher proportion invested in growth assets carry more risk than Funds that have a higher proportion invested in income assets. Short-term fluctuations in the value of Funds are common, particularly for Funds with a higher proportion invested in growth assets.
- **Liquidity risk** – This is where investment specific or market events impact a Fund's ability to trade investments at reasonable values within usual timeframes. Such circumstances may, in turn, negatively impact your ability to make withdrawals, transfers and switches. This can mean that you may not be able to withdraw, transfer or switch some or all of your money when you want to (see **Section 2** "Withdrawing your investments" for further information about making withdrawals), or you may receive a lower amount than expected. This risk usually arises due to increased market volatility or stress.
- **Concentration risk** – This is the risk that the value of a Fund changes due to it having a high exposure to an underlying investment fund or specialist investment manager, specific company sector, country, region, or financial market, that underperforms.
- **Currency risk** – This is where the value of a Fund changes due to fluctuations in the exchange rate between the NZ dollar and other currencies.

Currency fluctuations may also affect the value of assets transferred to or from the Scheme.

- **Investment manager risk** – Even though professional investment managers make investment decisions for the Funds, results can vary depending on the approach they take.

Other specific risks

The following risks are not reflected in the Funds' risk indicators above:

- **ROPS Rule changes** – The ROPS Rules may change, particularly those relating to withdrawals. Changes to the ROPS Rules could prevent future transfers of UK sourced pension funds to the Scheme, or change the withdrawal restrictions imposed on ROPS Schemes.
- **ROPS unauthorised payment risk** – If the Manager permits you to withdraw or transfer funds from the Scheme, and that withdrawal or transfer is unauthorised under the ROPS Rules, there is a risk that HMRC could require you to pay a 40% to 55% unauthorised payment charge on the withdrawal or transfer.

  These unauthorised payment charges will apply if you have been a UK tax resident at any time during the current or preceding 10 full UK tax years; or if it has been less than 5 full UK tax years from the date of your original transfer from a UK Registered Pension Scheme.
- **Loss of ROPS status** – The Scheme may lose its ROPS status at any time. Lifetime does not guarantee that the Scheme will continue to have ROPS status. If ROPS status is lost, your UK tax obligations may change in relation to your UK sourced pension funds. You may also not be permitted to make future transfers of UK sourced pension funds to the Scheme.

A detailed description of these and other risks that may impact your investment can be found in our Other Material Information documents located at **disclose-register.companiesoffice.govt.nz**.

Section 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 Lifetime invests in other funds, those funds may also charge fees.

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, fees for transferring to another scheme, or for other specific actions you take.

Annual fund charges

Fund	Annual fund charges % of net asset value, exclusive of GST
Cash Enhanced Fund	1.30%
Moderate Fund	1.50%
Balanced Fund	1.50%
Growth Fund	1.55%

Annual fund charges comprise:

- Management fees paid to Lifetime for the management of the Funds' assets;
- Underlying managers' fees and expenses; and
- Other administration fees, which include the Supervisor's fee, the Custodian's fee, the administration managers' fees (for registry, valuation and unit pricing services) and the estimated accounting expenses of the Funds.

We may also charge reasonable auditing and other professional services charges to the Scheme in the future. Currently we do not charge these fees, so the estimated fee for these professional services is nil.

Annual fund charges are calculated as a percentage of the net asset value of the relevant Fund. Currently, Lifetime will pay the underlying managers' fees and expenses and other administration fees from the management fee - you are not currently charged for expenses and third-party costs in excess of the fees above.

You can elect to pay an agreed fee to your financial adviser in addition to the annual fund charges or there may be discounts to the annual fund charges. Your adviser will inform you if this applies to your investment.

The actual charges for the previous 12 months to 31 March each year are available in the latest fund updates.

Individual action fees

Fee	Amount payable
Transfer out fee	$750 will be deducted from the transferred amount and paid to the Manager if you transfer from the Scheme to a UK pension fund, ROPS, or Retirement Scheme.
Early withdrawal fee	If you join the Scheme and make withdrawals during the periods of your membership specified below, a fee will be payable as follows:

		Subject to Max	Subject to Min
Year 1	2.5% of withdrawn amount	$10,000	$1,000
Year 2	2.0% of withdrawn amount	$8,000	$800
Year 3	1.5% of withdrawn amount	$6,000	$600
Year 4	1.0% of withdrawn amount	$4,000	$400
Year 5	0.5% of withdrawn amount	$2,000	$200

You may be charged individual action fees for investor-specific decisions or actions. These are deducted from your account and paid to Lifetime as and when incurred (or otherwise as agreed by you). All individual action fees are presented exclusive of GST (if applicable).

Transfer out and early withdrawal fees may be increased or waived in whole or in part, from time to time, by Lifetime. The Scheme doesn't currently charge performance fees, but may decide to charge these or other fees in the future.

You may also be charged other fees on an individual time cost basis for investor-specific decisions or actions (such as benefit calculation or overseas exchange of information fees).

See the Other Material Information documents at **disclose-register.companiesoffice.govt.nz** for further information.

Example of how fees apply to investors

Tim invests $10,000 in the Balanced Fund. He is charged management and administration fees, which work out to about $150.00 (1.50% of $10,000). These fees might be more or less if his account balance has increased or decreased over the year.

Estimated total fees for the first year

Individual action fees	$0.00 (other than any financial adviser fees that may be payable by Tim)
Fund charges	$150.00
Other charges	$0

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 Balanced Fund. If you are considering investing in other Funds in the Scheme, this example may not be representative of the actual fees you may be charged.

The fees can be changed

Lifetime may increase or change any fees and impose new fees (for example, entry or exit fees), in relation to the Funds at any time in accordance with the Governing Documents. The Supervisor's fees may also be changed by agreement with Lifetime.

There is no limit on the amount by which a fee can be changed. Lifetime will give you 30 days' notice of any increase or the introduction of new fees.

Lifetime must publish a fund update for each Fund showing the fees actually charged during the most recent year. Fund updates, including past updates, are available at **disclose-register.companiesoffice.govt.nz**.

Foreign exchange

Foreign currency may be exchanged into NZ dollars for investment into the Funds using daily published bank currency conversion rates. Where Lifetime is able to obtain a better foreign exchange rate on any given conversion than the published bank rate, any excess derived from the foreign currency conversion may be retained by Lifetime.

Section 6

What taxes will you pay?

The Britannia Retirement Scheme is a Portfolio Investment Entity (**PIE**). The amount of tax you pay is based on your Prescribed Investor Rate (**PIR**). To determine your PIR, go to **ird.govt.nz/pir.**

If you are unsure of your PIR, we recommend you seek professional advice or contact Inland Revenue. It is your responsibility to tell Lifetime your PIR when you invest or if your PIR changes. If you do not tell Lifetime, 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.

If Inland Revenue believes the PIR you have provided is incorrect, it may provide a revised PIR for you. In that case we will need to use the PIR provided by Inland Revenue. If you disagree with Inland Revenue's assessment, you will need to resolve the issue with Inland Revenue before we will revise your PIR.

You will also need to provide your IRD number and any tax residency information we request. If you do not provide this information we may close your investment account.

Foreign investment superannuation withdrawal tax

Transfers to a NZ Superannuation Scheme from a foreign scheme (other than an Australian complying superannuation scheme) are potentially subject to tax for NZ resident investors. Non-NZ resident investors will not be affected by this tax.

Before making such a transfer into the Scheme, you should consult your tax adviser. 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 'Britannia Retirement Scheme').

Section 7

Who is involved?

About Lifetime Asset Management Limited

Lifetime is a licenced manager that provides professional pension transfer services to migrants and NZ nationals returning from overseas.

For a free, no obligation, pension transfer assessment to find out if your pension can be transferred, contact Lifetime at:

Telephone	Address	Email
0800 500 811 (NZ) +64 9 414 4215 (overseas)	Lifetime Asset Management Limited Level 5, 139 The Terrace Wellington Central Wellington 6011	investments@nzbritannia.co.nz

Who else is involved?

Party	Name	Role
Supervisor	Public Trust	The Supervisor of the Scheme, responsible for supervising Lifetime as Manager of the Scheme.
Custodian	Adminis NZ Limited	Holds the assets of each Fund on trust. Effective from the date of this PDS, the Supervisor has appointed Adminis NZ Limited to replace Public Trust as Custodian of the Scheme.
Registry and administration managers	Appello Services Limited	Maintain the Scheme's Registry and provide administration, transaction and customer correspondence services.
	Apex Investment Administration (NZ) Limited	Provide fund accounting and unit pricing services.

Information about the Scheme's underlying investment fund managers is available at **disclose-register.companiesoffice.govt.nz.**



Section 8

How to complain

For any questions or complaints about the Scheme, please contact the Manager (in the first instance), or the Supervisor, at the contact details below:

LIFETIME ASSET MANAGEMENT LIMITED

Phone	0800 500 811 (NZ) +64 9 414 4215 (overseas)
Email	investments@nzbritannia.co.nz
Address	Level 5, 139 The Terrace, Wellington Central, Wellington 6011
Website	nzbritannia.co.nz

The Supervisor

PUBLIC TRUST

Phone	0800 371 471 +64 9 930 5856 (overseas)
Email	cts.enquiry@publictrust.co.nz
Address	General Manager, Corporate Trustee Services Public Trust Building, Level 2, 22-28 Willeston Street Wellington 6011
Website	publictrust.co.nz/corporate-trustee-services/

Approved Dispute Resolution Scheme

Both Lifetime and the Supervisor are members of an approved dispute resolution scheme under the Financial Service Providers (Registration and Dispute Resolution) Act 2008.

If a complaint can't be resolved by contacting us or the Supervisor, or you are dissatisfied with the proposed resolution, you can refer it to the following approved dispute resolution scheme. They will not charge you a fee to investigate or resolve a complaint.

Lifetime's and Public Trust's approved dispute resolution scheme

FINANCIAL SERVICES COMPLAINTS LTD – A FINANCIAL OMBUDSMAN SERVICE

Phone	0800 347 257
Email	complaints@fscl.org.nz
Address	Level 4, 101 Lambton Quay, PO Box 5967, Wellington 6140
Website	fscl.org.nz

Section 9

Where you can find more information

Further information about the Scheme is available:	
On Disclose	Further information about the Scheme and each Fund is available on the Offer Register and the Scheme Register at **disclose-register.companiesoffice.govt.nz**. You are entitled to a copy of information contained on the Offer Register and the Scheme Register (for example, financial statements of the Scheme), on request to the Registrar of Financial Service Providers.
From Lifetime	Fund updates relating to the Scheme and each of the Funds, and other information relevant to you (for example, fund updates, unit prices and annual reports), is available without charge. **On our website** **nzbritannia.co.nz** **In writing** PO Box 302369, North Harbour, Auckland 0751 New Zealand investments@nzbritannia.co.nz **By telephone** 0800 500 811 +64 9 414 4215

Section 10

How to apply

Please complete an application form and post or email it back to Lifetime.

We may require additional information to process your application and complete your UK pension transfer. Talk to us or your financial adviser if you need more information about the UK pension transfer process or joining the Scheme.

Lifetime Asset Management Limited
Level 5, 139 The Terrace, Wellington Central, Wellington 6011, New Zealand
PO Box 302 369, North Harbour, Auckland 0751, New Zealand

Phone: + 64 9 414 4215 Toll Free: 0800 500 811 (within NZ only)
Email: investments@nzbritannia.co.nz Website: nzbritannia.co.nz