

**APPLICATION FORM FOR SCHEME MEMBERSHIP
FOR EMPLOYEES OF A LOCAL AUTHORITY OR COUNCIL CONTROLLED ORGANISATION**

Title (Mr) (Mrs) (Ms) (Miss)	Date of Birth dd/mm/yy
Surname	First Names
Home Address	Postcode
Postal Address (if different from above)	Postcode
Email Address	
Telephone []	Member number [] [] [] [] [] [] [] [] [] []
Are you an existing KiwiSaver member? Yes <input type="checkbox"/> No <input type="checkbox"/>	
Name of existing KiwiSaver provider (if applicable)	Your IRD number [] [] [] [] [] [] [] [] [] []
Tick your Prescribed Investor Rate: (a) 28% <input type="checkbox"/> or (b) 17.5% <input type="checkbox"/> or (c) 10.5% <input type="checkbox"/> If no option is selected then option (a) applies.	
Employer's name	
Employer's address	
Employer's IRD number [] [] [] [] [] [] [] [] [] []	Date commenced employment

I apply to become a member of the Scheme(s) as set out below as from [] [] [] [] [] [] and agree to abide by the Trust Deed, and confirm that I have received a copy of the relevant Product Disclosure Statement, dated 9 March 2018 and relevant Benefit Summary (if applicable).

I wish to commence my contributions into the Scheme(s) as set out in the table below:

Scheme	Tick Choice of Scheme	Employee Contribution		Employer Contribution	
		% of Earnings	or \$ Amount	% of Earnings	or \$ Amount
SuperEasy KiwiSaver Superannuation Scheme			X		X
SuperEasy					

I elect to invest my contributions as follows:

Automatic Fund <input type="checkbox"/> %	Aggressive Fund <input type="checkbox"/> %	Conservative Fund <input type="checkbox"/> %
Growth Fund <input type="checkbox"/> %	Balanced Fund <input type="checkbox"/> %	

I authorise my Employer to deduct my contributions (if any), and as agreed with my Employer, from my pay in accordance with the rules of the Scheme(s). **OR**

I will provide my bank with a completed automatic payment authority form and the payments will not be less than \$520 per annum.

I hereby authorise my Employer, the Trustee of the Scheme(s), and any Administration Manager to provide and disclose to any persons information held by the Trustee about me for any reasonable purpose relating to the operation, administration and investment of the Scheme(s) and the payment of benefits therefrom.

I agree to the Administration Manager communicating with me, and providing me with information (including commercial electronic messages and legally required communications or documents) by electronic means (including by email, and through accessing the Schemes' website).

I confirm that, having read the eligibility criteria in the "How does this investment work?" section of the relevant Product Disclosure Statement, I am eligible to join the Scheme(s). Please tick

Signed _____ Date _____

Accepted (for and on behalf of the Trustee) _____ Date _____

The Privacy Act 1993 contains certain safeguards limiting the passing of members' details to organisations associated with the Schemes. The Trustee has appointed a Privacy Officer to ensure the confidentiality and security of members' details held by them and by organisations holding member details. The administration of the Schemes is carried out by Civic Financial Services Limited (the Schemes' Administration Manager). The administration and servicing of the IT system is provided by Holistec Systems Limited. As a member of a Scheme, you have the right to know what personal information the Schemes' Administration and Investment Manager is holding in respect of you. Pertinent details will be shown on your annual notice of Scheme Benefits. Please ensure you correct your personal details if they are wrong. Please ask your employer (if applicable) who its Privacy Officer is. The Schemes' Privacy Officer is the Privacy Officer of Civic, which is the General Manager Finance, Civic.

Local Government Superannuation Scheme and
SuperEasy KiwiSaver Superannuation Scheme
CURRENT PIR TAX RATES AS AT 31 MARCH 2016

What is your Prescribed Investor Rate (PIR)? Your PIR is the rate of tax that is charged on your investment income (your PIE income) in your SuperEasy Kiwisaver Superannuation Scheme and SuperEasy Scheme. The amount of tax that is charged depends on the amount of income you have been earning. However, it is up to you to advise us what rate we should apply to your account. Depending on the level of your taxable income you can have your investment income in the schemes taxed at 28%, 17% or 10.5%. If you do not advise us of a rate, we will apply the top rate of 28%. The less tax paid on your investment income means there will be more in your account balance so it is important you let us know we have your correct PIR recorded against your account.

What is a PIE? Both of our schemes; SuperEasy KiwiSaver Superannuation Scheme and SuperEasy Scheme are portfolio investment entities ("a PIE") which in general terms will allow tax to be paid on the member's behalf. The rate of tax that is paid is called the member's Prescribed Investor Rate (PIR).

How do you determine your PIR?

- If you have no investment income from a PIE (eg SuperEasy KiwiSaver Superannuation Scheme and SuperEasy Scheme) please refer to **Table 1**. This may be because you are joining a KiwiSaver or Superannuation Scheme for the first time and you also do not have any funds invested in a PIE at a bank or other financial institution.
- If you have any investment income from a PIE (eg SuperEasy KiwiSaver Superannuation Scheme and SuperEasy Scheme) please refer to **Table 2**. If you are a member of a KiwiSaver or Superannuation Scheme, you will have investment income from a PIE. You may also have funds invested in a PIE at a bank or other financial institution.

TABLE 1: (This applies to taxable income in either of the previous two income years ending 31 March)

If your taxable income was: (And you have no investment income from a PIE)	Your PIR
\$0 – \$14,000	10.5% (Low)
\$14,001 – \$48,000	17.5% (Mid)
Over \$48,000	28% (Top)

TABLE 2: (This applies to taxable income and PIE investment income in either of the previous two income years ending 31 March)

If your taxable income was:	And if the combined total of your taxable income and PIE income was:	Your PIR
\$0 – \$14,000	Under \$48,000	10.5% (Low)
\$0 – \$14,000	Over \$48,000 and Under \$70,000	17.5% (Mid)
\$14,001 – \$48,000	Under \$70,000	17.5% (Mid)
\$0 – \$48,000	Over \$70,000	28% (Top)
Over \$48,000	Over \$48,000	28% (Top)

Why your PIR might change:

- If your income thresholds have changed and you wish to change your PIR as per the above table, please advise us accordingly.

New Members:

- When completing our Application Form you advise us of your PIR by ticking the appropriate box. If you do not advise us of a PIR then the top rate will be applied to your account until such time as we receive advice from you telling us you wish to change your rate. **NB you cannot backdate your PIR.**
- If you joined through the automatic enrolment process and have not completed an Application Form you will have been given the top PIR.