

Octagon Investment Funds Product Disclosure Statement

Offer of units in the Octagon Investment Funds

Date: 14 May 2026

Investment Manager: Octagon Asset Management Limited

Issuer: Forsyth Barr Investment Management Limited

This document replaces the product disclosure statement dated 1 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 www.disclose-register.companiesoffice.govt.nz.

Forsyth Barr Investment 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 make an investment decision.



Octagon 



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. Forsyth Barr Investment Management Limited will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of Forsyth Barr Investment Management Limited and its investment manager, 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?

With the Octagon Investment Funds you can choose to invest in any combination of the ten funds offered in this product disclosure statement (**PDS**).

These investment options are summarised on the next page. For more information about the investment target and strategy for each investment option see section 3 'Description of your investment options'.

The tables on the next page and in section 3 include **risk indicators**.

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 own risk profile at www.sorted.org.nz/tools/investor-profiler/.

Who manages the Octagon Investment Funds?

Forsyth Barr Investment Management Limited (referred to as "**we**" or "**us**" in this PDS) manages the Octagon Investment Funds. We've appointed Octagon Asset Management Limited (**Octagon**) as the investment manager. For more information see section 7 'Who is involved?'

What are the returns?

The return on your investment comes from:

any increase or decrease in the funds' unit prices, and

any distributions made from the funds.

Only the Income Fund pays distributions, which we aim to pay quarterly. We decide the level of income (and, if applicable, capital) to be distributed for each distribution period.

See section 2 'How does this investment work?' for more information.

How can you get your money out?

Your investment in the funds is redeemable. You can request a withdrawal any time. Withdrawal requests are processed each business day. See section 2 'How does this investment work?', for information about how to make a withdrawal request. Also, as discussed in that section, in certain circumstances we can suspend, defer or partially restrict withdrawals.

Your investment in the Octagon Investment Funds can be sold, but there is no established market for trading these financial products. This means that you may not be able to find a buyer for your investment.

How will your investment be taxed?

Each of the funds is a multi-rate 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 0%, 10.5%, 17.5% or 28%. See section 6 of the PDS 'What taxes will you pay?' for more information.

Where can you find more key information?

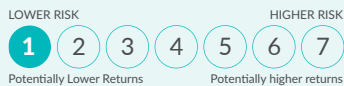
We're required to publish quarterly updates for each fund. The updates show the returns, and the total fees actually charged to investors, during the previous year. The latest fund updates are available at www.octagonasset.co.nz/quarterly-fund-updates. We'll also give you copies of those documents on request.

Our Funds

Enhanced Cash Fund

Invests in cash, cash equivalents and short-term New Zealand debt security assets. Aims to achieve returns (before fees, taxes and other expenses) greater than the Official Cash Rate (OCR) over a rolling 12 month period.

RISK INDICATOR*



ANNUAL FUND CHARGES**
0.35%

New Zealand Equities Fund

Invests mostly in New Zealand shares, and can invest in Australian listed shares, where the company has meaningful operations in New Zealand. Aims to achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX50 Gross with Imputation Index.

RISK INDICATOR

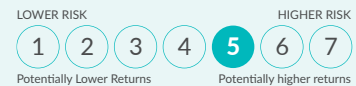


ANNUAL FUND CHARGES**
1.15%

Australian Equities Fund

Invests mostly in Australian shares, and can invest in New Zealand listed shares, where the company has meaningful operations in Australia. Aims to achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/ASX 200 Accumulation Index, 50% hedged to the New Zealand dollar.

RISK INDICATOR

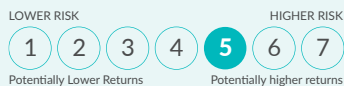


ANNUAL FUND CHARGES**
1.15%

Trans-Tasman Equities Fund

Invests mostly in New Zealand and Australian shares. Aims to achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX50 Gross with Imputation Index.

RISK INDICATOR***



ANNUAL FUND CHARGES**
1.15%

Listed Property Fund

Mostly invests in listed financial products issued by entities whose principal business involves the owning or managing of property, property-like assets or real assets. Aims to achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX All Real Estate Gross with Imputation Index.

RISK INDICATOR

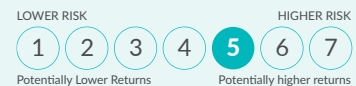


ANNUAL FUND CHARGES**
1.15%

Global Equities Fund

Invests in international shares. Aims to achieve long-term returns (before fees, taxes and other expenses) greater than the MSCI ACWI Net Total Return Index, 50% hedged to the New Zealand dollar.

RISK INDICATOR



ANNUAL FUND CHARGES**
1.35%

New Zealand Fixed Interest Fund

Invests in New Zealand fixed interest assets. Aims to achieve long-term returns (before fees, taxes and other expenses) greater than the Bloomberg NZBond Composite 0+ Yr Index.

RISK INDICATOR



ANNUAL FUND CHARGES**
0.75%

Income Fund

Invests across multiple asset classes. Investors can expect moderate to high levels of movement up and down in value. Aims to pay distributions, and achieve long term returns inclusive of distributions (before fees, taxes and other expenses) greater than a composite benchmark****

RISK INDICATOR



ANNUAL FUND CHARGES**
0.75%

Balanced Fund

Invests across multiple asset classes. Investors can expect moderate to high levels of movement up and down in value. Aims to achieve long-term returns (before fees, taxes and other expenses) greater than a composite benchmark****

RISK INDICATOR



ANNUAL FUND CHARGES*
1.15%

Growth Fund

Invests across multiple asset classes, selecting a lesser exposure to cash and fixed interest investments and a greater exposure to equity and property investments. Investors can expect moderate to high levels of movement up and down in value.

Aims to achieve long-term returns (before fees, taxes and other expenses) greater than a composite benchmark****

RISK INDICATOR



ANNUAL FUND CHARGES*
1.25%

* The Enhanced Cash Fund started on 7 June 2023. We've calculated the risk indicator using market index returns data for periods before that date, and actual fund returns data for the remainder of the five year period to 31 March 2026. Using market index returns data may make the risk indicator a less reliable indicator of how much fund values might go up and down in the future.

** Exclusive of GST. Annual fund charges are expressed as a percentage of the value of your investment (estimated where the fund invests in an external managed investment scheme). Also, when market conditions are more volatile than usual, a buy or sell spread may be applied when you purchase or redeem units or switch between funds. See section 5 'What are the fees?' for more information.

*** The Trans-Tasman Equities Fund started on 14 May 2026 and has no actual returns data. We've calculated the risk indicator using market index returns data for the five year period to 31 March 2026. Using market index returns data may make the risk indicator a less reliable indicator of how much fund values might go up and down in the future.

**** For more information about the composite benchmark see section 3 'Description of your investment options'.

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2: How does this investment work?

Each Octagon Investment Fund is set up as a trust, with its own investment objectives and permitted investments. Each fund has its own assets and liabilities, and assets of one fund can't be used by another fund.

You can invest in the Octagon Investment Funds directly with us, or you may be able to invest indirectly through selected investment platforms. If you invest with us directly you'll receive units in the funds you have chosen. If you invest with us through an investment platform, the platform's custodian will hold units in the funds on your behalf, and all your dealings in relation to the funds will be with the investment platform. When you withdraw money from a fund you (or a platform's custodian on your behalf) redeem units.

Each unit in a fund is the same as any other unit in that fund, and represents an interest in the net assets of that fund. Units are valued on each business day. The number of units you (or a platform's custodian on your behalf) receive or redeem will depend on the unit value at the relevant time.

We calculate the value of units in a fund by taking the total value of the fund's assets less liabilities (including any accrued fees or charges), and dividing it by the number of units that have been issued to investors. Unit values will go up and down over time as the value of the investments that make up the fund changes.

Key benefits

The key benefits to you from investing in Octagon Investment Funds are:

You can choose from a range of investment options - single-asset class and multi-asset class funds:

- **Single-asset class funds** invest in a collection of assets that have similar characteristics – for example, the New Zealand Equities Fund; and
- **Multi-asset class funds** invest in a variety of assets chosen to meet a particular investment approach – for example, the Income Fund;

Each fund gives you access to a portfolio of investments selected by Octagon's team of investment professionals who actively monitor and manage the investments;

You can make a lump sum investment at any time, or establish a regular contribution plan; and

You can switch between funds.

Responsible investment Policy

Octagon applies a limited exclusion policy and in relation to direct investments in Australasian securities takes ESG factors into account as part of its overall analysis supporting its investment decisions in relation to those securities. However, other than in relation to exclusions, ESG factors may not be determinative of its investment decisions, and Octagon Investment Funds may include investments that have less favourable ESG ratings.

For more information see Octagon's Responsible Investment Policy in our Statement of Investment Policy and Objectives (SIPO) on its website (www.octagonasset.co.nz) or on the Disclose Register (<https://www.disclose-register.companiesoffice.govt.nz/>).

Distributions

Other than the Income Fund, the funds don't pay distributions. The Income Fund aims to pay distributions in April, July, October and January. When determining the amount of distribution we can elect to pay any portion of the income the fund has received, pay a portion of capital as a distribution, or, make no distribution payment for the quarter. You can elect to have any distributions re-invested in the fund or paid into your bank account (if you invest directly with us). If you're investing in the funds through an investment platform, this election and any distribution you receive will be done through the platform.

For further information on the payment dates and the amount of distributions refer to www.octagonasset.co.nz/our-funds/income-fund. For more information on distributions, please see the 'Other Material Information' document at www.octagonasset.co.nz/our-funds.

Making investments

You can choose to invest in one fund, or a combination of funds.

There is currently no minimum initial investment amount or minimum additional lump sum investment when investing with us directly. If you're investing with us through an investment platform, minimum investment amounts may apply.

If you're investing with us directly, you can apply for units in any fund by sending us a completed application form (or, as available, a verified instruction through an Octagon online facility), or with payment by direct credit or direct debit. Your investment is made by the purchase of units in the fund(s) you select. If you're investing in funds through an investment platform, you'll apply for units in the funds in accordance with the terms and conditions of the platform provider.

If we receive your application, or an application from a platform on your behalf, and payment before 3pm on a business day, the application will be processed based on the unit values for that day. If we receive the application and payment at or after 3pm on a business day (or we receive it on a day that is not a business day), the application will be processed based on the unit values for the next business day. We can decide not to accept an application for units. If that happens we'll let you know.

You can find more information about how to make an investment in the funds in section 10 'How to apply'.

Withdrawing your investments

You may apply to withdraw your money from the funds at any time. If you've invested with us directly, you can make a withdrawal request by sending us a notice (including, as available, a verified instruction through an Octagon online facility) which specifies the amount to be withdrawn from the fund(s) that you're invested in. If you've invested in the funds through an investment platform, you can only withdraw your money through the platform and in accordance with the terms and conditions of the platform provider. If we receive your withdrawal notice, or a withdrawal notice from a platform, before 3pm on a business day, the withdrawal will be processed based on the unit values for that day. If we receive your withdrawal notice, or a withdrawal notice from a platform, at or after 3pm on a business day (or we receive it on a day that is not a business day) your withdrawal will be processed based on the unit values for the next business day. You may also need to pay PIE tax when you make a withdrawal. If so we'll deduct that when we process your withdrawal.

If you've invested with us directly you can make a lump sum withdrawal, or set up a regular withdrawal facility. Currently, no minimum amounts apply to those withdrawals. Contact us to make a withdrawal.

How to switch between funds

You can switch your investments between different funds at any time. A switch notice, once given, cannot be taken back. When you make a switch we treat it as a withdrawal from the fund that you wish to exit, and an application to buy units in the new fund that you've decided to invest in. As a result, you may need to pay PIE tax when your withdrawal is processed and buy/sell spreads may apply.

If you've invested with us directly, contact us to switch existing investments. If you've invested in the funds through an investment platform, you can only switch investments between different funds through the platform, and in accordance with the terms and conditions of the platform provider.

Deferring or suspending withdrawals and switches

We can defer processing a withdrawal or switching notice for up to five business days if we need to sell investments to meet the payment out of the fund you're withdrawing from. We can also defer processing a switch if you already have another switch being processed. The applicable unit values will be those for the day we process the notice.

We may suspend withdrawals from and switches out of a fund if we decide to close the fund, or in any other circumstance where we believe accepting withdrawals would not be workable or would prejudice investors in a particular fund or investors in the funds generally (for example, if trading was suspended on a relevant exchange, or we received a large volume of withdrawal requests around the same time for the same fund). A suspension can last up to 90 days, and may be extended with the consent of the Supervisor. If withdrawals are suspended for a fund, we'll let anyone who submits a withdrawal notice know that it will not be processed until the suspension is lifted.

With the Supervisor's consent, we may separate out ("side-pocket") some of a fund's investments, if we believe that it's in the best interests of the investors in the fund to do that (for example, if some of the fund's investments become illiquid). Usually, this will mean that a new class of units will be created, representing investors' interests in the "side-pocketed" investments. Units in this new class will be allocated to the fund's investors, but you won't be able to withdraw or switch them. If this happens we'll let you know.

3: Description of your investment options

Enhanced Cash Fund

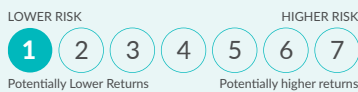
Investment objective: To achieve returns (before fees, taxes and other expenses) greater than the Official Cash Rate (OCR) over a rolling 12 month period.

These investments typically have very low movement up and down in value.

TARGET INVESTMENT MIX:



RISK INDICATOR:*



MINIMUM SUGGESTED INVESTMENT TIMEFRAME:

Less than 12 months

New Zealand Equities Fund

Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX50 Gross with Imputation Index.

These investments typically have moderate to high levels of movement up and down in value.

TARGET INVESTMENT MIX:



RISK INDICATOR:



MINIMUM SUGGESTED INVESTMENT TIMEFRAME:

Five years

Australian Equities Fund

Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/ASX 200 Accumulation Index, 50% hedged to the New Zealand dollar.

These investments typically have high levels of movement up and down in value.

TARGET INVESTMENT MIX:



RISK INDICATOR:



MINIMUM SUGGESTED INVESTMENT TIMEFRAME:

Five years

Trans-Tasman Equities Fund

Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX50 Gross with Imputation Index.

These investments typically have high levels of movement up and down in value.

TARGET INVESTMENT MIX:



RISK INDICATOR:**



MINIMUM SUGGESTED INVESTMENT TIMEFRAME:

Five years

* The Enhanced Cash Fund started on 7 June 2023. We've calculated the risk indicator using market index returns data for periods before that date, and actual fund returns data for the remainder of the five year period to 31 March 2026. Using market index returns data may make the risk indicator a less reliable indicator of how much fund values might go up and down in the future.

** The Trans-Tasman Equities Fund started on 14 May 2026 and has no actual returns data. We've calculated the risk indicator using market index returns data for the five year period to 31 March 2026. Using market index returns data may make the risk indicator a less reliable indicator of how much fund values might go up and down in the future.

Listed Property Fund

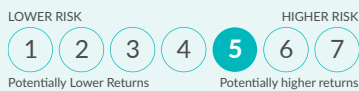
Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the S&P/NZX All Real Estate Gross with Imputation Index.

These investments typically have high levels of movement up and down in value.

TARGET INVESTMENT MIX:



RISK INDICATOR:



MINIMUM SUGGESTED INVESTMENT TIMEFRAME:
Five years

Global Equities Fund

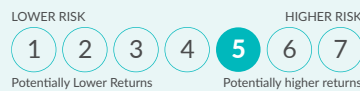
Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than MSCI ACWI Net Total Return Index, 50% hedged to the New Zealand dollar.

These investments typically have high levels of movement up and down in value.

TARGET INVESTMENT MIX:



RISK INDICATOR:



MINIMUM SUGGESTED INVESTMENT TIMEFRAME:
Five years

New Zealand Fixed Interest Fund

Investment objective: To achieve long-term returns (before fees, taxes and other expenses) greater than the Bloomberg NZBond Composite 0+ Yr Index.

These investments typically have low to moderate levels of movement up and down in value.

TARGET INVESTMENT MIX:



RISK INDICATOR:



MINIMUM SUGGESTED INVESTMENT TIMEFRAME:
Three years

Income Fund

Investment objective: To pay distributions, and achieve long term returns inclusive of any distributions (before fees, taxes and other expenses) greater than a composite benchmark relating to the target investment mix.***

Investors can expect moderate to high levels of movement up and down in value.

TARGET INVESTMENT MIX:



RISK INDICATOR:



MINIMUM SUGGESTED INVESTMENT TIMEFRAME:
Five years

*** The composite benchmark for each multi-asset class fund is a made up of the single asset class benchmarks weighted by the target asset allocation for the asset class. The single asset class benchmarks are the same as the benchmarks for our single asset class funds, and the benchmark for international fixed interest is the Bloomberg Global Aggregate Total Return Index 100% hedged to the New Zealand Dollar.

Other specific risks

Other circumstances that can significantly increase the risk to returns for investors and that may not be reflected in the risk indicator include:

ESG RELATED RISKS

Taking environmental, social and governance (ESG) factors into account adds additional costs which may reduce returns. Taking into account ESG factors may also limit investment choices which may constrain investment returns. However, not taking ESG factors into account may also impact returns. There are also different risks, costs, and outcomes involved with different approaches to incorporating (or not incorporating) ESG factors. There is also a risk that the approach or criteria applied by a fund manager may not align with your preferences.

DISTRIBUTION RISK

Distribution risk is that a fund that intends to make regular distributions is unable to do so or makes distribution payments that are lower than expected. This could occur if the fund receives less income than expected or for any other reason where the manager determines that it is not appropriate to pay a distribution or that it is appropriate to pay a reduced distribution, when compared to previous distributions. The Income Fund is the only one of our funds that makes distributions. We manage distribution risk for that fund by preferring investments that pay income and by including a portion of capital in distribution payments, where we think it is suitable to do so, in order to make regular distributions.

For more information about the risks of investing, please see the 'Other Material Information' document, which is available at www.octagonasset.co.nz/our-funds/.

5: What are the fees?

You'll be charged fees for investing in the funds. Fees are deducted from your investment and reduce your returns. If we invest in other managed investment schemes, they 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 (currently none).

All fees and charges are quoted exclusive of GST.

Annual fund charges

Fund	Annual fund charges (% p.a. of the value of your investment)
ENHANCED CASH FUND	0.35%
NEW ZEALAND EQUITIES FUND	1.15%
AUSTRALIAN EQUITIES FUND	1.15%
TRANS-TASMAN EQUITIES FUND	1.15%
LISTED PROPERTY FUND	1.15%
GLOBAL EQUITIES FUND	1.35%
NEW ZEALAND FIXED INTEREST FUND	0.75%
INCOME FUND	0.75%
BALANCED FUND	1.15%
GROWTH FUND	1.25%

The annual fund charge is calculated daily for each fund and reflected in the value of your investment. It covers management and administration charges paid to us out of the fund for performing our functions as manager. It also covers the scheme's expenses (including fees charged by the Supervisor), fees charged by the scheme's investment manager, and any amounts paid to financial advice providers or investment platforms who distribute the funds. Different distribution channels (i.e. investing directly, investing through a financial advice provider, or through an investment platform) each have different pros and cons associated with them which provide value to investors in different ways. More information about those pros and cons can be found in the 'Other Material Information' document which is available at www.octagonasset.co.nz/our-funds/.

We may rebate all or part of our fee, either generally or for certain unit holders.

The annual fund charge also covers management and administration charges paid out of any other managed investment scheme that the fund invests into (including a scheme where we are the manager). We have to estimate these charges if we're not the manager of that other scheme and the charges are not based on fixed percentages of net asset value. In that case, the fund charge as a whole will be estimated, but we'll adjust the portion of the fund charge that is paid to us so that the estimated total annual fund charge is the same as shown in the previous table.

The actual amounts incurred may vary from our estimates. More information on how we estimate these charges can be found in the 'Other Material Information' document which is available at www.octagonasset.co.nz/our-funds/.

Buy/sell spreads

When market conditions are more volatile than usual, we may, at our discretion, apply buy/sell spreads. A buy spread is added to the unit price when units are purchased, and a sell spread is deducted from the unit price when units are redeemed. Buy/sell spreads are not a fee paid to us or any investment manager, but are a cost retained by the relevant fund to cover higher than usual transaction costs due to market conditions that arise from each investor's application, withdrawal or switch.

If we judge market conditions to be normal, there will generally not be any buy/sell spreads.

The purpose of buy/sell spreads is to make sure that these transaction costs are borne by the investor making the application, withdrawal or switch, and not other investors in the fund.

The buy/sell spreads applicable at any time will be published on our website at www.octagonasset.co.nz/how-we-invest/buy-sell-spreads. We may apply or change the buy/sell spreads at any time without notice to investors.

Other fees

If you invest with us through an investment platform, the platform may charge additional fees.

There are no other individual action fees currently payable to the funds.

Example of how fees apply to an investor

Kim invests \$10,000 in the New Zealand Equities Fund. At the time Kim invests, there is no buy spread applicable. This brings the starting value of her investment to \$10,000.

She is charged management and administration fees, which work out to be about \$115 (1.15% of \$10,000). 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	\$115
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See the latest fund update at: www.octagonasset.co.nz/quarterly-fund-updates for an example of the actual returns and fees investors were charged over the past year.

This example applies only to the New Zealand Equities Fund. If you're 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

The existing fees may change, new fees may be introduced or we may start charging a fee we're not currently charging. Subject to the trust deed governing the Octagon Investment Funds, we may:

Rebate or reduce any charge, in respect of any investor or group of investors - for example, we may rebate part of our management fee.

Vary the amount or calculation basis of any of the fees - for example, we may increase our management fee for a fund to any amount up to 2% p.a. of the net asset value of the fund.

Start charging fees that we don't currently charge - for example, we may charge an entry and/or exit fee of up to 5% of the amount invested/withdrawn.

We 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 www.octagonasset.co.nz/quarterly-fund-updates.

6: What taxes will you pay?

Each of the funds of the Octagon Investment Funds is a PIE. The amount of tax you pay is based on your PIR. To determine your PIR go to www.ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate. If you're unsure of your PIR, we recommend you seek professional advice or contact Inland Revenue.

It's your responsibility to tell us your PIR when you invest or if your PIR changes. If you don't tell us, a default rate may be applied.

If the rate applied to your PIE income is lower than your correct PIR, you'll 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 may be refunded to you by Inland Revenue.

Inland Revenue may also tell us to update your PIR if their records indicate a change is required in which case we'll update your PIR and let you know. After the end of each financial year there may be a small delay in processing transactions while we finalise PIE tax for our investors.

7: Who is involved?

Octagon Asset Management

For customer service assistance please contact us at 0800 628 246 or email info@octagonasset.co.nz.

About Forsyth Barr Investment Management

We're part of the Forsyth Barr Group, a New Zealand owned firm operating since 1936 that assists personal, institutional and corporate clients. We've managed the Octagon Investment Funds (previously known as the Forsyth Barr Investment Funds) since they were launched.

Our address is:

35 The Octagon
Dunedin 9016
Phone: 0800 367 227

Who else is involved?

	Name	Role
SUPERVISOR	Trustees Executors Limited	Supervises us as the manager
CUSTODIAN	Adminis NZ Limited through its related nominee company Adminis Custodial Nominees Limited	Holds the assets of the funds
INVESTMENT MANAGER	Octagon Asset Management Limited	Responsible for day-to-day investment management Octagon also communicates regularly to scheme investors
ADMINISTRATION	Forsyth Barr Limited Adminis NZ Limited	Provides us with day-to-day administration services Provides us with registry functions and investment accounting services

8: How to complain

If you're not satisfied with the service you've received from Octagon Investment Funds and want to make a complaint, please contact Octagon Asset Management at 0800 628 246 or email info@octagonasset.co.nz, or write to:

35 The Octagon
Private Bag 1999
Dunedin 9054

If you're not satisfied with the outcome, you can forward your complaint to either:

The Compliance Manager
Forsyth Barr Limited
Level 23, Shortland & Fort
88 Shortland Street
Auckland 1010
Phone: 0800 367 227
Email: compliance@forsythbarr.co.nz

Or to the Supervisor:

Trustees Executors Limited
Level 11, 51 Shortland Street
PO Box 4197
Auckland 1140
Phone: 09 308 7100

You may refer your complaint to Financial Services Complaints Ltd (FSCL) – A Financial Ombudsman Service. FSCL is our independent external ombudsman and dispute resolution service that has been approved by the Minister of Consumer Affairs under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. FSCL's service is free of charge to you.

FSCL
PO Box 5967
Wellington 6140
Phone: 0800 347 257
Email: complaints@fscl.org.nz

Full details of how to access the FSCL scheme can be found on FSCL's website www.fscl.org.nz.

9: Where you can find more information

You can find further information about the Octagon Investment Funds including financial statements on the scheme and offer registers at www.disclose-register.companiesoffice.govt.nz/.

You can get a copy of the information on the scheme and offer registers by asking the Registrar of Financial Service Providers.

You can get fund updates relating to the funds, and other information, at www.octagonasset.co.nz/our-funds.

You can also get this information free, by phoning us on 0800 628 246, or by emailing us at info@octagonasset.co.nz.

10: How to apply

Investing with us directly

You can apply to invest in the Octagon Investment Funds by completing the application form attached to the back of this PDS. Once you've completed it, please attach the required documents and mail it to us:

Octagon Investment Funds
c/- Forsyth Barr Investment Management Limited
Private Bag 1999
Dunedin 9054

Once available, you'll also be able to apply to invest in the Octagon Investment Funds through an Octagon online facility accessed through www.octagonasset.co.nz.

Investing through an investment platform

You may be able to invest in the Octagon Investment Funds through selected investment platforms in accordance with the terms and conditions of the particular platform provider. The platform will then make an application for units in the fund(s) on your behalf.

Application Form Octagon Investment Funds

Product Disclosure Statement
for the Octagon Investment Funds
dated 14 May 2026

Trusts and Estates

For Office Use Only

Investment Adviser:

Account Number:

TE – 260514



Section A: Applicant Details

The funds are not offered in any jurisdiction other than New Zealand, and investment in the funds offered is **open to any entity registered in New Zealand**.

Documentation required to complete this application: please refer to the Identity Requirements at the end of this document.

Full Name:													
Jurisdiction of Establishment:													
Date created:	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr><tr><td style="text-align: center; font-size: 8px;">DAY</td><td style="text-align: center; font-size: 8px;">MONTH</td><td colspan="2" style="text-align: center; font-size: 8px;">YEAR</td><td></td><td></td></tr></table>							DAY	MONTH	YEAR			
DAY	MONTH	YEAR											
Please confirm the document(s) that bind and regulate the Applicant (select all that apply):													
<i>Trusts:</i>													
<input type="radio"/> Trust Deed	<input type="radio"/> Rules	<input type="radio"/> Constitution	<input type="radio"/> Other (please state):										
<i>Estates:</i>													
<input type="radio"/> Probate	<input type="radio"/> Letters of Administration	<input type="radio"/> Other (please state):											
<i>Mailing Address:</i>													
Street No./Name/PO Box:													
Suburb/RD No.:	Mail Centre:												
Town/City:	Postcode:												
Country: <input type="radio"/> New Zealand	<input type="radio"/> Other (please state):												
Phone Work:	Phone Home:												
Phone Mobile:	Fax:												
Email:													

Email Address: By providing your email addresses at any place in this form you are consenting to receiving information required to be provided to you under the relevant legislation by email (where permitted) and receiving information about Forsyth Barr's products and services by email.

Section B: Trustee or Executor Details *(continued)*

Trustee Company:

Trustee Company Details (continued)

Authorised Person Name:													
Position:													
Date of Birth:	Country of Birth:												
<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>DAY</td><td>MONTH</td><td>YEAR</td><td></td><td></td><td></td></tr></table>							DAY	MONTH	YEAR				
DAY	MONTH	YEAR											
Country(s) of Citizenship/Nationality:													
<i>Residential Address:</i>													
Street No./Name:													
Suburb/RD No.:													
Town/City:	Postcode:												
Country: <input type="radio"/> New Zealand <input type="radio"/>	Other (please state):												
Phone Work:	Phone Home:												
Phone Mobile:	Fax:												
Email:													

Section B: Trustee or Executor Details *(continued)*

Trustee Company Director Details:

First Director of Trustee Company or Management of Trustee Company

Mr
 Ms
 Mrs
 Miss
 Dr

Full Name: Please provide the full legal names of ALL Directors.

Full Name:

Date of Birth:
Country of Birth:

DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

- New Zealand: (IRD Number)
- Australia: (Tax File Number)
- United States: (Social Security Number)
- United Kingdom: (National Insurance Number)
- Other Country (please state):

Tax Identification Number (TIN): Please supply the country/countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Is the Trustee Company Director a United States Person? **This section must be ticked.**

- Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
- No

Is the Trustee Company Director an Authorised Person on the account? Yes No
 (Please tick 'Yes' if you are intending to provide investment instructions on this account)

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.: Mail Centre:

Town/City: Postcode:

Country: New Zealand

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Mailing Address: Only complete this part if your Mailing Address is different to your Residential Address.

Email Address: By providing your email addresses at any place in this form you are consenting to receiving information required to be provided to you under the relevant legislation by email (where permitted) and receiving information about Forsyth Barr's products and services by email.

Section B: Trustee or Executor Details *(continued)*

Trustee Company Director Details:

Second Director of Trustee Company or Management of Trustee Company

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

Full Name: Please provide the full legal names of ALL Directors.

Full Name:

Date of Birth:
 Country of Birth:

DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

- New Zealand: (IRD Number)
- Australia: (Tax File Number)
- United States: (Social Security Number)
- United Kingdom: (National Insurance Number)
- Other Country (please state):

Tax Identification Number (TIN): Please supply the country/countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Is the Trustee Company Director a United States Person? **This section must be ticked.**

- Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
- No

Is the Trustee Company Director an Authorised Person on the account? Yes No
 (Please tick 'Yes' if you are intending to provide investment instructions on this account)

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.: Mail Centre:

Town/City: Postcode:

Country: New Zealand Other (please state):

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Mailing Address: Only complete this part if your Mailing Address is different to your Residential Address.

Email Address: By providing your email addresses at any place in this form you are consenting to receiving information required to be provided to you under the relevant legislation by email (where permitted) and receiving information about Forsyth Barr's products and services by email.

Section B: Trustee or Executor Details *(continued)*

Trustee Company Director Details:

Third Director of Trustee Company or Management of Trustee Company

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

Full Name: Please provide the full legal names of ALL Directors.

Full Name:

Date of Birth:
 Country of Birth:

DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

- New Zealand: (IRD Number)
- Australia: (Tax File Number)
- United States: (Social Security Number)
- United Kingdom: (National Insurance Number)
- Other Country (please state):

Tax Identification Number (TIN): Please supply the country/countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Is the Trustee Company Director a United States Person? **This section must be ticked.**

- Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
- No

Is the Trustee Company Director an Authorised Person on the account? Yes No
 (Please tick 'Yes' if you are intending to provide investment instructions on this account)

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.: Mail Centre:

Town/City: Postcode:

Country: New Zealand Other (please state):

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Mailing Address: Only complete this part if your Mailing Address is different to your Residential Address.

Email Address: By providing your email addresses at any place in this form you are consenting to receiving information required to be provided to you under the relevant legislation by email (where permitted) and receiving information about Forsyth Barr's products and services by email.

Section B: Trustee or Executor Details *(continued)*

Trustee Company Director Details:

Fourth Director of Trustee Company or Management of Trustee Company

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

Full Name: Please provide the full legal names of ALL Directors.

Full Name:

Date of Birth:
 Country of Birth:

DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

- New Zealand: (IRD Number)
- Australia: (Tax File Number)
- United States: (Social Security Number)
- United Kingdom: (National Insurance Number)
- Other Country (please state):

Tax Identification Number (TIN): Please supply the country/countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Is the Trustee Company Director a United States Person? **This section must be ticked.**

- Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
- No

Is the Trustee Company Director an Authorised Person on the account? Yes No
 (Please tick 'Yes' if you are intending to provide investment instructions on this account)

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.: Mail Centre:

Town/City: Postcode:

Country: New Zealand Other (please state):

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Mailing Address: Only complete this part if your Mailing Address is different to your Residential Address.

Email Address: By providing your email addresses at any place in this form you are consenting to receiving information required to be provided to you under the relevant legislation by email (where permitted) and receiving information about Forsyth Barr's products and services by email.

Section B: Trustee or Executor Details *(continued)*

Trustee Company Director Details:

Fifth Director of Trustee Company or Management of Trustee Company

Mr
 Ms
 Mrs
 Miss
 Dr

Full Name: Please provide the full legal names of ALL Directors.

Full Name:

Date of Birth:
Country of Birth:

DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

- New Zealand: (IRD Number)
- Australia: (Tax File Number)
- United States: (Social Security Number)
- United Kingdom: (National Insurance Number)
- Other Country (please state):

Tax Identification Number (TIN): Please supply the country/countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Is the Trustee Company Director a United States Person? **This section must be ticked.**

- Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
- No

Is the Trustee Company Director an Authorised Person on the account? Yes No
(Please tick 'Yes' if you are intending to provide investment instructions on this account)

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.: Mail Centre:

Town/City: Postcode:

Country: New Zealand

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Mailing Address: Only complete this part if your Mailing Address is different to your Residential Address.

Email Address: By providing your email addresses at any place in this form you are consenting to receiving information required to be provided to you under the relevant legislation by email (where permitted) and receiving information about Forsyth Barr's products and services by email.

Section B: Trustee or Executor Details *(continued)*

Trustee Company Director Details:

Sixth Director of Trustee Company or Management of Trustee Company

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

Full Name: Please provide the full legal names of ALL Directors.

Full Name:

Date of Birth:
 Country of Birth:

DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

- New Zealand: (IRD Number)
- Australia: (Tax File Number)
- United States: (Social Security Number)
- United Kingdom: (National Insurance Number)
- Other Country (please state):

Tax Identification Number (TIN): Please supply the country/countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Is the Trustee Company Director a United States Person? **This section must be ticked.**

- Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
- No

Is the Trustee Company Director an Authorised Person on the account? Yes No
 (Please tick 'Yes' if you are intending to provide investment instructions on this account)

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.: Mail Centre:

Town/City: Postcode:

Country: New Zealand Other (please state):

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Mailing Address: Only complete this part if your Mailing Address is different to your Residential Address.

Email Address: By providing your email addresses at any place in this form you are consenting to receiving information required to be provided to you under the relevant legislation by email (where permitted) and receiving information about Forsyth Barr's products and services by email.

Section C: Authorised Persons

This section only needs to be completed if you wish to nominate someone to instruct on your account in addition to the Applicant(s) recorded in Section B.

First Authorised Person Details

Full Name: This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

Mr Ms Mrs Miss Dr

Full Name:

Relationship to Applicant:

Date of Birth: Country of Birth:
DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Occupation:

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand

Mailing Address: Only complete this part if your Mailing Address is different to your Residential Address.

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.: Mail Centre:

Town/City: Postcode:

Country: New Zealand

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Authorised Person: Complete this section if you wish to add a second Authorised Person to your account.

Section C: Authorised Persons *(continued)*

Second Authorised Person Details

Mr Ms Mrs Miss Dr

Full Name:

Relationship to Applicant:

Date of Birth: Country of Birth:
DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Occupation:

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand

Mailing Address:

Street No./Name/PO Box:

Suburb/RD No.: Mail Centre:

Town/City: Postcode:

Country: New Zealand

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Full Name: This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

Mailing Address: Only complete this part if your Mailing Address is different to your Residential Address.

Section D: Anti-Money Laundering and Tax Disclosures

How will the account be used? (please reply 'Yes' or 'No'):

- Invest a lump sum of more than NZD \$500,000 Yes No
- Invest lump sum amounts from time to time Yes No
- Make regular contributions Yes No
- Make regular withdrawals Yes No
- Receive or send money from or to countries other than New Zealand or Australia Yes No

Source of Funds and Income

Please provide details of the source of income that the Trust is receiving:

Please provide details of the source of any funds to be paid at account opening into the Trust's account with Octagon and evidence e.g. if the source of funds is the proceeds from an investment then a confirming document from the company or bank where the investment was made:

Politically Exposed Persons

Is any Trustee, Executor, or Trust Beneficial Owner either:

- an individual who holds, or has held at any time in the preceding 12 months, a prominent public function in any country (other than New Zealand); or
- an immediate family member of a person referred to above, including a spouse, partner, child, child's spouse/partner or a parent.

If 'Yes', please provide details of the public function held and the country:

Prominent Public Function: e.g. head of a country, government minister, senior politician, senior Judge, governor of a central bank, ambassador, high commissioner, high-ranking member of the armed forces, or senior position in a State enterprise.

Please provide details of the origin of their wealth and evidence e.g. if the origin of their wealth is business income then a copy of the business financial statements:

Origin of Wealth: A detailed description of the activity which has generated the overall net worth of the Politically Exposed Person.

Please provide details of the source of any funds to be paid into their account with Octagon:

Source of Funds: A description of the origin and means of transfer for monies being paid into their Octagon account e.g. electronic transfer from a New Zealand bank account.

Please also provide proof of residential address as specified in the Identity Requirements page at the end of this document.

Section D: Anti-Money Laundering and Tax Disclosures *(continued)*

Ownership and Control

Please answer the following question if the Applicant is a trust:

An entity or individual could hold ownership and/or control via differential voting rights, power to appoint the majority of senior management, control through debt instruments, control through positions held, control through informal means such as through close personal connections to relatives or associates.

Please confirm, is there any information about the Entity's ownership and/or control that has not already been provided in this document?

Yes No

If 'Yes', please provide the relevant information below.

Beneficiaries

Please answer the following questions if the Applicant is a trust:

i Is the trust a charitable trust? Yes No

If 'Yes', please state the objects of the trust:

ii Is the trust a trust with more than 10 beneficiaries? Yes No

If 'Yes', please provide a description of each class or type of beneficiary:

iii Is the trust a discretionary trust? Yes No

If 'Yes', please provide a description of each class or type of beneficiary:

If you answered 'No' to all of the questions above, please provide details of all beneficiaries on pages 29 to 38:

Yes, I/we will keep Octagon informed when a distribution has been made to any beneficiary and provide a certification of those beneficiaries' tax residency, if I have not already provided these details in this application.

Section D: Anti-Money Laundering and Tax Disclosures *(continued)*

Eighth Beneficiary

Full Name: This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

Full Name:

Date of Birth:
 Country of Birth:

DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

Tax Identification Number (TIN): Please supply the country/ countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

New Zealand: (IRD Number)

Australia: (Tax File Number)

United States: (Social Security Number)

United Kingdom: (National Insurance Number)

Other Country (please state):

Is the Beneficiary a United States Person?

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
 No

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Section D: Anti-Money Laundering and Tax Disclosures *(continued)*

Tenth Beneficiary

Full Name: This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

Full Name:

Date of Birth:
 Country of Birth:

DAY MONTH YEAR

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

Tax Identification Number (TIN): Please supply the country/ countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

New Zealand: (IRD Number)

Australia: (Tax File Number)

United States: (Social Security Number)

United Kingdom: (National Insurance Number)

Other Country (please state):

Is the Beneficiary a United States Person?

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
 No

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Section D: Anti-Money Laundering and Tax Disclosures *(continued)*

First Settlor

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

Full Name:

Date of Birth: / /

DAY MONTH YEAR

Country of Birth:

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

- New Zealand: (IRD Number)
- Australia: (Tax File Number)
- United States: (Social Security Number)
- United Kingdom: (National Insurance Number)
- Other Country (please state):

Is the Settlor a United States Person?

- Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
- No

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Source of Settlor's Funds/Wealth

Please provide details of the origin of the settlors' wealth:

Full Name: This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

Tax Identification Number (TIN): Please supply the country/countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Source of Funds/Wealth: A detailed description of the activity which has generated the settlors' net worth, e.g. employment earnings (please specify the nature of the employment), sale of a property (please specify the type of property and location).

Section D: Anti-Money Laundering and Tax Disclosures *(continued)*

Second Settlor

Full Name: This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

Full Name:

Date of Birth: / /

DAY MONTH YEAR

Country of Birth:

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

Tax Identification Number (TIN): Please supply the country/ countries and TINs of any other countries where you are a tax resident.

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

New Zealand: (IRD Number)

Australia: (Tax File Number)

United States: (Social Security Number)

United Kingdom: (National Insurance Number)

Other Country (please state):

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Is the Settlor a United States Person?

Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)

No

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Source of Settlor's Funds/Wealth

Please provide details of the origin of the settlors' wealth:

Source of Funds/Wealth: A detailed description of the activity which has generated the settlors' net worth, e.g. employment earnings (please specify the nature of the employment), sale of a property (please specify the type of property and location).

Section D: Anti-Money Laundering and Tax Disclosures *(continued)*

Trust Beneficial Owners

Second Beneficial Owner

Full Name: This includes your First Name, Middle Name(s), Last Name – please do not use initials or abbreviations.

Mr
 Ms
 Mrs
 Miss
 Dr
 Other

Full Name:

Relationship to Applicant:

Relationship to Applicant: e.g. protector, appointor, beneficiary with more than 25% vested interest.

Date of Birth: / /
DAY MONTH YEAR

Country of Birth:

Country(s) of Citizenship/Nationality:

Tax Details

I certify that I am a tax resident in the following country/countries (please select the country and supply the Tax Identification Number (TIN) for all that apply):

Tax Identification Number (TIN): Please supply the country/ countries and TINs of any other countries where you are a tax resident.

New Zealand: (IRD Number)
 Australia: (Tax File Number)
 United States: (Social Security Number)
 United Kingdom: (National Insurance Number)
 Other Country (please state):

IRD Number: For New Zealand residents, if a valid IRD Number is not provided, the default withholding tax rate of 45% will be applied.

Is the Beneficial Owner a United States Person?

United States Person: A United States Person can include US citizens, US tax residents and persons born in the US. If you are unsure, you should contact your tax adviser.

Yes (please complete IRS Form W-9, available on request or online at www.irs.gov/pub/irs-pdf/fw9.pdf)
 No

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Phone Work: Phone Home:

Phone Mobile: Fax:

Email:

Section D: Anti-Money Laundering and Tax Disclosures *(continued)*

Protector

To meet our regulatory requirements we must identify all Protectors. A Protector is a person who holds powers under a Trust but who is not a Trustee. A Protector is independent of the Trustees; their role is usually to monitor, oversee or control the administration of the Trust by the Trustees.

Does the Registered Charitable Trust have any Protectors? Yes No

If 'Yes' and the Protector has completed one of the previous sections, please only record their full name below.

If 'Yes' and the Protector has not completed one of the previous sections, please complete all information in this section.

If 'No', please move to the next section.

Personal and Contact Information

Mr Ms Mrs Miss Dr Other

Full Name:

Preferred Name:

Date of Birth:
DAY MONTH YEAR

Country of Birth: New Zealand Other (please state):

Countries of Citizenship/
Nationality: New Zealand Other/Additional:

Residential Address:

Street No./Name:

Suburb/RD No.:

Town/City: Postcode:

Country: New Zealand Other (please state):

Tax Details

I/We certify that the Beneficial Owner is a tax resident in the following country/countries (please select the country/countries where they are a tax resident and supply Tax Identification Numbers (TIN) for those countries):

New Zealand: (IRD Number)

Australia: (Tax File Number)

United States: (Social Security Number)

United Kingdom: (National Insurance Number)

Other Country (please state):

United States Person

A United States (US) Person can include US citizens or US tax residents or persons born in the US. If you are unsure, you should contact your tax adviser.

Please confirm, is the Beneficial Owner a United States Person? Yes No

If 'Yes', please complete IRS Form W-9, which is available at www.irs.gov/pub/irs-pdf/fw9.pdf or via your Investment Adviser.

Check the box if form is required

Full Name: Include First Name, Middle Name(s) and Last Name. Please do not use initials or abbreviations.

Section F: Tax Details *(continued)*

Entity managed by another Financial Institution: An institution manages the entity if it is responsible for making and executing investment decisions without needing prior approval from management, the board or trustees of the entity. Ad hoc investment advice isn't 'management' of the entity.

Trustee which is a Financial Institution: A 'Financial Institution' includes trustee corporations, and can include lawyer and accountant nominee or trust companies. However, it will exclude lawyers or accountants acting as a trustee in a personal capacity. It also usually excludes trustee companies which are only a trustee of a single trust. If in doubt, please contact the Trustee.

Financial products: Any asset that may be held in an account, such as shares, bonds, debentures, and money.

Passive Investments/Income: Passive income includes dividends, interest, rents and royalties (other than rents and royalties derived in the active conduct of a trade/business), annuities, and amounts received under cash insurance contracts.

Global Intermediary Identification Numbers (GIINs): Assigned to Financial Institutions and sponsoring entities for purposes of identifying their registration status with the IRS under FATCA.

Reporting Financial Institution does not currently have a GIIN: If the Financial Institution has applied for a GIIN but has not received it yet, please wait for it to be issued before returning the form.

Sponsoring Entity: In some circumstances, where an account is held by a trust which has a Trustee Company as a Trustee, the Trustee Company may choose to sponsor the Trust. Please check with your Trustee Company if this is an option.

1. Entity Type Classification

Please answer all of the following:

If you answer **YES** to **ANY** of the questions below, please complete the 3. *Financial Institutions* section.

If you answer **NO** to **ALL** of the questions below, please complete the 2. *Non-Financial Entity* section.

Is the entity managed on a discretionary basis by a Financial Institution, **AND** is more than 50% of the entity's income generated from investment activities in financial products? Yes No

Is the entity a trust which generates more than 50% of its income from investment activities in financial products, **AND** has a trustee which is a Financial Institution? Yes No

Is the entity a bank, non-bank deposit taker, custodian, investment fund and fund manager, private equity, hedge fund or an insurer? Yes No

Is the entity an investment entity that carries on a business of trading in financial assets for or on behalf of a customer, **AND** has more than 50% of its income attributable to investment activities? Yes No

2. Non-Financial Entity

Is the account held for an Active or Passive Non-Financial Entity?

Active Non-Financial Entity

An **Active Non-Financial Entity** is one where, in the preceding calendar year, **less than 50%** of the entity's gross income was passive income, **AND** where **less than 50%** of the assets held by the entity were assets held for the production of passive income.

This also includes the following entities:

- A Holding Company, other than a Holding Company of a Financial Institution that does not hold itself out to be a PE fund, VC fund or Leveraged Buyout Fund, or any similar type of investment vehicle.
- A registered charity (even if it derives predominantly passive income)
- A Listed Company that is not an Investment Entity/Exchange Traded Fund

Passive Non-Financial Entity

A **Passive Non-Financial Entity** is one where, in the preceding calendar year, the entity earned **50% or more** of its gross income from passive investments **OR** where **50% or more** of the entity's assets were held for the production of passive income in the preceding calendar year.

3. Financial Institutions

i. **Does the entity have a Global Intermediary Identification Number (GIIN)? If yes, please provide the details below:**

Financial Institution's Name:

GIIN:

OR

ii. **If the Financial Institution requires a GIIN and it has not registered to be issued with one, it can apply at this website: www.irs.gov/businesses/corporations/fatca-foreign-financial-institution-registration-system. Instructions on how to register can be found at this website: www.irs.gov/pub/irs-pdf/p5118.pdf. Once the GIIN has been received please write the Financial Institution's name and GIIN above.**

There is guidance available from the IRD to help Financial Institutions understand their obligations and due diligence requirements to identify and report where foreign tax residents may be associated with the account. If you think this may apply to you please read IRD Guidance Note IR1083 where US persons are associated with the account and where any other foreign tax residents are associated with the account please refer to IRD Guidance Note 1049.

OR

iii. **Has another Financial Institution agreed to sponsor or document the entity?** Yes

Sponsoring Financial Institution's Name (or documenting Trustee's name):

GIIN:

OR

iv. **Is the entity a Non-Reporting Financial Institution/Exempt Beneficial Owner:** Yes

This may include:

- Governmental entities
- International Organisation
- Certain retirement funds
- Maori Authorities
- Registered Deemed Compliant Financial Institutions
- Certified Deemed Compliant Financial Institutions

Section I: Agreement and Signatures

By signing this Application Form:

- I/We apply for units in the Octagon Investment Funds and agree to be bound by the governing documents of the Octagon Investment Funds, as amended from time to time, and by the requirements of applicable law and regulation;
- I/We confirm that I/we have received, read and understood the Product Disclosure Statement for the Octagon Investment Funds;
- I/We direct you to apply my/our investment monies by investing in the investment option(s) of the Octagon Investment Funds that I/we have selected;
- I/We agree that I/we will notify you of my/our Prescribed Investor Rate and any changes to it, and that special rules apply for joint holders and non-residents including the application of the highest Prescribed Investor Rate to jointly held accounts;
- I/We confirm that I/we am/are eligible to invest in the Octagon Investment Funds, and if I/we am/are completing this form on behalf of a minor, that I/we am/are authorised to complete this form on their behalf;
- I/We acknowledge that choosing investment option(s) is solely my/our responsibility, and neither you nor the Supervisor recommends or is advising me/us that any particular investment option is appropriate for my/our personal circumstances;
- I/We agree that where I/we make regular scheduled investments via direct debit, you may notify me/us at the outset of your intention to debit my/our account as instructed until further notice, and not on each initiation of a direct debit payment;
- I/We confirm that the information supplied within this form is true and correct, and is not misleading (including by omission), and I/we agree to notify you in writing within 2 business days if the details that I/we have previously provided to you are or become incomplete, inaccurate, or misleading (including by omission); and
- I/We agree that I/we will provide you with any information or documentation that you request from me/us for the purposes of you complying with any legal requirements.
- I/We understand that provision of false, inaccurate or incomplete information may constitute an offence(s) and penalties may apply.
- I/We have obtained the necessary consent and authorisation to allow disclosure and use of information provided in the Tax Residency Self Certifications.

Except as authorised above, we will not disclose information about you acquired in connection with your account to other persons, unless you authorise that disclosure. If we do disclose information about you, we may not be allowed to tell you.

You have the right to see all personal information that we hold about you. If the information held about you is wrong, you have the right to have it corrected.

To further the relationship between us, we may provide you with information about products and services which we think may be of interest to you.

- I/We will notify Octagon of any changes to any information within 30 days of the change occurring and, where required, will provide Octagon with a new self-certification of tax residency.

Electronic Communications

I/we also agree and/or acknowledge that:

- if I/we supply you with an email address or register on the Octagon website, to the extent permissible by law you may provide me/us with any notice, report or communication in connection with my/our account to me/us by sending it to me/us at that email address, or making it available for me/us to view through that website (as applicable);
- if I/we supply you with an email address that is accessible by other persons, those persons will be able to access any electronic communications that you send to me at that address;
- pursuant to section 11(2) of the Unsolicited Electronic Messages Act 2007, any electronic messages (including emails) sent to me/us do not need to include any functional unsubscribe facility; and
- all electronic messages you send to me/us are intended by you and deemed to be received by me/us in New Zealand.

Privacy

- I/we authorise you to (and acknowledge that you may) collect, hold, disclose, and use information about me/us in accordance with the Octagon Privacy Policy as set out at www.octagonasset.co.nz/privacy/ (as may be varied from time to time).
- Where I/we provide information about other individuals to you, I/we confirm and/or agree:
 - I am/we are authorised to do that,
 - I/we make the authorisation above on their behalf and I am/we are authorised to do that,
 - I/we will let those people know (to the extent they may not otherwise be aware and where I am/we are not legally responsible for that person) about the collection of their personal information, the purpose for which it's collected, who it may be shared with, their rights of access, your identity, and how to contact you; and
 - upon request, I/we will assist you in responding to any individual's request to access or update their personal information that I/we have provided to you.

Instructions for Signing

- Every person named as one of the **Directors, Partners, Officers, or Trustees** must sign below
- At least two Directors must sign on behalf of a Trustee Company, unless the Trustee Company only has one Director in which case the Director's signature must be witnessed as set out on the next page.

Name:

Signature:

Date:
DAY MONTH YEAR

Name:

Signature:

Date:
DAY MONTH YEAR

Name:

Signature:

Date:
DAY MONTH YEAR

Name:

Signature:

Date:
DAY MONTH YEAR

Section J: Agreement and Signatures *(continued)*

Witness (if a Trustee Company has only one Director then the Director's signature must be witnessed as set out below)

Name of Witness:																					
Occupation:																					
Address:																					
Street No./Name/PO Box:																					
Suburb/RD No.:	Mail Centre:																				
Town/City:	Postcode:																				
Signature:	Date: <table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td colspan="2">DAY</td><td colspan="3">MONTH</td><td colspan="5">YEAR</td></tr></table>											DAY		MONTH			YEAR				
DAY		MONTH			YEAR																

Acceptance of this application is deemed by the applicants signing this Application Form.

Please post your completed application to: Octagon Investment Funds, Private Bag 1999, Dunedin 9054.

Authority to Accept Direct Debits - Investment Funds

Not to operate as an assignment or an agreement

Name of my account to be debited (acceptor)

AUTHORISATION CODE

0	1	0	5	4	8	9
---	---	---	---	---	---	---

Name of my Bank:

Approved

BANK				BRANCH				ACCOUNT NUMBER						SUFFIX					

Approved	
0548	09/21

From the acceptor to:

 (my bank)

I authorise you to debit my account with the amounts of direct debits from **Octagon Investment Funds** with the authorisation code specified on this authority in accordance with this authority until further notice.

I agree that this authority is subject to:

- The bank's terms and conditions that relate to my account, and
- The specific terms and conditions listed below.

Please include the following information on my bank statement:

Required Signatures: All Account Holders must sign this authority.

Authorised Signature:

Date:

DAY			MONTH				YEAR		

Authorised Signature:

Date:

DAY			MONTH				YEAR		

Authorised Signature:

Date:

DAY			MONTH				YEAR		

Authorised Signature:

Date:

DAY			MONTH				YEAR		

Authorised Signature:

Date:

DAY			MONTH				YEAR		

Authorised Signature:

Date:

DAY			MONTH				YEAR		

Specific conditions relating to notices and disputes

I may ask my bank to reverse a direct debit up to 120 calendar days after the debit if:

- I don't receive a written notice of the amount and date of each direct debit from the initiator, or
- I receive a written notice but the amount or the date of debiting is different from the amount or the date specified on the notice.

The initiator may only send a direct debit if you have:

- asked the initiator to send it, and
- agreed the amount of the direct debit.

The initiator is required to give you a written notice of the amount and date of each direct debit no less than the date of the debit.

If the bank dishonours a direct debit but the initiator sends the direct debit again within 5 business days of the dishonour, the initiator is not required to give you a second notice of the amount and date of the direct debit.

What do we need as proof of identity?

What do we need as proof of identity?

If you are a **Trust**, we need to see a **copy** of the Trust Deed and any subsequent deeds of appointment or retirement.

If any Trustee is a **Trustee Company**, we need to see **ALL** these documents from an official/independent source:

- Certificate of Incorporation; and
- Confirmation of Directors

If you are an **Estate**, we will need to see a copy of either:

- Probate for the deceased person; or
- Where Probate is not required to be obtained, other documentation that establishes the legal standing of the Estate and of the Executor(s) instructing us on behalf of the Estate or the completed and signed Forsyth Barr Deceased Estate Declaration and Claim/Indemnity Form. This must include a copy of the Death Certificate.

Source of funds and wealth

We need information about the source of wealth of the Trust. This refers to how the Trust obtained its wealth or, depending on the purpose of the Trust, how the Settlor or Trustee obtained their wealth. We also need evidence of source of funds.

Examples of information and documentation:

Source of wealth information

- Inheritance from Settlor's mother, Joan Smith, date of birth 3 June 1935.
- Settlor's savings from annual salary earned at XYZ Pty Ltd for the past 10 years.
- Settlor's retirement funds held with ABC KiwiSaver Scheme.
- Settlor's income earned as owner of a real estate agency for the past 5 years

Note that additional information may be required.

Source of funds information	Documentation
Savings account in the Trust's name	Bank statement in the Trust's name reflecting the amount to be invested
Term deposit with Bank ABC in the Trust's name	Term deposit statement from Bank ABC in the Trust's name
Solicitor's trust account with Bank ABC	Written confirmation from the solicitor confirming the amount and the bank account details (bank account number and name)
Investment account with another financial services provider	Statement from the financial service provider reflecting the amount to be invested

What else is required?

We are also required to verify the identity of each Executor, Trustee, Trustee Company Director, Authorised Person, and Trust Beneficial Owner involved with the entity.

Please note that proof of identity is not required in respect of individuals acting on behalf of an executor or administrator of an estate, where that executor or administrator is Trustees Executors Limited, Public Trust, or Perpetual Guardian.

If you are a **Executor, Trustee, Trustee Company Director, Authorised Person, or Trust Beneficial Owner**, you need to provide the original for verification, or a certified copy of -

- A current New Zealand Passport
- A current New Zealand Firearms Licence
- Overseas passport or a similar document issued for the purpose of international travel which -
 - contains the name, date of birth, a photograph and the signature of the person in whose name the document is issued; and
 - is issued by a foreign government, the United Nations or an agency of the United Nations.
- A national identity card issued for the purpose of identification, that -
 - contains the name, date of birth and a photograph of the person in whose name the document is issued and their signature or other biometric measure included where relevant; and
 - is issued by a foreign government, the United Nations or an agency of the United Nations.

If you can't provide any of those forms of identification, you need to provide the **original** for verification or **certified copies** of your current **New Zealand Driver Licence** (showing both sides of the Licence)

plus ONE of these documents:

- Your Birth Certificate or Citizenship Certificate
- Kiwi Access Card (formerly the 18+ Card)
- A Government agency document with your full name and signature (e.g. SuperGold Card)
- A Government agency statement dated within the last 12 months (e.g. IRD statement)
- A document issued by a registered bank showing your name and signature (e.g. credit/debit card, eftpos card)
- A bank statement dated within the last 12 months issued by a registered bank (delivered by mail, not via internet banking)

If you are a Trust we also need proof of residential address.

Provide a copy of **ONE of these documents, dated within the last 12 months** with your name and address displayed on it:

- Utility Bill – the address listed as the address for the fixed service must match the residential address details you have provided
- Rates Bill – the address listed as the property location must match the residential address details you have provided

Certified copy of a document

A 'certified copy' of a document is one where a trusted referee has viewed the original document and compared it with a scanned or photocopied version. The trusted referee provides a written statement on the copy to the effect that the copy provided is a true and correct copy and represents your identity. The trusted referee's written statement must include their name, occupation, and signature and the date of confirmation. Please note: This confirmation is only valid for three months.

A 'Trusted Referee' is someone who:

- is at least 16 years old
- is not your spouse or partner
- is not related to you
- does not live at the same address as you
- is not involved in the business or transaction requiring the certification

They must be a:

- Commonwealth representative
- New Zealand Police Constable
- Justice of the Peace
- Registered Medical Doctor
- Registered Teacher
- Minister of Religion
- Lawyer
- Notary Public
- New Zealand Honorary Consul
- Member of Parliament
- Chartered Accountant
- Kaumātua (both Koroua and Kuia)

- Telephone Bill – for landline or broadband services only; mobile phone bills are not accepted
- Bank Statement or Letter – issued by a registered bank and printed on official bank letterhead
- House and/or Contents Insurance Policy
- Share Registry Statement
- KiwiSaver or Superannuation Correspondence - must be issued by a provider other than Forsyth Barr
- Electoral Roll Entry
- Online White Pages Entry
- Document Issued by a New Zealand Government Agency – refer to the list of agencies at www.govt.nz/organisations
- Local Council or Government Letter
- Retirement Home Correspondence
- Tenancy or Lease Agreement – signed by both the landlord and tenant(s)
- Correspondence from a New Zealand Educational Institution – includes letters from boarding hostels, halls of residence, or homestay confirmations, as well as posted fee invoices or receipts

octagonasset.co.nz

OCT6688 05 - May 2026

Octagon 

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Trusts and Estates