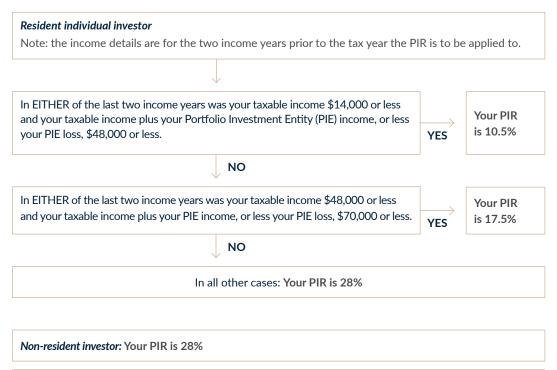
## Work out your Prescribed Investor Rate (PIR)

There are four rates that can apply to an investor who has also provided their IRD number: 0%, 10.5%, 17.5% and 28%. Use the chart below to identify the correct rate for your circumstances.



Company, incorporated society or Portfolio Investment Entity (PIE): Your PIR is 0%

*Superfund and trustees (excluding charitable trusts):* You can choose a PIR of either 28%, 17.5% or 0% to best suit your beneficiaries. NOTE: Trustees of testamentary trusts may also choose 10.5%.

Registered charitable trust: Your PIR is 0%

*Joint investment partnership, or unincorporated societies:* Each joint holder determines their individual **PIR**. The highest rate will be applied to the investment.

If you are an investor in a Forsyth Barr PIE, please discuss your PIR rate with your Forsyth Barr Investment Adviser. We may be able to apply an average rate to your PIE income.

Forsyth Barr Limited and its related companies (and their respective officers, agents, and employees) ('Forsyth Barr') have prepared this publication in good faith based on information obtained from other sources, and Forsyth Barr does not guarantee the accuracy of that information. Forsyth Barr does not make any representation or warranty (express or implied) that this publication is accurate, complete, or current and disclaims any liability for loss which may be incurred by any person relying on this publication. This publication does not contain financial advice - for financial advice, please speak to your Forsyth Barr Investment Adviser. Copies of the Product Disclosure Statements for the Forsyth Barr Investment Funds and the Summer KiwiSaver scheme are available from any of our offices, by contacting your Forsyth Barr Investment Adviser, or by calling 0800 367 227. We recommend you review your investments and seek specialist advice on any taxation aspects.

