

PRIVATE WEALTH SERIES

Product Disclosure Statement

Issued by BNZ Investment Services Limited - 21 August 2019

This product disclosure statement replaces the product disclosure statement dated 5 March 2018.

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 companiesoffice.govt.nz/disclose. BNZ Investment Services Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial adviser to help you to make an investment decision.

1. KEY INFORMATION SUMMARY

What is this?

This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. BNZ Investment Services Limited (BNZISL, we, us or our) will invest your money and charge you a fee for our services.

The returns you receive are dependent on the investment decisions we make 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?

Private Wealth Series (Private Wealth Series or Scheme) has five funds (Funds) for you to invest in. These investment options are summarised in the table on page 2.

- More information about the investment target and strategy for each investment option is provided in the 'Description of your investment option(s)' Section on pages 7 and 8.

Who manages the Private Wealth Series?

BNZISL is the manager of the Private Wealth Series.

- See Section 7 'Who is involved?' on page 12 for more information.

What are the returns?

The return on your investment is represented by any increase or decrease in the unit price of the Fund (or Funds) in which you invest.

Currently, no distributions will be made from the Funds. Any income received is reinvested in the underlying investments. If this approach changes, we'll let you know.

- For more information, see Section 2 'How does this investment work?'.

How can you get your money out?

You can make a withdrawal request at any time. The minimum withdrawal amount from any Fund is \$5,000.

- See Section 2 'How does this investment work?' for more information about minimum withdrawal amounts.

Your investment in the Private Wealth Series 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.

The Governing Document does not permit the sale of units to a buyer without our approval.

How will your investment be taxed?

Each Fund is a portfolio investment entity (PIE).

The amount of tax you pay in respect of a PIE is based on your prescribed investor rate (PIR). This can be 0%, 10.5%, 17.5%, or 28%.

- See Section 6 of the PDS 'What taxes will you pay?' on page 12 for more information.

Where can you find more key information?

We are 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 bnz.co.nz/pws. We will also give you copies of those documents on request.

Our Funds

Fund name, description and investment objective	Risk indicator ¹	Estimated total annual fund charges ⁴ (% per annum)
<p>International Equity Fund Invests in international equities primarily in developed markets, with the ability to invest to a lesser extent in emerging market countries.</p> <ul style="list-style-type: none"> • Aims to provide a gross return in excess of its benchmark index, over the long term.³ 	<p>Potentially lower returns Potentially higher returns</p> <p>1 2 3 4 5 6 7</p> <p>Lower risk Higher risk</p>	0.72%
<p>Australasian Equity Fund Invests in Australasian equities primarily listed on the New Zealand equity market.</p> <ul style="list-style-type: none"> • Aims to provide a gross return in excess of its benchmark index, over the long term.³ 	<p>Potentially lower returns Potentially higher returns</p> <p>1 2 3 4 5 6 7</p> <p>Lower risk Higher risk</p>	0.67%
<p>International Fixed Interest Fund Invests in international fixed interest securities, primarily investment-grade government and corporate bonds in developed markets, with the ability to invest to a lesser extent in emerging market countries.²</p> <ul style="list-style-type: none"> • Aims to provide a gross return in excess of its benchmark index, over the medium term.³ 	<p>Potentially lower returns Potentially higher returns</p> <p>1 2 3 4 5 6 7</p> <p>Lower risk Higher risk</p>	0.59%
<p>NZ Fixed Interest Fund Invests in New Zealand fixed interest securities, primarily investment-grade government and corporate bonds.</p> <ul style="list-style-type: none"> • Aims to provide a gross return in excess of its benchmark index, over the medium term.³ 	<p>Potentially lower returns Potentially higher returns</p> <p>1 2 3 4 5 6 7</p> <p>Lower risk Higher risk</p>	0.41%
<p>Cash Fund Invests in New Zealand short-term cash securities (on-call bank deposits) and cash equivalent securities (bank term deposits, bonds, bills and floating-rate notes with terms less than 365 days).</p> <ul style="list-style-type: none"> • Aims to achieve stable returns over the short term and provide a gross return in excess of its benchmark index.³ 	<p>Potentially lower returns Potentially higher returns</p> <p>1 2 3 4 5 6 7</p> <p>Lower risk Higher risk</p>	0.27%

🔗 See Section 4 ‘What are the risks of investing?’ on page 9 for an explanation of the risk indicator and for information about other risks that are not included in the risk indicator. To help you clarify your own attitude to risk, you can seek financial advice or work out your risk profile at sorted.org.nz/tools/investor-kickstarter

¹ **Risk indicator.** As these Funds have not been in existence for 5 years, we have used a mix of actual and market index returns for the 5-year period to 30 June 2019 to calculate the risk indicators. Therefore, the risk indicators may provide a less reliable indicator of the potential future volatility of the Funds. The inception date for the Funds was in March 2017. We have calculated the risk indicators using market index returns from 1 July 2014 to 31 March 2017 and actual returns from 1 April 2017 until 30 June 2019.

² The Fund invests primarily in investment-grade bonds, but can also invest in non-investment-grade bonds.

³ You’ll find details of the Fund’s benchmark index in the Statement of Investment Policy and Objectives (SIPO) held on the Scheme’s Disclose Register entry at disclose-register.companiesoffice.govt.nz/disclose

⁴ See Section 5 ‘What are the fees?’ on page 10 for more information.



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is New Zealand's plain language quality mark.

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Investments in Private Wealth Series are not bank deposits or other liabilities of Bank of New Zealand (BNZ) or any other member of the National Australia Bank Limited group. They are subject to investment risk, possible delays in repayment, possible loss of income and possible loss of principal invested. No person (including the New Zealand Government) guarantees (either fully or in part) the performance or returns of Private Wealth Series Funds or the repayment of capital. National Australia Bank Limited, the ultimate parent of BNZ, is not a registered bank in New Zealand, but is a licensed bank in Australia and is therefore subject to the supervision of the Australian Prudential Regulation Authority.

2. How does this investment work?

Each Fund is a separate trust under a governing document (Governing Document). The Governing Document describes the rules of the Scheme. Private Wealth Series is designed to help you invest for a better financial future.

➤ For more information about the Governing Document, see *Other Material Information – More about Private Wealth Series*.

The Funds are available through selected administration and custodial services (for example, the BNZ Portfolio Administration Service). These services provide you with access to a range of different types of investments and keep records about the investments you hold.

How your money is invested

We've carefully selected specialist investment managers to manage the Funds. We've chosen these investment managers because we believe they are experts at what they do and how they do it.

When you invest in a Fund, your money is pooled with money from other investors in that Fund. We use that pool of money to buy investments for the Fund.

You will be issued units in your chosen Fund(s) based on the amount of money you invest. These units have a unit price.

Your investment return is represented by any increase or decrease in the unit price of the Fund(s) you invest in. Unit prices can go up and down depending on investment markets and the decisions of the specialist investment managers we appoint.

Other factors influencing investment returns include the length of time you have been invested, the amounts and dates on which you have invested or withdrawn, the fees and expenses charged and the tax paid.

The Supervisor holds all contributions and other assets on trust for your investment. The assets of any one Fund cannot be used to meet the liabilities of another.

All investments involve an element of risk. This risk is the possibility that you may get back less than what has been put in or your return is lower than you expect.

The performance of your investment in the Funds, including any returns or repayment of capital, isn't guaranteed by us, BNZ, the Supervisor, or any other person.

➤ For more information about how your money is invested, see *Other Material Information – More about Private Wealth Series*.

Distributions from the Funds

Currently, no distributions will be made from the Funds. Any income received is reinvested in the underlying investments. If this approach changes, we'll let you know.

Why choose Private Wealth Series

The Funds are a cost-effective way to access specialist funds and leading investment managers. Some of these managers are not available elsewhere in New Zealand or available to retail investors.



Making investments

You can make an investment at any time.

Investment type	Minimum amount (per Fund)
Initial investment	\$50,000
Additional investment	\$5,000

We can change the minimum amount of initial investment or additional investments at any time.

Withdrawing your investments

When you make a withdrawal from a Fund, the amount you will receive will reflect the value of the units sold at the time less any fees, taxes, expenses and other deductions. We are responsible for paying any withdrawals (including returns) to you.

You can request a withdrawal on any business day. The minimum withdrawal amount from any Fund is \$5,000.

You will receive the unit selling price on the day we process your withdrawal request, not the day we receive the request.

We will generally make the payment within 10 business days of receiving a valid request.

We may suspend withdrawals (or switches) from any Fund for up to 60 business days (unless the Supervisor approves

a longer period). We may suspend where we think that allowing withdrawals (or switches) would:

- not be desirable, or
- be prejudicial to the interests of investors in that Fund generally.

If we suspend a withdrawal request, we will determine the unit selling price on the first business day after the end of the period covered by the suspension notice.

How to switch between Funds

You may switch your investments between Funds at any time, subject to any suspension.

All amounts switched between the Funds will incur the relevant Funds' buy or sell spread.

➔ See Section 5 for more about buy and sell spreads.

Winding up the Scheme or Funds

The Private Wealth Series, or any Fund within it, may be wound up under certain circumstances. These circumstances (and the process we must follow to wind up) are set out in the Governing Document.

You can only invest, withdraw or switch by completing the documents required by your selected administration and custodial service. Please contact them for more information.



3. Description of your investment options

International Equity Fund	Australasian Equity Fund
<ul style="list-style-type: none"> • Suitable for investors prepared to accept a high level of investment risk to potentially achieve a higher return. • Invests in international equities primarily in developed markets, with the ability to invest to a lesser extent in emerging market countries. • Aims to provide a gross return in excess of its benchmark index, over the long term.¹ 	<ul style="list-style-type: none"> • Suitable for investors prepared to accept a high level of investment risk to potentially achieve a higher return. • Invests in Australasian equities primarily listed on the New Zealand equity market. • Aims to provide a gross return in excess of its benchmark index, over the long term.¹

Growth assets include:

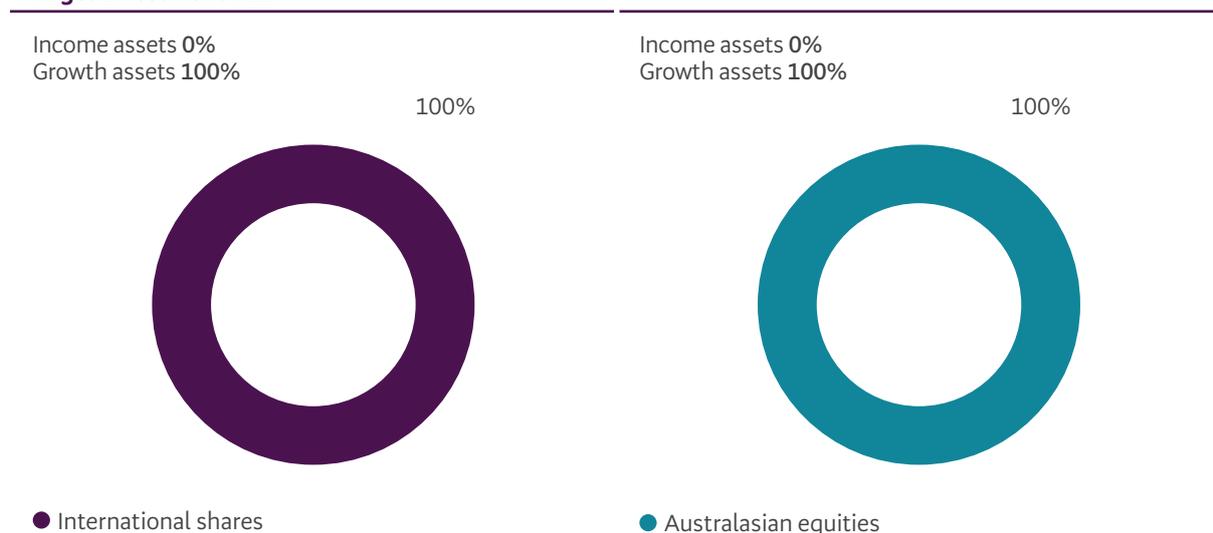
- Australasian equities
- International equities.

Growth assets generally have higher levels of risk with the potential for higher returns.

Risk indicator^{2,3}



Target investment mix⁵



Minimum suggested timeframe to hold investment

10 years	10 years
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¹ You'll find details of the Fund's benchmark in the Statement of Investment Policy and Objectives (SIPO) on the Scheme's Disclose Register entry at companiesoffice.govt.nz/disclose

² **Risk indicator.** As these Funds have not been in existence for 5 years, we have used a mix of actual and market index returns for the 5-year period to 30 June 2019 to calculate the risk indicators. Therefore, the risk indicators may provide a less reliable indicator of the potential future volatility of the Funds. The inception date for the Funds was in March 2017. We have calculated the risk indicators using market index returns from 1 July 2014 to 31 March 2017 and actual returns from 1 April 2017 until 30 June 2019.

International Fixed Interest Fund	NZ Fixed Interest Fund	Cash Fund
<ul style="list-style-type: none"> • Suitable for investors prepared to accept a medium level of investment risk to potentially achieve a moderate return. • Invests in international fixed interest securities, primarily investment-grade government and corporate bonds in developed markets, with the ability to invest to a lesser extent in emerging market countries.⁴ • Aims to provide a gross return in excess of its benchmark index, over the medium term.¹ 	<ul style="list-style-type: none"> • Suitable for investors prepared to accept a medium level of investment risk to potentially achieve a moderate return. • Invests in New Zealand fixed interest securities, primarily investment-grade government and corporate bonds. • Aims to provide a gross return in excess of its benchmark index, over the medium term.¹ 	<ul style="list-style-type: none"> • Suitable for investors with a very cautious approach to investing. • Invests in New Zealand short-term cash securities (on-call bank deposits) and cash equivalent securities (bank term deposits, bonds, bills and floating-rate notes with terms less than 365 days). • Aims to achieve stable returns over the short term and provide a gross return in excess of its benchmark index.¹

Income assets include:

- Cash (on-call bank deposits)
- Cash equivalents (bank term deposits, bonds, bills and floating rate notes with terms less than 365 days)
- New Zealand and international fixed interest.

Income assets generally have lower levels of risk and potential returns.

Risk indicator^{2,3}



Target investment mix⁵



Minimum suggested timeframe to hold investment

3 years	3 years	No minimum suggested timeframe
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³ For more information on the risk indicator and the risks of investing, see Section 4.

⁴ This Fund invests primarily in investment-grade bonds, but can also invest in non-investment-grade bonds.

⁵ **Target investment mix.** Each Fund will hold a small proportion in cash for liquidity purposes. Actual cash proportions for each Fund will vary depending on market movements and other factors.

How these Funds invest

The Statement of Investment Policy and Objectives (SIPO) sets out details about how we manage the Funds, including the investment strategy and objectives, the target investment mix and allowable investment ranges of the Funds. We can change the SIPO after consulting the Supervisor. Any material changes to the SIPO will be advised in the Private Wealth Series annual report, or in accordance with the Governing Document.

We may change the underlying investment managers without notifying you. For current information about the Funds' authorised investments, benchmark indices and underlying investments see the SIPO. The SIPO is available, free of charge, on the Disclose Register online at companiesoffice.govt.nz/disclose

➤ Further information about the assets in these Funds can be found in the Fund Updates at bnz.co.nz/pws

Responsible investment

Responsible investment, including environmental, social, and governance considerations, is taken into account in the investment policies and procedures of the Scheme as at the date of this product disclosure statement.

➤ You can obtain an explanation of the extent to which responsible investment is taken into account in those policies and procedures at bnz.co.nz/investingresponsibly

4. What are the risks of investing?

Understanding the risk indicator

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



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

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

Note that even the lowest category does not mean a risk-free investment, and there are other risks that are not captured by this rating.

This risk indicator is not a guarantee of a Fund's future performance. The risk indicator is based on the returns data for the last 5 years. While risk indicators are usually relatively stable, they do shift from time to time. You can see the most recent risk indicator in the latest Fund Update for a Fund.

➤ For the risk indicator rating for each Fund, see Section 3 'Description of your investment option(s)' on pages 7 and 8.

General investment risks

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

- **Market risk**
The risk that the value of a Fund changes due to factors that affect a particular financial market. This could include things like changes in monetary policy by central banks, changes in taxation and regulation, global politics, and changes in investor sentiment.
- **Growth and income asset risk**
Funds that invest in growth assets (such as equities) carry greater risk but offer the potential of higher returns than Funds that invest in income assets (such as cash or fixed interest). Short-term ups and downs in the value of a Fund are common, particularly for Funds invested in growth assets. The value of income assets can go up and down as well but generally to a lesser extent than growth assets.
- **Concentration risk**
The risk that the value of a Fund changes because it has a high exposure to an underlying investment fund or specialist investment manager, or to a specific company, sector, country, region, or financial market.

- **Interest rate risk**

The risk that the value of a Fund changes due to changes in interest rates. This can affect the amount of income received or the market value of the Fund's investments, or both.

- **Liquidity risk**

The risk that the value of a Fund changes because there are fewer buyers and/or sellers of a particular investment. As a result, the price of the investment may vary to a larger degree.

- **Manager risk**

The decisions made by us, or the managers of the underlying investment funds we use, may positively or negatively affect the return on your investment.

- **Currency risk**

The risk that the value of a Fund changes due to ups and downs in the exchange rate between the New Zealand dollar and other currencies. This risk arises when a Fund has investments in countries other than New Zealand. The degree of currency risk within each Fund will depend on how much foreign currency exposure is hedged to the New Zealand dollar. Currency hedging is a way to protect

investors against the impact of changes in exchange rates that affect the value of investments made overseas.

- **Derivative risk**

A derivative is a financial instrument that has its value based on the value of an actual financial asset, index or rate (such as a particular currency, equity or fixed interest investment). Derivatives may be used to manage risks, make investments in a more efficient manner or enhance returns. The performance of a derivative and the actual financial asset, index or rate it is based on may not be identical. In addition, where derivatives are used to increase the exposure to selected investments, gains or losses in the value of the derivative may be more than the gains or losses of the actual financial asset, index or rate.

➤ **For more information about other risks, see *Other Material Information - More about Private Wealth Series* on the Scheme's Disclose Register entry at companiesoffice.govt.nz/disclose**

➤ **We recommend you seek financial advice before investing. To talk to a BNZ Adviser ¹, contact us on 0800 477 077.**

5. What are the fees?

You will be charged fees for investing in the Private Wealth Series. Fees are deducted from your investment and will reduce your returns. 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).

Annual fund charges

Fund	Estimated total annual fund charges (% per annum)
International Equity Fund	0.72%
Australasian Equity Fund	0.67%
International Fixed Interest Fund	0.59%
NZ Fixed Interest Fund	0.41%
Cash Fund	0.27%

The estimated total annual fund charges in the table above reflect the total amount you should normally expect to pay for investing in each of the Funds. It includes:

- our fees and those of the underlying managers we appoint (management fee), and
- an estimate of the costs and expenses of each Fund, which includes administration costs (such as audit, registry services and unit pricing and accounting services), expenses of the underlying funds and the Supervisor's fee (estimated costs and expenses).

The annual fund charges are capped, so you won't pay more than the amount set out in the table above, but you may pay less.

The total annual fund charges exclude buy/sell spreads. Further information on buy/sell spreads is set out on the following page.

The annual fund charges are reflected daily in the unit prices of the Funds and will have an impact on returns.

¹ BNZ Advisers' Disclosure Statements are available on request and free of charge.



Buy/sell spread

When you invest money or redeem units in a Fund, buy or sell spreads may be applied. The current buy or sell spread range for each Fund is available in the *Other Material Information – More about Private Wealth Series* held on the Disclose Register entry at companiesoffice.govt.nz/disclose

Buy and sell spreads are not a fee. They are retained in the Fund and are used to recover the estimated transaction costs that arise from each investors’ applications and withdrawals. Buy and sell spreads cover costs like brokerage and some custody costs.

The buy spread or sell spread payable on transactions may differ for each Fund and can increase or decrease, in line with transaction costs and without us letting you know first.

GST

The fees don’t include GST. If necessary, GST will be added.

The fees can be changed

We may:

- make changes to the fees for any Fund
- introduce new fees (including individual action fees, such as switching fees, that apply to specific decisions or actions).

We can only do this in line with the Governing Document. The Supervisor’s fees may be changed by agreement with us.

If we increase fees or introduce new fees, we will give you and the Supervisor 30 business days’ prior written notice.

We may waive or amend fees for certain investors. We may also agree with certain investor(s) to pay a proportion of the fees we receive to those investor(s) as a rebate.

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 bnz.co.nz/pws

Example of how fees/spreads apply to investors

Amelia invests \$10,000 in the International Fixed Interest Fund. A buy spread of 0.10% is incorporated in the unit price that she pays for her investment. This equates to \$10 (and is paid into the Fund, not to us).

This brings the starting value of her investment to \$9,990.

She is also charged management and administration fees, which work out to about \$59 (0.59% of \$9,990). These fees might be more or less if her account balance has increased or decreased over the year.

Estimated total fees/spreads for the first year:

Buy/sell spread: \$10
Fund charges: \$59

➤ See the latest Fund Update for an example of the actual returns and fees investors were charged over the past year.

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

6. What taxes will you pay?

Each Fund in the Private Wealth Series is a portfolio investment entity. The amount of tax you pay is based on your prescribed investor rate (PIR).

To determine your PIR, go to ird.govt.nz/toii/pir. If you are unsure of your PIR, we recommend you seek professional advice or contact the Inland Revenue Department.

It is your responsibility to tell your administration and custodial service provider your PIR when you invest or if your PIR changes. If you do not tell them, a default rate may be applied. If the advised PIR is lower than the correct PIR, you will need to complete a personal tax return and pay any tax shortfall, interest, and penalties. If the default rate or the advised PIR is higher than the correct PIR, you will not get a refund of any overpaid tax.

None of the Funds are foreign investment zero-rate or foreign investment variable rate portfolio investment entities.

The BNZ Portfolio Administration Service is a portfolio management service provided by Bank of New Zealand. The administrator of the service is FNZ Limited (**FNZ**).

FNZ is a proxy for investors in a PIE (PIE Investor Proxy), and will be responsible for paying tax on behalf of investors through the BNZ Portfolio Administration Service.

7. Who is involved?

About us

We are a wholly-owned subsidiary of Bank of New Zealand. National Australia Bank Limited, a licensed bank in Australia, owns Bank of New Zealand.

Other related companies may also provide their services to us, so we can provide you with Private Wealth Series.

➔ To find out about our related companies, please see *Other Material Information – More about Private Wealth Series*.

For general enquiries, you can contact us at:

Call: 0800 477 077

Email: bnz_investment_services@bnz.co.nz

Contact: your BNZ Relationship Manager

Write: BNZ Investment Team
Level 4, 80 Queen Street
Private Bag 92208
Auckland 1142

Who else is involved?

Who	Name	Role
Supervisor and custodian	The New Zealand Guardian Trust Company Limited (NZGT)	Responsible for supervising the performance of our duties in respect of the Private Wealth Series. The Supervisor is independent of us.
	NZGT is the custodian through its nomineee BNZ Investment Services Nominees Limited (a subsidiary of the Supervisor)	The custodian holds the Scheme's assets on trust for you separately and independently from us.
Administration Managers	MMC Limited	Provides administration services and registry services for the Funds.
	BNZ	Provides customer management and certain administration functions.

8. How to complain

We will acknowledge your complaint within five business days and work to resolve it as quickly as possible.

Online: bnz.co.nz/complaints

Call: 0800 788 999

Write: BNZ Resolve
PO Box 995
Shortland Street
Auckland 1140

The Banking Ombudsman

If you are not satisfied, you may refer the matter to the Banking Ombudsman, an independent dispute resolution scheme.

Online: bankomb.org.nz

Call: 0800 805 950

Email: help@bankomb.org.nz

Write: Banking Ombudsman
Freepost 218002
PO Box 25327,
Featherston Street
Wellington 6146

Location: Level 5, Huddart Parker Building
1 Post Office Square
Wellington 6011

Supervisor

The Supervisor's contact details are:

Call: +64 9 909 5100

Write: The New Zealand Guardian
Trust Company Limited
PO Box 274
Shortland Street
Auckland 1140

Location: Level 14,
191 Queen Street
Auckland 1010

You can also contact the Supervisor's independent dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) if the Supervisor hasn't been able to resolve your complaint to your satisfaction within 40 business days.

Online: fscl.org.nz

Call: 0800 347 257

Email: info@fscl.org.nz

Write: Financial Services Complaints Limited
PO Box 5967
Wellington 6145

You won't be charged a fee by us, the Supervisor or either of the dispute resolution schemes to investigate or resolve your complaint.

9. Where you can find more information

<p>Our website bnz.co.nz/pws</p>	<ul style="list-style-type: none"> • Other Material Information <ul style="list-style-type: none"> - More about Private Wealth Series - Who manages my money? • Fund Updates • Financial Statements
<p>Disclose register</p>	<p>The above information is also available on the Disclose Register at companiesoffice.govt.nz/disclose</p> <p>Together with:</p> <ul style="list-style-type: none"> • Statement of Investment Policy and Objectives • Governing Document
<p>On request</p>	<p>We can provide you with copies of this information at no charge on request. Our contact details are set out in Section 7. A copy of any of the information is also available on request to the Registrar of Financial Service Providers.</p>

10. How to apply

You can apply to invest in the Private Wealth Series by completing all necessary documentation required by your selected administration and custodial service.



