



Dear Investor,

You will find the application forms at the back of the Investment statement on pg. 21

Instructions for Completing an ING KiwiSaver Form **for Adults (over 18) not on PAYE:**

- Tick no (unless you already have an investment with ING, if so add your Investor no.)
- Fill in your full name, date of birth, your IRD number and tax rate.
- Your postal address and physical address (if different from postal)
- Your email address and phone numbers
- Over the page: Skip section on employer details
- On the next page: Choose appropriate fund to invest in (or tick "Lifetimes Option", if you want your investment to automatically adjust as you get older)
- Select amount\*, frequency (e.g. monthly) & start date for a direct debit payment for your KiwiSaver contributions
- Tick contributions to be made by Direct Debit
- On the next page: Sign & date form where indicated

The next page is the "**Direct Debit Form**"

- Complete direct debit form with details of the bank account number the direct debit is to be made from, including name of account, bank, branch, address
- Sign & date direct debit form

Return the completed forms with a copy of identification (e.g. passport, driver's or firearms license)

Postal address:  
PO Box 8010  
Kensington  
Whangarei 0145

or hand deliver to: Physical Address:  
1B Kensington Avenue  
Inside Northland Real Estate  
Kensington, Whangarei

If you have any further questions please call our office.

Kind regards,

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**Capricorn Financial Services**

\* Please note: that the minimum contributions required are \$400 p.a. (or \$35 p/mth). However, you can contribute as much as you like to your account. In fact, by contributing at least \$1,043 p.a. (or \$87 p/mth) you will maximize the Government contributions to your KiwiSaver account.