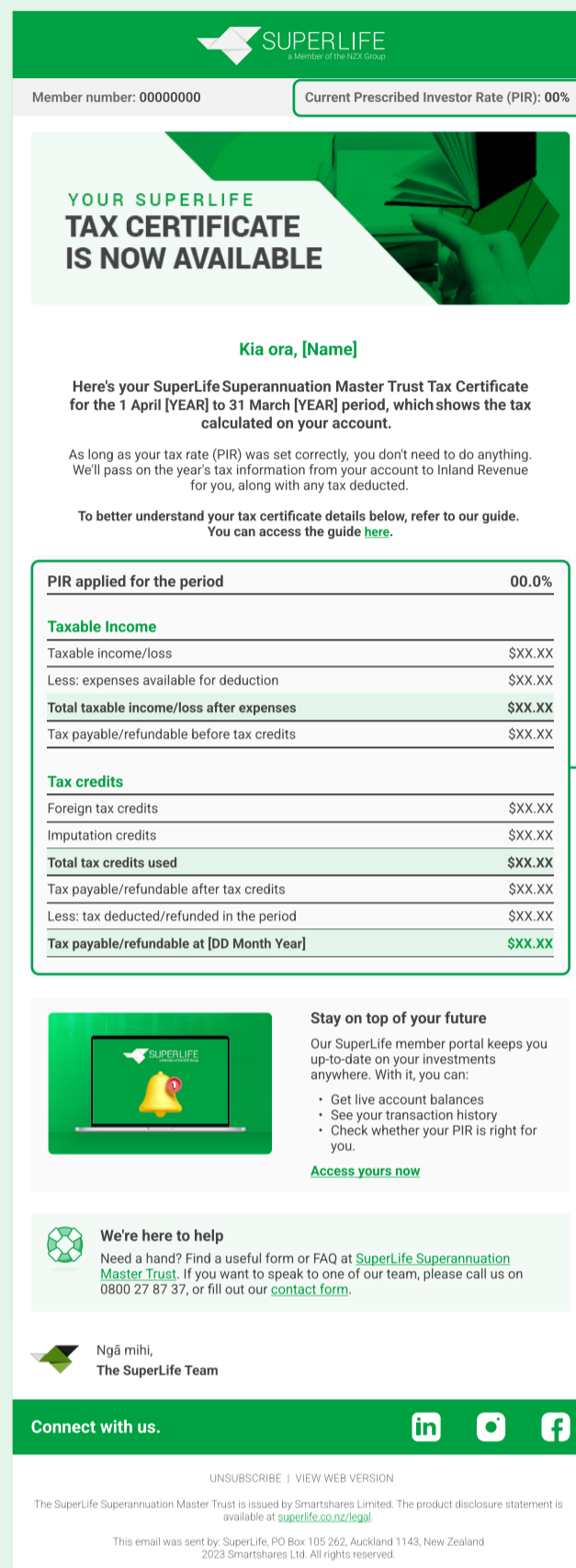


Guide: Understanding your SuperLife Tax Certificate



Member number: 00000000 Current Prescribed Investor Rate (PIR): 00%

YOUR SUPERLIFE TAX CERTIFICATE IS NOW AVAILABLE

Kia ora, [Name]

Here's your SuperLife Superannuation Master Trust Tax Certificate for the 1 April [YEAR] to 31 March [YEAR] period, which shows the tax calculated on your account.

As long as your tax rate (PIR) was set correctly, you don't need to do anything. We'll pass on the year's tax information from your account to Inland Revenue for you, along with any tax deducted.

To better understand your tax certificate details below, refer to our guide. You can access the guide [here](#).

PIR applied for the period	00.0%
Taxable Income	
Taxable income/loss	\$XX.XX
Less: expenses available for deduction	\$XX.XX
Total taxable income/loss after expenses	\$XX.XX
Tax payable/refundable before tax credits	\$XX.XX
Tax credits	
Foreign tax credits	\$XX.XX
Imputation credits	\$XX.XX
Total tax credits used	\$XX.XX
Tax payable/refundable after tax credits	\$XX.XX
Less: tax deducted/refunded in the period	\$XX.XX
Tax payable/refundable at [DD Month Year]	\$XX.XX

Stay on top of your future
Our SuperLife member portal keeps you up-to-date on your investments anywhere. With it, you can:

- Get live account balances
- See your transaction history
- Check whether your PIR is right for you.

[Access yours now](#)

We're here to help
Need a hand? Find a useful form or FAQ at [SuperLife Superannuation Master Trust](#). If you want to speak to one of our team, please call us on 0800 27 87 37, or fill out our [contact form](#).

Ngā mihi,
The SuperLife Team

Connect with us. [in](#) [ig](#) [fb](#)

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The SuperLife Superannuation Master Trust is issued by Smartshares Limited. The product disclosure statement is available at [superlife.co.nz/legal](#).

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Member number: 00000000 **1** → Current Prescribed Investor Rate (PIR): 00%

2 →	PIR applied for the period	00.0%
3 →	Taxable Income	
	Taxable income/loss	\$XX.XX
	Less: expenses available for deduction	\$XX.XX
4 →	Total taxable income/loss after expenses	\$XX.XX
	Tax payable/refundable before tax credits	\$XX.XX
5 →	Tax credits	
	Foreign tax credits	\$XX.XX
	Imputation credits	\$XX.XX
	Total tax credits used	\$XX.XX
	Tax payable/refundable after tax credits	\$XX.XX
6 →	Less: tax deducted/refunded in the period	\$XX.XX
7 →	Tax payable/refundable at [DD Month Year]	\$XX.XX

Need more clarification on your investment's tax? Let's break it down.

- 1** Your Prescribed Investor Rate (PIR) sets how much tax you pay on the taxable income from your investment. This is the PIR we currently have on record for you.

You can set your PIR rate at your profile page on the Member Portal or contact us.

You can work out your PIR rate by visiting the Inland Revenue website.
- 2** This is the PIR that has been used to determine your tax for the period ended 31 March 2024.
- 3** This is the income you've earned from your investment that's subject to tax. The total taxable income/loss may not match your total returns, as not all return components are taxable.
- 4** Your administration fees are expenses that can be deducted from your taxable income, which reduces the amount of tax you have to pay.
- 5** Tax credits represent any tax that has already been deducted from your taxable income, or paid before it's received by the fund. These credits reduce any tax you need to pay on your investment's taxable income.
- 6** Tax deducted/refunded highlights any tax that was paid on, or refunded to, your taxable income/loss during the last 12 months. These can occur when you make a withdrawal or switch between funds.
- 7** This is your final amount of tax payable or refundable.