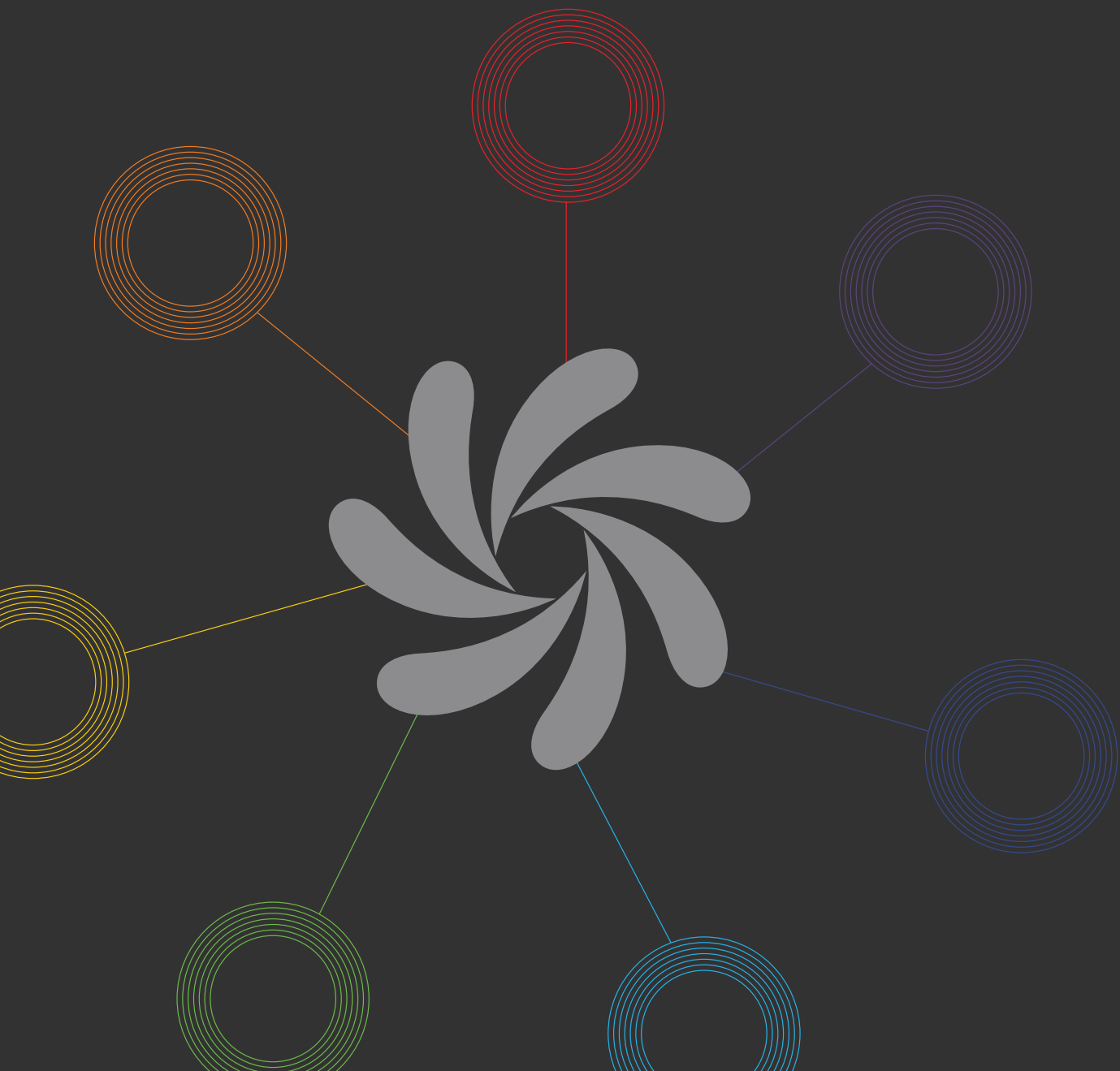


2015

FNZ TAX USER GUIDE



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2 INTRODUCTION

Welcome to the 2015 FNZ Tax User Guide. This User Guide is produced by FNZ in its capacity as an integrated financial services provider in relation to your investments. It has been prepared for New Zealand tax residents and FNZ trust that you find the contents of this User Guide informative and helpful in understanding your New Zealand tax obligations and, should you be required to, completing your New Zealand tax return.

The User Guide contains general information on the various aspects of New Zealand tax legislation that may be relevant to your personal circumstances. The majority of the information that you should need to complete your tax return is in the next two sections.

Your FNZ Tax Report collates information on the interest, dividend, and distributions received and processed by FNZ for you during the year ended 31 March 2015 ("the 2015 income year"). An amalgamated tax statement such as your FNZ Tax Report makes filing your income tax return much simpler. We recommend that you provide your FNZ Tax Report and this User Guide to your tax adviser.

Should you have other investments that are not held in custody with FNZ or investments that have not been held in FNZ's custody for the entire income year, you may also need to include the income from those investments in your tax return. They may also affect

the treatment of the FNZ held investments. As FNZ and your financial adviser may not have complete knowledge of your specific circumstances, we strongly recommend that you seek independent tax advice from a professional tax adviser.

Should you or your tax adviser have any questions regarding your FNZ Tax Report or the User Guide, please contact your financial adviser in the first instance. Please note that while FNZ can provide information on your investments held in its custody, and how FNZ has chosen to process any transaction, FNZ does not provide tax advice.

We recommend that you seek appropriate tax advice to ensure you meet your New Zealand tax obligations.

Yours sincerely



Charlie Trotter
Managing Director - NZ
FNZ Limited

Disclaimer

The information contained in the FNZ Tax User Guide is of a general nature only. The User Guide is based on tax legislation and the interpretation of that legislation at the time the guide is prepared. Both tax legislation and its interpretation are subject to change over time. Tax legislation and its application to your specific circumstances can be complex. As such, you are strongly encouraged to seek professional tax advice where required. Whilst every effort has been made to ensure the accuracy of this User Guide and your tax reports, to the maximum extent permitted by law no liability is accepted by FNZ for any errors or omissions.

3 GENERAL INFORMATION REGARDING YOUR INVESTMENTS

This section contains general information regarding your investments which may be relevant to you when preparing your 2015 tax return. We recommend you read this section in its entirety before completing your tax return.

3.1 Taxation of financial arrangements

3.1.1 Resident Withholding Tax on interest income

Your Resident Withholding Tax (“RWT”) rate as at 31 March 2015 which was supplied by you or your adviser is shown at the top of the first page of your tax report.

If the RWT rate supplied was incorrect during the 2015 income year, you may have underpaid or overpaid RWT on your interest income. Practically, any under or overpayment is calculated by filing a tax return. As RWT is a refundable tax credit, any overpayment is generally refundable.

We recommend that you seek advice from your tax adviser to quantify any tax liability or refund.

3.1.2 Tax reports prepared on a cash basis

Your tax report has been prepared on a cash basis for tax purposes. As the cash basis method may not be appropriate for you, we recommend you discuss your circumstances with your tax adviser to ensure you meet your New Zealand tax obligations.

As an example, if you hold the investments as part of a business activity or through a trust or company and are preparing financial statements, or you do not meet the criteria to be a cash basis person, you may be required to account for interest income using an accrual method.

Accrual tax reporting is a complex area of tax law. If you qualify for accrual tax reporting, you will be required to use a ‘spreading method’ to determine the income to include in your tax return. Factors such as accrued interest, premiums and discounts on purchase and disposal of certain fixed interest investments will be required to be factored into any ‘spreading method’ calculation. Your tax report does not contain any accrual calculations.

Section 6 of the full FNZ Tax User Guide contains the tests to determine if you qualify to be a cash basis person. It also includes detailed worked examples which may be helpful to you in calculating your accrual interest income should you be required to apply accrual reporting.

3.2 Portfolio Investment Entities (PIEs)

3.2.1 Prescribed Investor Rate – Unlisted PIEs

Your Prescribed Investor Rate (“PIR”) at 31 March 2015 which was supplied by you or your adviser is shown at the top of the first page of your tax report.

Individual and joint investors should not be required to include unlisted PIE income in their tax return if they elected the correct PIR or a PIR that was too high throughout the 2015 income year. This is on the basis that PIE tax is generally a final tax.

Please note that PIE tax is not a final tax for:

- individuals and joint investors who had unlisted PIE income crystallised at an incorrect PIR that was too low;
- trusts, unless the highest available PIR was elected at all times during the income year; *and*
- any entity that had unlisted PIE income crystallised at a 0% PIR during the income year.

Electing the correct PIR is beneficial in that the maximum PIR is typically lower than the corresponding marginal tax rate. That is, in some situations, you will pay more income tax if you are required to include your PIE income in your tax return and be taxed at your marginal rate, as opposed to the applicable PIE tax that would have been paid if you elected the correct PIR.

If the PIR that applied to your unlisted PIE income was less than you were entitled to use, you may need to include some of your unlisted PIE income in your tax return. The amount of income you are required to return is generally the amount that was taxed at the lower PIR. You should be allowed to claim a credit for any PIE tax paid on your behalf that relates to the PIE income included in your tax return.

If your PIE investments incurred a loss during the 2015 income year, you should not be required to include this loss in your tax return unless you had a 0% PIR or you elected a PIR that was too low.

Please note that there are specific rules on how new residents of New Zealand set their PIR. Please contact your tax advisor or visit www.ird.govt.nz for more details.

We recommend that you seek advice from your tax adviser to determine if you are required to include any unlisted PIE allocated amounts in your tax return. We also recommend advice is sought around whether certain PIE income is required to be included for any other purposes (for example the Working for Families package) as the rules around these areas have recently changed.

3.2.2 Fully imputed listed PIE distributions

Distributions received from listed PIEs are generally not taxable when received by individuals and trusts. However, individuals on a marginal tax rate of less than 28%, and trusts that have beneficiaries on a marginal tax rate of less than 28%, may benefit from electing to treat the imputed portion of distributions from listed PIEs as taxable. This is on the basis that the excess imputation and/or FDP credits can be offset against other taxable income (potentially resulting in a tax refund).

If you wish to take advantage of the imputation or FDP credits received from your listed PIE investments, you should include the gross fully imputed PIE distribution and any tax credits in your tax return.

For completeness, investors other than individuals and trusts are generally required to treat the imputed portion of distributions from listed PIEs as taxable.

Amounts showing in your tax report as “Excluded Listed PIE distributions” do not have to be included in your tax return.

3.3 Taxation of dividend income

A ‘dividend’ is a broad concept under New Zealand tax legislation and generally includes all situations where a company provides a ‘transfer of value’ to a shareholder. This ‘transfer of value’ can occasionally include non-cash items such as the distribution of shares or other non-cash assets by the company to its shareholders. FNZ interprets the dividend rules as part of discharging our role as custodian and encourages clients to seek their own tax advice on the application of the dividend rules where necessary.

3.3.1 New Zealand dividend income

Prima facie, all New Zealand sourced dividend income is subject to RWT at 33%. However, no RWT is required to be deducted by FNZ if you had a valid RWT certificate of exemption and this was provided to FNZ.

If the company paying the dividend has attached imputation credits to the dividend, FNZ will allocate you your share of these imputation credits. Where applicable, FNZ has offset eligible tax credits against your tax liability to reduce the RWT withheld.

You should consider whether dividend or associated credits should be included in your tax return.

3.3.2 Overseas dividend income

Prima facie, FNZ is required to deduct RWT at 33% on dividend income paid to investors from an overseas resident entity. However, no RWT is required to be deducted if:

- the overseas entity is a FIF and the investor has, at the time the distribution is paid, elected to be subject to the FIF rules (outlined in further detail below); or
- if you had a valid RWT certificate of exemption and this was provided to FNZ.

If you have not elected to be subject to the FIF rules, RWT is generally deducted from all overseas dividend income. Please note that the amount of RWT withheld from dividends you receive is based on the information available at the time (being your FIF election and if the overseas entity is a FIF or is exempt from FIF).

Where applicable, FNZ has offset foreign withholding tax paid against your tax liability to reduce the RWT withheld.

3.4 Foreign Investment Fund rules

The Foreign Investment Fund (“FIF”) regime contains rules specifically designed to tax certain overseas investments. A FIF is broadly defined to include a right (i.e. a share) in a foreign company (i.e. a company that is not resident in New Zealand). However, there are some exemptions for certain Australian ASX listed companies and Australian unit trusts. A FIF interest also includes rights in certain foreign superannuation

schemes and life insurance policies. While you do not hold such investments through FNZ, holding such an interest may impact on your ability to apply the de minimis exemption (see below).

3.4.1 De minimis exemption from the FIF rules

Individuals and certain trusts can choose not to apply the FIF rules if the total cost of their FIF investments did not exceed \$50,000 at any time during the income year. This is known as the ‘de minimis’ exemption. Companies, and other trusts, must apply the FIF rules regardless of the cost of their FIF investments.

Additionally, where you do not exceed the \$50,000 threshold you can elect to calculate your income using the FIF rules. If you do elect to do this you are required to calculate your income using the FIF rules for four years.

Your de minimis election as at 31 March 2015 which was supplied by you or your adviser is shown at the top of the first page of your tax report.

If you have elected to be subject to the FIF rules, we have included FIF calculations in your tax report for your investments held in custody with FNZ. If you have elected not to be subject to the FIF rules, no FIF calculations have been included in your tax report.

If you have other FIF investments not held in custody with FNZ or that your adviser is not aware of, we recommend that you consider the impact of these on your FNZ de minimis election. If your de minimis election is incorrect, we recommend you contact your adviser immediately to have your de minimis election amended.

As the FIF rules are complex, we recommend that you seek advice from your tax adviser to determine if you are subject to the FIF rules, and if so, which FIF calculation method is most beneficial for you.

Note where FIF instruments have been transferred out of custody, the FIF schedules may need to be modified for transactions that occurred outside of FNZ custody as well as your actual closing FIF holdings when preparing your tax return. We suggest you refer to the full FNZ Tax User Guide for more information regarding our treatment of transfers.

3.5 Foreign tax credits

Foreign tax may be withheld from overseas interest or dividend income derived by you. The rate of withholding tax will depend on the law of the foreign jurisdiction. In many circumstances, you may be able to claim a credit against your New Zealand tax liability for the foreign tax that has been withheld.

However, there are complicated rules around the amount of the foreign tax credit which is allowed as a credit in your tax return. In general, it is limited to your New Zealand tax liability on the investments that gave rise to the foreign tax credit. For example, if your taxable income on your USA FIF investments is nil, you will be unable to claim any credits for USA tax paid for these investments. In addition, if you have New Zealand losses available, these must be offset against taxable income before foreign tax credits can be claimed. If these losses exceed your taxable income, foreign tax credits may be forfeited.

Further, certain Double Tax Agreements (“DTA”) between New Zealand and foreign jurisdictions may limit the amount of the foreign tax credit. Some countries require certain steps be taken before a lower tax rate under the DTA can be applied. However, New Zealand tax rules generally limit foreign tax credits to the rate under the DTA. For example, if the DTA rate is 15% and the amount withheld in the foreign jurisdiction is based on a 30% rate, you may be limited to a tax credit at the 15% rate even though the actual tax withheld is at 30%.

Inland Revenue released a publication in April 2014 titled “A guide to foreign investment funds and the fair dividend rate (IR461)” which provides information on the eligibility to claim the benefit of foreign tax credits.

As the rules around foreign tax credits are complex, we recommend that you seek advice from your tax adviser to determine if you are eligible to claim a foreign tax credit.

3.6 Tax residency

As noted, this User Guide has been prepared to assist tax residents of New Zealand to understand their New Zealand tax obligations.

FNZ prepares different tax reports for residents of New Zealand and non-residents. If you were non-resident in New Zealand at any stage during the 2015 tax year, you will receive the non-resident report in respect of the entire year. We note that the manner in which information is reported to you and the amount of withholding tax deducted from your interest and dividend income is based on your tax residency.

The tax rules that apply if your residency changes during the year are complex and the information in your tax report should be carefully considered when completing your tax return. We would particularly recommend that you seek tax advice on how to use the information in your tax report and what adjustments may be required to the information shown (for example part year calculations).

Please notify your adviser if your recorded residency status is not currently correct or your tax adviser if it was not correct during the 2015 year.

3.7 Rebates, Fees, and Charges

Unlisted PIE rebates will generally have been treated as taxable in your unlisted PIE proxy tax calculations (as shown in the relevant section of your tax report).

Other rebates received from fund managers and finance companies are generally taxable. For the purposes of the following section ‘*How to complete your tax return*’, FNZ has assumed that rebates are taxable.

Fees and charges may be deductible for tax purposes. For the purposes of the section *How to complete your tax return*, FNZ assumes that fees and charges are deductible, including any GST paid. If investors have claimed GST input credits for any GST paid in respect of any fees and charges in their GST returns, the deductible amount needs to be reduced by the GST already claimed.

We recommend that you seek advice from your tax adviser to determine if the rebates you received are taxable and if the fees and charges you incurred are deductible for tax purposes.

4 COMPLETING YOUR TAX RETURN

The section below is a guideline on how to use the information contained in your tax report to populate your tax return. On the summary pages of the tax report a numbered 'Item' has been inserted which relates to an 'Item' in the '*How to complete your tax return*' section.

Your tax report should be retained for tax purposes. Together with information from other sources, the summaries at the front of the report will assist in the production of your tax return. However, the summaries are not designed to be the sole source of information, particularly if you have other investments that are not held in custody with FNZ.

Only income and distributions received while your investments are held in FNZ custody are included within your tax report. Where investments are transferred into custody part way through an income year, FNZ will only report income and distributions from the date that the investments are transferred into FNZ custody.

All amounts in the tax report summary pages are reported in New Zealand dollars. The exchange rates used are at the close of business on the day the distribution is paid. In some cases, this rate could differ from the actual rate used in the cash management conversion.

The following section should be used as a guide only. The income that is required to be included in your tax return will depend on your personal circumstances. As such, we strongly recommend you seek professional advice before filing your New Zealand tax return.

The information used to generate your tax report comes from a number of sources, including user input, domestic, and international sources. Accordingly FNZ cannot guarantee the accuracy of this information. We note that FNZ attempts to process all transactions in line with the relevant New Zealand tax requirements. However there may be rare cases where certain complicated foreign corporate transactions (for example some restructures, demergers, spinouts or takeovers) result in amounts displayed in the tax report that may require further analysis on a case-by-case basis. Accordingly clients should review the tax treatment of all transactions and seek advice as required. FNZ does not provide tax advice.

The tax report details the various amounts of tax deducted from the income of investments held in custody with FNZ. We note that the rules around claiming any tax credits are complicated and vary depending on your specific circumstances and the nature of the investments you have held. The ability to claim tax credits that are included in your tax report may also be impacted by the investments you hold, or gains and/or losses derived from investments not held in custody with FNZ. As such, we recommend you seek professional advice if you intend to claim any tax credits displayed in your FNZ tax report as part of your tax return.

IR3 Box 14B - Total Gross Dividends		
FNZ Tax Report	Item	NZ Tax Return
New Zealand Dividend Income - Gross Income	3	
Do you elect to treat the fully imputed portion of listed PIE distributions as taxable?		
Listed PIE Distributions - Gross Income	If yes, 28	
		Total gross dividends
		14B ▶ \$ <input type="text" value=""/> , <input type="text" value=""/> , <input type="text" value=""/> . <input type="text" value=""/>

IR3 Box 17A - Total Overseas Tax Paid		
FNZ Tax Report	Item	NZ Tax Return
Overseas Interest Income - Foreign Withholding Tax	8	
Overseas Dividend Income (Exempt from FIF Rules) - Foreign Withholding Tax	13	
Overseas Dividend Income (Subject to FIF Rules) - Foreign Withholding Tax	17	
Have you had PIE income taxed at 0% during the year?		
Unlisted PIE Income (PIR 0% for Period) - Allocated Foreign Tax Credits	If yes, 24	
		Total overseas tax paid
		17A ▶ \$ <input type="text" value=""/> , <input type="text" value=""/> , <input type="text" value=""/> . <input type="text" value=""/>
Please ensure you were eligible for each PIR used during the year as this may affect your calculation for this section.		

IR3 Box 17B - Total Overseas Income		
FNZ Tax Report	Item	NZ Tax Return
Overseas Interest Income - Gross Income	7	
Overseas Dividend Income (Exempt from FIF Rules) - Gross Income	10	
Comparative Value (The Compulsory Method) - Total Comparative Value	33	
Foreign Investment Fund (FIF) Income		
Choose the lower of the Total Fair Dividend Rate and the Total Comparative Value (the Optional Method)	31 or 32	
Have you had PIE income taxed at 0% during the year?		
Unlisted PIE Income (PIR 0% for Period) - PIE Taxable Investment Income	If yes, 23	
		Total overseas income
		17B ▶ \$ <input type="text" value=""/> , <input type="text" value=""/> , <input type="text" value=""/> . <input type="text" value=""/>
Please ensure you were eligible for each PIR used during the year as this may affect your calculation for this section.		

IR3 Box 24 - Total Other Income		
FNZ Tax Report	Item	NZ Tax Return
Determine which of your management fee rebates are taxable:		
Fund Manager and Finance Company Rebate Income - Total Rebate Income	19	
		Total net income
		24 ▶ \$ <input type="text" value=""/> , <input type="text" value=""/> , <input type="text" value=""/> . <input type="text" value=""/>

IR3 Box 26 - Total Expenses Claimed		
FNZ Tax Report	Item	NZ Tax Return
Determine which of your fees and charges are deductible including the GST portion:		
Fees and Charges - Total Fees and Charges	20	
		Total expenses claimed
		26 ▶ \$ <input type="text" value=""/> , <input type="text" value=""/> , <input type="text" value=""/> . <input type="text" value=""/>

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4.1.2 IR4 – Company Tax Return

Please ensure that you have read the entire contents of section 3 (*General information regarding your investments*) before continuing.

IR4 Box 13A - Total Interest RWT and/or NRWT		
FNZ Tax Report	Item	NZ Tax Return
New Zealand Interest Income - NZ Resident Withholding Tax	2	
Overseas Interest Income - NZ Resident Withholding Tax	9	
		Total RWT and/or NRWT
		13A ▶ \$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>

IR4 Box 13B - Total Gross Interest		
FNZ Tax Report	Item	NZ Tax Return
New Zealand Interest Income - Gross Income	1	
		Total gross interest—if a loss put a minus sign in the last box
		13B ▶ \$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>

IR4 Box 14 - Total Dividend Imputation Credits		
FNZ Tax Report	Item	NZ Tax Return
New Zealand Dividend Income - NZ Imputation Credits	4	
Overseas Dividend Income (Exempt from FIF Rules) - NZ Imputation Credits	11	
Overseas Dividend Income (Subject to FIF Rules) - NZ Imputation Credits	15	
Listed PIE Distributions - NZ Imputation Credits	29	
Unlisted PIE Income (PIR 0% for Period) - Allocated Imputation Credits	27	
		Total dividend imputation credits
		14 ▶ \$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>

Dividends and associated credits do not need to be included in your IR4 Income Tax return if you were liable to pay Foreign Dividend Withholding Payment tax during the year on the dividends.

IR4 Box 14A - Total dividend RWT and FDP credits		
FNZ Tax Report	Item	NZ Tax Return
New Zealand Dividend Income - Foreign Withholding Payment Credits	5	
New Zealand Dividend Income - NZ Resident Withholding Tax	6	
Overseas Dividend Income (Exempt from FIF Rules) - Foreign Withholding Payment Credits	12	
Overseas Dividend Income (Exempt from FIF Rules) - NZ Resident Withholding Tax	14	
Overseas Dividend Income (Subject to FIF Rules) - Foreign Withholding Payment Credits	16	
Overseas Dividend Income (Subject to FIF Rules) - NZ Resident Withholding Tax	18	
Listed PIE Distributions - Foreign Withholding Payment Credits	30	
Unlisted PIE Income (PIR 0% for Period) - Allocated DWP Credits	25	
Unlisted PIE Income (PIR 0% for Period) - Allocated RWT Credits	26	
		Total dividend RWT and FDP credits
		14A ▶ \$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>

Dividends and associated credits do not need to be included in your IR4 Income Tax return if you were liable to pay Foreign Dividend Withholding Payment tax during the year on the dividends.

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IR4 Box 14B - Total Gross Dividends		
FNZ Tax Report	Item	NZ Tax Return
New Zealand Dividend Income - Gross Income	3	
Listed PIE Distributions - Gross Income	28	
		Total gross dividends
		14B ▶ \$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>

IR4 Box 18A - Total Overseas Tax Paid		
FNZ Tax Report	Item	NZ Tax Return
Overseas Interest Income - Foreign Withholding Tax	8	
Overseas Dividend Income (Exempt from FIF Rules) - Foreign Withholding Tax	13	
Overseas Dividend Income (Subject to FIF Rules) - Foreign Withholding Tax	17	
Unlisted PIE Income (PIR 0% for Period) - Allocated Foreign Tax Credits	24	
		Total overseas tax paid
		18A ▶ \$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>
<p>Dividends and associated credits do not need to be included in your IR4 Income Tax return if you were liable to pay Foreign Dividend Withholding Payment tax during the year on the dividends.</p>		

IR4 Box 18B - Total Overseas Income		
FNZ Tax Report	Item	NZ Tax Return
Overseas Interest Income - Gross Income	7	
Overseas Dividend Income (Exempt from FIF Rules) - Gross Income	10	
Comparative Value (The Compulsory Method) - Total Comparative Value	33	
Total Fair Dividend Rate - FIF Income	31	
Unlisted PIE Income (PIR 0% for Period) - PIE Taxable Investment Income	23	
		Total overseas income—if a loss put a minus sign in the last box
		18B ▶ \$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>

IR4 Box 21B - Total Other Income		
FNZ Tax Report	Item	NZ Tax Return
Determine which of your management fee rebates are taxable:		
Fund Manager and Finance Company Rebate Income - Total Rebate Income	19	
Determine which of your fees and charges are deductible (including the GST portion):		
Fees and Charges - Total Fees and Charges	20	
		Total other income—if a loss put a minus sign in the last box
		21B ▶ \$ <input type="text"/> , <input type="text"/> , <input type="text"/> . <input type="text"/>

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