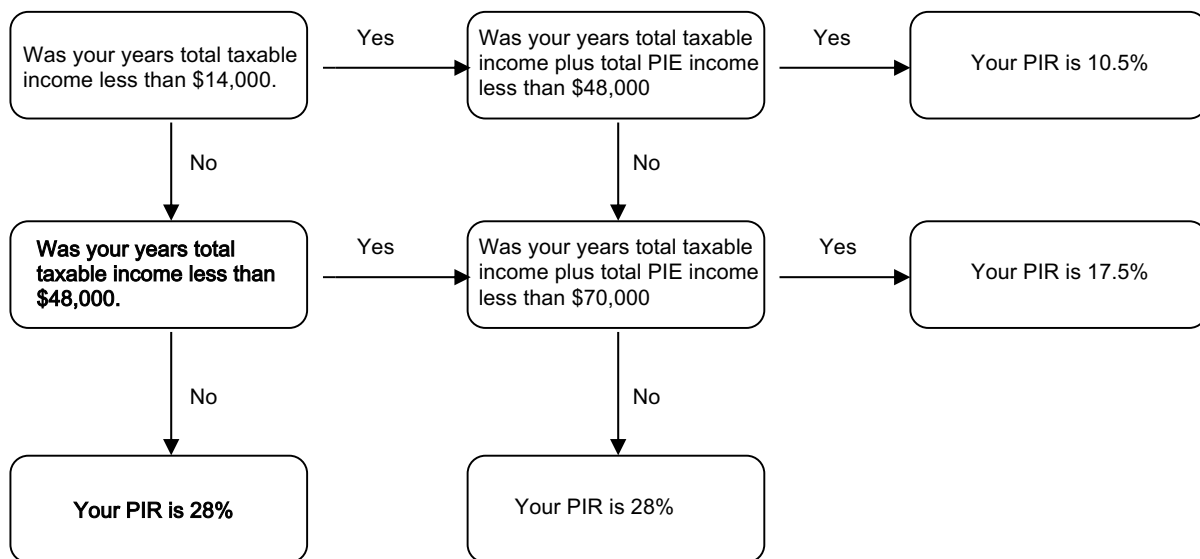


Determination of Prescribed Investor Rate (PIR)

Your PIR depends on two income amounts:

1. your total taxable income, which covers your salary, your investment returns, and
2. your total PIE income (the investment returns on your investment in PIE's).

After you have calculated your two income amounts for last year, you can use the following chart to calculate your PIR.



If your rate needs to be changed at any time, please complete and return this form via email or post:

- post Administration Manager,
PO Box 11330, Wellington 6142, or
- email bcfkiwisaver@mjlw.co.nz