

Product Disclosure Statement

DATED
1ST AUG 2026

REPLACES PDS DATED
18 MAY 2026

thecurveinvestments.co.nz

About this Document

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 at

disclose-register.companiesoffice.govt.nz

DATED

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WEBSITE

thecurveinvestments.co.nz

BEFORE YOU INVEST

The Curve Investments Limited has prepared this document in accordance with the Financial Markets Conduct Act 2013. You can also seek advice from a financial advice provider to help you to make an investment decision.

Information contained in this document does not constitute financial advice.

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1. Key Information Summary

What is this?

This is a Product Disclosure Statement for The Curve Fund. This is a managed investment scheme. Your money will be pooled with other investors' money and invested in various investments. The Curve Investments Limited ("The Curve Investments", "The Curve", "we", "our" or "us") will invest your money and charge you a fee for its services. The returns you receive are dependent on the investment decisions of The Curve Investments and the performance of the investments. The value of those investments may go up or down. The types of investments and fees you will be charged are described in this document.

What will your money be invested in?

The Curve Investment Scheme offers one fund for you to invest in, The Curve Fund ("Fund"). More information about the investment target and strategy is provided under section 3 (Description of your investment option).

Who manages The Curve Fund?

The manager of The Curve Fund is The Curve Investments Limited. See Section 7 (Who is involved?) for more information.

How Can You Get Your Money Out?

You may withdraw all or part of your investment by providing us with a completed withdrawal request in the form required by us ('Withdrawal Request'). Withdrawals will be transferred into your nominated bank account up to five business days, excluding public holidays, after receipt of a Withdrawal Request. Withdrawal Requests received on or after 2pm on any business day is treated as having been received the following business day.

We may also defer or suspend withdrawals in certain circumstances set out in the Trust Deed (see section 2: "How does this investment work?" for more information).

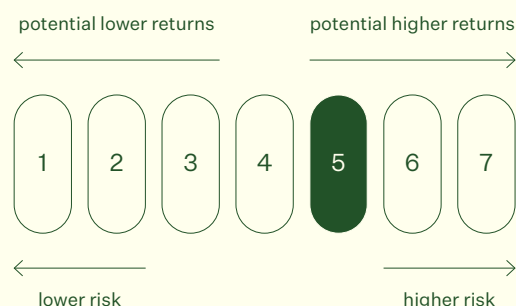
Your investment in The Curve Fund can be sold but there is no established market for trading these financial products. This means that you may not be able to find a buyer for your investment.

The Curve Fund

The Fund aims to achieve a target return of 10% over the long term capital growth by actively investing in a diversified portfolio of global equities while managing risk through disciplined portfolio construction and diversification.

Long term refers to a period of at least five years.

Risk Indicator



ESTIMATED ANNUAL FUND CHARGES

1.72% PER ANNUM OF NET ASSET VALUE

PERFORMANCE FEES (SEE SECTION 5: WHAT ARE THE FEES?)

See section 4 of this PDS 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

How Will Your Investment Be Taxed?

The 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”).

To determine your PIR, go to:

[IRD - Find My Prescribed Investor Rate](#)

See section 6 (what taxes will you pay?) for more information.

Where You Can Find More Key Information?

The Curve Investments is required to publish quarterly updates for the 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:

thecurveinvestments.co.nz

www.disclose-register.companiesoffice.govt.nz

We can also give you copies of those documents on request.

2. How does this investment work?

Structure of the fund

The Curve Fund is a managed investment scheme, established and governed by a trust deed restated 1 August 2026 (the Trust Deed). You invest by acquiring units in the Fund. Your money is pooled with other investors' money and invested by us in various investments. Units do not constitute legal ownership of the Fund's assets, but they give you the right to the returns of the assets.

The Fund is a PIE for tax purposes, meaning that tax is paid on your behalf at a rate approximating your marginal tax rate but capped at 28%. The Manager does not provide taxation advice. Investors should seek their own tax advice. The assets of the Fund cannot be applied to any other fund established by the Manager.

The Fund will not make distributions, but may elect to do so in the future.

Significant features of the Fund

OUR INVESTMENT APPROACH

We, The Curve Investments Limited are the Manager of the Fund. The Fund mainly invests in shares listed on the world's recognised stock exchanges.

A WORD ON TIME HORIZONS

The Fund is not suitable for short-term investment. If you are not comfortable with an investment time horizon of at least 5 years, you should think carefully and seek independent financial advice before investing in the Fund.

SOME OF THE POTENTIAL BENEFITS OF INVESTING IN THE FUND

PROFESSIONAL

Management

employing the expertise and resources of a professional manager may be beneficial if you do not have the time or skill to manage your own investments.

POOLED

Diversification

by pooling together large amounts of money, we are able to invest in a portfolio of securities, which allows for diversification with the aim of potentially reducing the risk of your investment. It also provides access to markets and securities that might otherwise be out of reach.

PIE

Admin & Tax Advantages

the Fund is a Portfolio Investment Entity (PIE). PIEs offer significant advantages from an administrative perspective. For tax purposes, if you are a New Zealand resident unit holder and have supplied the correct PIR, tax is usually paid on your behalf at a rate approximating your marginal tax rate and there is no further tax to pay. PIE tax is capped at 28%, which can be a benefit to 33% residents withholding tax rate investors. We take care of the paperwork involved in buying and selling securities, managing dividends, interest, corporate actions and record keeping.

Returns are reflected in unit prices

Your returns will be derived mainly from the change in the value of your units, and distributions (if any), which we may declare at our discretion. The value of your units reflects changes in the value of the underlying assets of the Fund, as well as fees charged (see section 5 (what fees will you pay?) for more information). The Fund is valued every business day. It is important to understand - returns are not guaranteed.

Joining the scheme and making investments

You can make an investment in the Fund (both initial and subsequent) by completing the application form.

The current minimum amounts you can invest are:

TYPE OF CONTRIBUTION	MINIMUM
Initial Investment	\$500 (Individual / Joint Accounts) \$10,000 (Company / Trust Accounts)
Subsequent & Regular Investments	\$20 per transaction

We may change the minimum amounts without prior notice. We may also accept applications from time to time for smaller amounts. We have an absolute discretion in deciding whether or not to accept applications and we may decline applications without providing any reasons. Units can only be issued on a Valuation Day. Valuation Days occur each business day, excluding public holidays. We may value the Fund more or less frequently (for example, if for reasons beyond our control valuation is impossible on a given day).

Note: If your application and the investment amount are received before 2pm on a Valuation Day, then units will be issued to you effective on that day otherwise, your application and issue of units will be processed on the next Valuation Day.

The investment amount will be held on trust in the application bank account of the Supervisor - Public Trust - until units are allotted to you. No interest will be paid on your investment amount pending the issue of your units. The number of units that you receive will be determined by dividing your investment amount by the price at which units are issued (the Unit Price). The Unit Price is calculated in accordance with the Trust Deed by dividing the net asset value of the Fund (its total assets less its liabilities and certain other provisions) by the number of units on issue on the Valuation Day on which the units are issued. .

Withdrawing your Investments

If you wish to make a withdrawal, you must submit a correctly completed Withdrawal Request in the form we require by 2pm on a business day, excluding public holidays, specifying the net amount you wish to withdraw. We must hold a verified bank account in the name of the account holder before a withdrawal can be processed. Once we have received your correctly completed Withdrawal Request, we will confirm receipt and your transaction date by email. We will cancel any units required to meet your PIE tax obligations at the same time as your withdrawal is processed. A 5-business day processing period begins on the date we receive your correctly completed Withdrawal Request, if received by 2pm, excluding public holidays, otherwise the period begins on the next business day. At our discretion, we may process your Withdrawal Request anytime during this period. Please note once a Withdrawal Request has been successfully submitted we may not be able to cancel this request due to the short processing period..

However, we may from time to time need to defer withdrawals if we form the opinion, in good faith, that it would not be practicable, or would be materially prejudicial to the interests of any investors, to give effect to Withdrawal Requests in certain circumstances set out in the Trust Deed, including by reason of:

- the suspension of trading on any exchange;
- a significant financial, political or economic event; or
- the receipt of a Withdrawal Request or a series of Withdrawal Requests within a period of 3 months that in aggregate relate to more than 5% of the number of units on issue.

If we defer the processing of Withdrawal Requests, investors will receive the unit price on the relevant unit price at the end of the deferral (or unit prices, if we determine we will defer processing the Withdrawal Requests by staggering them).

We may also suspend your right to submit a Withdrawal Request, if we receive a Withdrawal Request or a series of Withdrawal Requests within a period of 3 months that in aggregate relate to more than 20% of the units on issue.

A deferral or suspension in processing Withdrawal Requests will mean that there may be a delay in you getting your money out of your investment.

Units are realised and paid to you at the Unit Price on the Valuation Day, determined as above.

The following minimums (which we may change or waive from time to time) apply:

TYPE OF ACTION	MINIMUM
Withdrawal	\$100
Transfer	\$100

The Fund has a minimum balance requirement of \$500 per Unitholder for all individual and joint accounts and \$10,000 for all company and trust accounts. Should balances fall below \$500 or \$10,000 (as relevant) for a period of three months (or more) then the Manager may redeem the investment and return the net proceeds to the underlying investor/s without consultation.

How to transfer units

You can transfer all or part of your investment to another party by using the transfer form available from us.

A transfer will be processed as a withdrawal by you and an application by the transferee. Apex Group is entitled to charge a transfer fee but currently does not do so.

All forms are available online at: thecurveinvestments.co.nz

and must be submitted electronically or emailed to hello@thecurveinvestments.co.nz

We may decline a unit transfer in the following circumstances: the transfer does not comply with applicable law; any applicable transfer fee has not been paid; the transfer would cause the Fund to lose its PIE status; or the transfer is for less than the minimum investment amount and the transferee has not provided written commitment to meet the minimum requirement and obtained our written approval.

We may also close the transfer register for up to 28 days in any calendar year, or for a longer period with the Supervisor's consent.

What are the returns?

Returns are not guaranteed and you may get back less than you invested.

Your returns will primarily be driven by changes in the unit price and any distributions that may be declared at the Manager's discretion. The Fund does not currently make distributions, but may elect to do so in the future. The unit price reflects the value of the Fund's underlying assets, as well as fees charged (see section 5: what fees will you pay? for more information) and is calculated every business day.

3. Description of investment option(s)

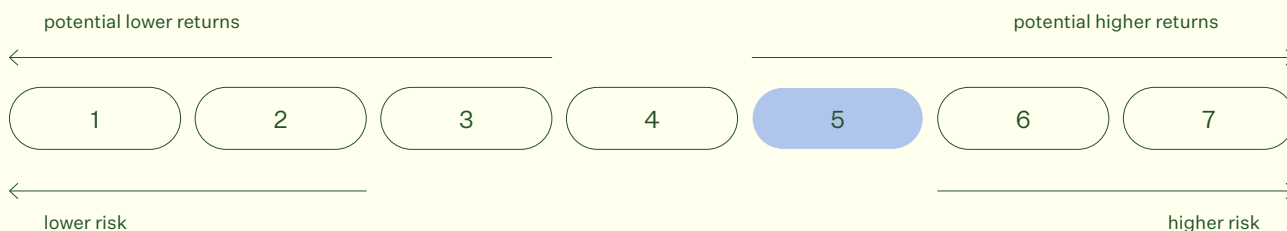
Objectives & Strategy

CATEGORY	SUMMARY												
INVESTMENT OBJECTIVES	The objective of the Fund is to achieve a target return of 10% per annum (after management fees but before taxes and any performance fee) over the long term (being a period of at least 5 years) through capital growth by actively investing in a diversified portfolio of global equities.												
INVESTMENT STRATEGY	THE STRATEGY OF THE FUND IS TO MAINLY INVEST IN SHARES (EQUITY SECURITIES). We take a global approach to investment so we can invest in a wider range of high-quality companies. We believe this increases opportunities and helps reduce risk through diversification. Our approach is to invest in businesses with strong long-term prospects, especially when we believe their shares are priced below what they are truly worth. The Fund’s target investment mix is comprised of <table><tr><th>ASSET CLASS</th><th>TARGET ASSET ALLOCATION (% NAV)</th><th>RANGE (% NAV)</th></tr><tr><td>Cash and cash equivalents</td><td>10</td><td>0-50</td></tr><tr><td>Australasian Equities</td><td>0</td><td>0-20</td></tr><tr><td>International Equities</td><td>90</td><td>50-100</td></tr></table>	ASSET CLASS	TARGET ASSET ALLOCATION (% NAV)	RANGE (% NAV)	Cash and cash equivalents	10	0-50	Australasian Equities	0	0-20	International Equities	90	50-100
ASSET CLASS	TARGET ASSET ALLOCATION (% NAV)	RANGE (% NAV)											
Cash and cash equivalents	10	0-50											
Australasian Equities	0	0-20											
International Equities	90	50-100											

The Fund invests according to the following criteria:

- The principal investments will be global shares or equities and cash may be held. Preferred shares and convertibles may also be invested in.
- The Fund is unconstrained with regard to industry or sectoral investments.
- The maximum exposure to any issuer is limited to 10% of the Fund's NAV.
- The Fund will not utilise borrowings.
- The Fund will not utilise derivatives (refer to SIPO) (excluding foreign currency forward contracts and currency options for hedging purposes).
- The Fund will not undertake short-selling (refer to SIPO).
- The Fund may seek to hedge any single foreign currency exposure at the Manager's discretion.

Fund Risk Indicator



Minimum Suggested Time Frame

Long-term (at least five years) to manage through periods of general and cyclical market volatility.

Changes to the Fund's SIPO

Further information about the Fund's investment policy and objectives, as well as our investment strategy and our investment philosophy, is set out in the Fund's SIPO. We regularly review the SIPO. Any changes to the SIPO must be agreed to by the Board and be in accordance with the Trust Deed and relevant law.

We may only amend or replace the SIPO after giving prior written notice to the Supervisor. The most current version of the SIPO is available on the scheme register at:

disclose-register.companiesoffice.govt.nz

A description of any material changes to the SIPO will be included in the Fund's annual report. Further information about the assets in the Fund can be found in the fund updates at:

thecurveinvestments.co.nz

4. The risks of investment

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 for the Fund can be found at section 3 (Description of your investment option).

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 (described under the heading 'Other specific 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 five years ended 30 June 2026. 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 this Fund.

General investment risks

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

MARKET RISK

Returns in the Fund will be affected by the overall performance of financial markets. This may be influenced by factors such as economic and regulatory conditions, political developments, inflation, interest rates, climate-related events, public health events (including global pandemics), and periods of geopolitical tension or conflict.

COMPANY RISK

Company risk is the risk that the performance of individual companies the Fund invests in may affect returns. This may be influenced by factors such as a company's operations, financial performance, management decisions, or reputation. These factors can cause the value of an investment to rise or fall. Company-specific events can affect a company's share price independently of overall market movements.

CREDIT RISK

This is the risk that a party the Fund deals with (such as a bank or financial institution) may not be able to meet its obligations, such as making a payment or delivering assets. If this happens, the Fund could experience a financial loss.

CURRENCY RISK

Currency risk is the risk that changes in foreign exchange rates may affect the value of the Fund's investments. As the Fund invests in assets denominated in currencies other than the New Zealand dollar, movements in exchange rates can cause returns to rise or fall. Even if the underlying investment performs well, changes in exchange rates may reduce your return in New Zealand dollar terms.

INTEREST RATE RISK

Interest rate risk is the risk that changes in interest rates affect the value of the Fund's investments. This can cause returns to rise or fall, particularly for interest rate-sensitive assets such as bonds. Rising interest rates typically reduce the value of fixed income investments, while falling rates may increase their value.

LIQUIDITY RISK

Liquidity risk is the risk that the Fund may not be able to sell investments in a timely manner to meet withdrawal requests. This could delay payments to investors or impact the value of your investment, for example, if the Manager is not able to sell underlying investments at a fair price to meet liquidity requirements.

INVESTMENT RETURN RISK

Investment return risk is the risk that your investment returns may be lower than expected, or negative, meaning you could lose some or all of your investment. Returns can change over time and are not guaranteed.

MANAGER RISK

Manager risk is the risk that the Fund manager's decisions, investment strategy, or processes do not perform as expected, which may result in lower returns or losses. This includes decisions about asset allocation, security selection, and timing.

KEY PERSONNEL RISK

Key personnel risk is the risk that the loss of key individuals involved in managing the Fund could affect its performance and may lead to lower returns.

PORTFOLIO CONCENTRATION RISK

Portfolio concentration risk is the risk that the Fund invests heavily in a small number of investments or sectors. This means poor performance in one investment or area may have a greater impact on overall returns.

Other specific risks

There are certain other circumstances that may significantly increase the risk to your returns and which are not reflected in the risk indicator. These are:

VALUATION RISK

Certain assets of the Fund may require estimation or model-based pricing, which means that the price the asset is ultimately sold for may be more or less than its recorded value.

COUNTERPARTY RISK

Risk of default by counterparties involved in transactions. Counterparty risk is the risk that a party we transact or contract with, such as a custodian or fund administrator, fails to meet their obligations, which could disrupt fund operations or negatively impact investor returns.

OPERATIONAL RISK

Operational risk is the risk that the Fund may be affected by errors, system failures, or other operational failures. These events could result in delays or a loss of value.

REGULATORY RISK

The Fund invests in Australasian and international equities. Changes in New Zealand or international regulation in which the Fund's underlying investments are domiciled may affect Fund's operations or returns.

Other specific risks that may be relevant to your investment are described in the Other Material Information document, which can be found at

disclose-register.companiesoffice.govt.nz

5. What are the fees?

You will be charged fees for investing in The Curve Fund. 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 (for example, transaction costs, of which there are currently none).

Annual fund charges

Small differences in fees and charges can have a big impact on your investment over the long term.

MANAGEMENT FEE	ESTIMATED PERFORMANCE FEE*	ESTIMATED TOTAL ANNUAL FUND CHARGES
1.50% <i>p.a.</i> (NAV)	0.22% (NAV)	1.72% <i>p.a.</i> EXCL. PERFORMANCE FEES

* *the performance fee estimate is given on the basis that the Fund will achieve the long-term return of its market index.

The above outlined are estimates, and include our best estimates of the normal day-to-day fund costs and expenses made on the basis of reasonable assumptions about the ongoing level of fees and costs expected to be charged. The 1.50% per annum management fee covers the following costs:

- the management fee paid to us to manage the Fund;
- the fee paid to the Supervisor and the custodian;
- fees paid to the Fund Administrator for unit registry, asset registry, unit pricing and investment accounting costs;
- bank charges; and
- fees and expenses of the auditor for the Fund.

These fees are accrued daily and payable at the end of each month in arrears out of the Fund.

The above does not include extraordinary costs and expenses, for example costs associated with any litigation, investor meetings, winding up the Fund, or engagements with advisers to ensure the Fund complies with any new regulation.

Performance Fees

A Performance fee is charged for The Curve Fund. A performance fee of 15% of the Fund's outperformance of its returns objective of 10% will be charged if the fund performs well.

This means the Manager is entitled to a performance fee of 15% of any excess returns above a set target of 10% (called the hurdle rate), after the base fee is deducted but before tax and the performance fee itself.

The fee is only accrued if the fund's value is higher than it has ever been before (the high-water mark).

The Fund's excess returns over the hurdle rate are measured over a 12-month period ending 30 June, and the Fund must beat this target before any performance fee is charged.

PERFORMANCE FEE AMOUNT	PERFORMANCE FEE CAP	HURDLE RATE OF RETURN*
15% AS A PERCENTAGE OF THE EXCESS RETURN	2.5% OF AVERAGE NAV	10% ABSOLUTE RETURN
HIGH WATER MARK The Fund's net asset value per unit used in the calculation of the last performance fee paid on the performance payment review dates. Performance gains or losses (relative to the high-water mark) are carried forward into the next performance period.		

HOW THE FEE ACCRUES AND WHEN IT IS PAID

The performance fee accrues daily throughout each 12-month performance period ending 30 June. As the Fund grows above the hurdle rate, a liability for the performance fee builds up gradually. This is reflected in the Fund's daily unit price calculation.

ACCRUAL AND PAYMENT ARE SEPARATE:

- Accrual happens continuously throughout the year as the Fund outperforms the hurdle rate. The accruing fee is reflected in the Fund's NAV and unit price on a daily basis. If performance weakens during the year, the accrued amount reduces accordingly.
- Payment occurs once per year, within 10 business days of 30 June, and only if on that date: (1) the balance of the performance fee accrual is positive; and (2) the Fund's NAV per unit is above the high-water mark. A new performance period then begins on 1 July.

CARRY FORWARD OF GAINS AND LOSSES

If the high-water mark is not achieved in a given performance period, any performance gains or losses relative to the hurdle are carried forward into the next period. This means:

- The Fund must recover any prior underperformance and exceed the hurdle before a performance fee becomes payable.
- Performance fees may accrue during the year if performance is tracking above the hurdle, but no payment is made unless the high-water mark is exceeded on 30 June.

The 2.5% of average NAV cap applies as an absolute ceiling in any single period, regardless of the level of outperformance.

Because the hurdle rate of return is not the same as the Fund's market index, the Manager may be paid a performance fee even if the Fund does not achieve the returns of its market index, for example if the return of the market index exceeds 10% for the performance period.

A SIMPLE EXAMPLE

If the Fund's NAV per unit is \$1.00 at the start of the performance period (the high-water mark), the hurdle is 10%, so the Fund must reach at least \$1.10 by 30 June. If it reaches \$1.15, the excess return is \$0.05 per unit. The performance fee is 15% of that excess - \$0.0075 per unit - subject to the 2.5% cap. That fee is paid within 10 business days of 30 June, and the new high-water mark is set at the post-fee NAV per unit.

The total fees paid will vary depending on the Fund's performance relative to its target. The example above is for illustrative purposes only. .

Individual Transaction Action Fees

No individual transaction action fees are currently charged (e.g., signing up, leaving the fund, deposit transactions, withdrawal transactions).

Example of how fees apply to an investor

Sarah invests \$10,000 in The Curve Fund. She is charged an establishment fee of \$0. This brings the starting value of her investment to \$10,000.

She is also charged management fees, which work out to about \$150 (1.50% of \$10,000). These fees might be more or less if her account balance has increased or decreased over the year.

Sarah may also be charged a performance-based fee if her fund earned more than its target. Over the next year, Sarah paid no other charges.

Estimated total fees for the first year:

- Individual action fees: \$0
- Fund charges: \$172*
- Other charges: \$0

*includes an estimated performance fee of \$22, being 0.22% of \$10,000 on the assumption that the Fund achieves the return of its market index.

See the latest fund update for an example of the actual returns and fees investors were charged over the past year.

The fees can be changed

The existing fees may change. We may increase, waive or decrease a fee subject to the terms of the Trust Deed, which can be found on the scheme register at:

disclose-register.companiesoffice.govt.nz

We must publish a fund update for the Fund showing the fees actually charged during the most recent year. Fund updates including past updates, are available at

thecurveinvestments.co.nz

6. What taxes will you pay?

The 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”).

FIND YOUR PIR

To determine your PIR, go to:

[IRD - Find My Prescribed Investor Rate](#)

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 The Curve your PIR when you invest or if your PIR changes.

If you do not tell The Curve Investments, a default rate may be applied. If the rate applied to your PIE income is lower than your correct PIR, you will be required to pay any tax shortfall as part of the income tax year-end process.

If the rate applied to your PIE income is higher than your PIR, any tax over-withheld will be used to reduce any income tax liability you may have for the tax year, and any remaining amount will be refunded to you.

Tax laws may change from time to time. The tax information in this document is based on current New Zealand tax legislation and is intended as a general guide only. It does not constitute tax advice and may not apply to your individual circumstances. We recommend that you seek independent tax advice from a qualified tax adviser before making any investment decision.

Tax is paid on your behalf at a rate approximating your marginal tax rate - capped at 28%.

7. Who is involved?

The Curve Investments

The Curve Investments Limited (formerly known as Elevation Capital Funds Management Limited) is the manager of the Fund. For more information about the Manager, visit

thecurveinvestments.co.nz

Our contact details

Email: **hello@thecurveinvestments.co.nz**
Phone: **+64 9 869 6815**
Address: **PO Box 99273, Newmarket, Auckland**

Third Parties

NAME	ROLE	DESCRIPTION
Public Trust	Supervisor	The Supervisor is responsible for supervising the performance of our functions, acting on behalf of investors, and ensuring the Fund's assets are appropriately held.
Public Trust	Custodian	Public Trust is responsible for holding the Fund's assets on behalf of investors and may appoint a sub-custodian.
BNP Paribas	Sub-custodian	Appointed and overseen by Public Trust to hold certain assets of the Fund and conduct certain transactions on behalf of the Fund.
Apex Group	Administration Manager	Performs various administrative functions we have delegated to it, including unit pricing and registry.

No person named in this document is required to advise on the merits of investing in this offer.

8. How to complain

Complaints about the investment can be made to us, the Supervisor and our approved dispute resolution schemes. as follows:

The Manager

If you have a complaint about this investment, please contact:

Phone: **+64 9 869 6815**
Email: **compliance@thecurveinvestments.co.nz**
Address: **PO Box 99273, Newmarket, Auckland**

The Supervisor

Corporate Trustee Services Public Trust

General Manager

PO BOX: **Private Bag 5902, Wellington 6140**
Phone: **0800 371 471**

Manager's Approved Dispute Resolution Scheme

We are a member of the independent dispute resolution scheme operated by Insurance & Financial Services Ombudsman Inc. (IFSO), approved by the Ministry of Business Innovation and Employment.

If you are not satisfied by our or the Supervisor's response to your complaint, you can refer the matter to IFSO:

Address: **Level 2, Solnet House
70 The Terrace Wellington**
Phone: **+64 4 499 7612
or 0800 888 202**

Full details of how to access the IFSO scheme can be obtained on their website

www.ifso.nz

IFSO will not charge a fee to you to investigate or resolve a complaint.

Supervisor's Approved Dispute Resolution Scheme

The Supervisor is a member of the independent dispute resolution scheme operated by Financial Services Complaints Limited (FSCL).

If you are not satisfied by our or the Supervisor's response to your complaint, you can refer the matter to FSCL:

Address: **Level 4, 101 Lambton Quay. Wellington 6011**
Phone: **0800 347 257**

Full details of how to access the FSCL scheme can be obtained on their website

www.fscl.org.nz

FSCL will not charge a fee to you to investigate or resolve a complaint.

9. Further information

Further information relating to the scheme and the managed investment products offered under the scheme is available on the offer register and the scheme register (for example, financial statements) at:

<https://disclose-register.companiesoffice.govt.nz>

A copy of the information on the offer register or scheme register is available on request to the Registrar.

ALL INVESTORS WILL RECEIVE THE FOLLOWING:

- regular investment statements;
- annual tax and performance reporting; and
- notices of material changes to the Fund (as and when applicable)..

The following information is available on the Manager's website at:

thecurveinvestments.co.nz

or on written request by email to the Manager, free of charge:

- quarterly fund updates, which include information about returns and total fees actually charged to investors during the previous year;
- the most recently calculated unit prices; and
- monthly Fund fact sheets.

10. How to apply

If you would like to invest in the Fund, you can apply online at:

thecurveinvestments.co.nz

or, fill out the application form and send it to us at the email address set out in section 7, along with your investment amount.

Please visit our website for a copy of the Application Form or contact us directly.

Contact Us



Email: **hello@thecurveinvestments.co.nz**
Phone: **+64 9 869 6815**
Web: **thecurveinvestments.co.nz**