



JUST LIFE GROUP LIMITED

OFFER DOCUMENT

1 FOR 14 RIGHTS OFFER OF ORDINARY SHARES

23 April 2021

This is an important document. You should read it carefully and in full before deciding whether to take up your Rights. If you have any doubts as to what to do, please consult your financial or legal adviser.

IMPORTANT INFORMATION

General Information

This document has been prepared by Just Life Group Limited (*Just Life*) in connection with a 1 for 14 renounceable rights offer of new ordinary shares to Eligible Shareholders to raise up to approximately \$4.5 million. The Offer is made under the exclusion in clause 19 of Schedule 1 of the Financial Markets Conduct Act 2013 (the *FMCA*).

This document is not a product disclosure statement for the purposes of the FMCA and does not contain all of the information that an investor would find in a product disclosure statement, or which may be required in order to make an informed investment decision about the Offer or Just Life.

Additional information available under continuous disclosure obligations

Just Life is subject to continuous disclosure obligations under the NZX Main Board Listing Rules. Market releases by Just Life, including its most recent financial statements, are available at www.nzx.com under ticker code JLG.

Just Life may, during the period of the Offer, make additional releases to NZX. To the maximum extent permitted by law, no release by Just Life will permit an applicant to withdraw any previously submitted application form without Just Life's consent.

Offering restrictions

No action has been taken to permit a public offering of the New Shares in any jurisdiction outside New Zealand and Australia. The distribution of this document (including an electronic copy) in a jurisdiction outside New Zealand or Australia may be restricted by law and persons who come into possession of it (including nominees, trustees or custodians) should seek advice on and observe any such restrictions.

In particular, this Offer document may not be distributed to any person, and the New Shares may not be offered or sold, in any country outside of New Zealand or Australia.

No person may subscribe for, purchase, offer, sell, distribute or deliver New Shares, or be in possession of, or distribute to any other person, any offering material or any documents in connection with the New Shares, in any jurisdiction unless in compliance with all applicable laws and regulations. This document may not be sent into or distributed in the United States.

No Guarantee

There is no guarantee that the Offer will proceed nor any guarantees about the future performance of Just Life or any return on any investment made under this document.

Decision to participate in the Offer

The information in this document does not constitute financial product advice or a recommendation to acquire New Shares. This document has been prepared without taking into account the investment objectives, financial, or taxation situation or particular needs of any applicant or investor.

Forward Looking Statements

Under no circumstances should you regard the inclusion of forward looking statements in this document as a guarantee of future performance.

The statements, although made in good faith, involve known and unknown risks, uncertainties and assumptions, many of which are beyond Just Life's control.

Privacy

Any personal information provided by Eligible Shareholders online or on the Acceptance Form will be held by Just Life and/or Link at the addresses set out in the Directory. This information will be used for the purposes of administering your investment in Just Life and will be disclosed to third parties only with your consent or if required by law. Under the Privacy Act 2020 (New Zealand), you have the right to access and correct any personal information held about you.

Dividend Policy

Just Life's intention is to declare a dividend each financial year. Each dividend will be determined by the Just Life board after due consideration of the capital requirements, operating performance, financial position, and cash flows of Just Life at the time. Just Life's dividend policy can be found on its website at <https://justlifegroup.co.nz/governance-documents/>.

Enquiries

Enquiries about the Offer can be directed to an NZX Firm or your financial or legal adviser. If you have any questions about the number of New Shares shown on the Acceptance Form that accompanies this document, or how to apply online or to complete the Acceptance Form, please contact Just Life's share registrar, Link Market Services Limited, whose contact details are set out in the Directory at the back of this Offer document.

Times

All references to time in this document are to New Zealand time.

Defined terms

Capitalised terms used in this Offer document have the specific meaning given to them in the Glossary at the back of this Offer document or in the relevant section of this Offer document.

Letter from the Independent Chair

Dear shareholders,

Pro rata renounceable rights offer

On behalf of the directors of Just Life Group Limited (*Just Life*), we are pleased to present you with the opportunity to participate in this renounceable rights issue to raise approximately \$4.5 million at an issue price of \$0.70 per share.

The capital raising is in the form of a pro rata rights offer to Eligible Shareholders. Under the offer, Eligible Shareholders may subscribe for 1 new share for every 14 existing shares held at 5.00pm on 4 May 2021, at a price of \$0.70 per share. The price represents a 27.1% discount to the last traded price on 22 April 2021, the date prior to the announcement of the offer. No assurance can be given on the future price of Just Life shares.

The Harvard Group, being Just Life's majority 70% shareholder, has committed to participate fully in the rights issue.

Your rights to subscribe for new shares under the offer are renounceable, meaning that you may take the following actions:

- Take up all or some of your rights; or
- Sell all or some of your rights; or
- Take up some of your rights, and sell all or some of the balance; or
- Do nothing with all or some of your rights.

As announced on 23 April 2021, Just Life has agreed to acquire the business of About Health, a leading provider of natural dietary supplements in New Zealand, for \$17 million. This purchase price will be paid for out of existing and new bank facilities with Bank of New Zealand, with the proceeds from this capital raising then being used to pay down those bank facilities.

This offer document sets out important information about the offer. Please read it carefully before deciding what to do. If you have any questions about how to deal with your rights, please talk to your financial or legal adviser.

The Board encourages you to consider participating in this offer.

Kindest regards



Phil Norman
Independent Chair
Just Life Group Limited

Key terms of the Offer

<p>The Offer</p>	<p>A pro-rata renounceable rights issue of 1 New Share for every 14 Existing Shares held on the Record Date.</p>
<p>Eligible Shareholder</p>	<p>Shareholders with registered addresses in New Zealand or Australia on the Record Date.</p>
<p>Rights</p>	<p>The right to subscribe for New Shares under the Offer.</p> <p>Eligible Shareholders have an entitlement to subscribe for 1 New Share for every 14 Existing Shares held on the Record Date (5.00pm, 4 May 2021). Eligible Shareholders do not pay for the Rights themselves. Eligible Shareholders will pay only for the New Shares issued to them if they choose to take up some or all of their Rights.</p> <p>Eligible Shareholders may take up all or some or none of their Rights. Alternatively, Eligible Shareholders may sell some or all of their Rights on the NZX Main Board between 3 May 2021 and 17 May 2021.</p> <p>Your Rights may have value. If you do nothing, your Rights will lapse and you will not be able to subscribe for any New Shares and may not realise any value for your Rights.</p> <p>The Offer is a pro rata offer. If you take up all of your Rights your percentage holding in Just Life will not reduce. However, if you do not take up all your Rights, your percentage holding in Just Life will reduce following completion of the Offer.</p>
<p>Issue Price</p>	<p>\$0.70 per New Share.</p>
<p>Offer Size</p>	<p>The maximum amount to be raised under the Offer is approximately \$4.5 million.</p>
<p>Shares currently on issue</p>	<p>90,983,147 Shares quoted on the NZX Main Board.</p>
<p>Maximum number of New Shares being offered</p>	<p>6,499,330 New Shares.</p>
<p>When to apply</p>	<p>Applications must be received by 5.00pm on the Closing Date (21 May 2021, unless extended).</p>

How to apply	<p>Application may be made online at www.justlifeshareoffer.co.nz. To complete an online application, you will be required to enter your CSN/Holder number and an entitlement number, each as shown on the Acceptance Form.</p> <p>Payment for applications made online must be made by direct debit. Alternatively you may apply using the enclosed Acceptance Form, together with payment in New Zealand dollars.</p>
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While participation in the Offer is optional, if Eligible Shareholders choose not to take up the Offer their shareholdings will be diluted.

Important dates

Announcement of the Offer	23 April 2021
Rights trading commences on the NZX Main Board	3 May 2021
Record Date for determining eligibility	5.00pm on 4 May 2021
Opening Date and mailing/emailing of Offer documentation	5 May 2021
Rights trading ends on the NZX Main Board	17 May 2021
Closing Date (last day for online applications, or for receipt of the Acceptance Form, with payment)	21 May 2021
Allotment, issue and quotation of New Shares	27 May 2021
Statements mailed	27 May 2021

These dates are subject to change and are indicative only. Just Life reserves the right to amend this timetable (including by extending the Closing Date) subject to applicable laws and rules of the NZX Main Board. Just Life reserves the right to withdraw the Offer and issue New Shares at any time before the Issue Date in its absolute discretion.

Terms and Conditions

The Offer

The Offer is an offer of New Shares in Just Life to Eligible Shareholders under a pro-rata renounceable rights issue. Under the Offer, Eligible Shareholders are entitled to subscribe for 1 New Share for every 14 Existing Shares held on the Record Date (with any fractional entitlements rounded up).

The New Shares are of the same class as (and rank equally with) Just Life's Existing Shares that are quoted on the NZX Main Board. Just Life will take any necessary steps to ensure that the New Shares are, immediately after the issue, quoted. The maximum number of New Shares being offered under the Offer is 6,499,330.

The Rights will be quoted on the NZX Main Board and can be traded. The Offer is not underwritten.

Issue Price

The Issue Price is \$0.70 per New Share. The Issue Price must be paid in full on application online or with a completed Acceptance Form delivered (either by mail, delivery, email or fax) to Link in accordance with the instructions set out in the Acceptance Form. Just Life may accept late Applications and Application Monies, but has no obligation to do so. Just Life may accept or reject (at its discretion) any online application or Acceptance Form that it considers is not completed correctly, and may correct any errors or omissions on any Acceptance Form.

If an Eligible Shareholder fails to accept any New Shares and pay the associated Application Monies by the Closing Date (5.00pm on 21 May 2021), their Rights will lapse.

As required by the Listing Rules, if Just Life receives, before the Closing Date, a renunciation and an acceptance in respect of the same Right(s), the renunciation shall be given priority to the acceptance.

Application monies received will be held in a trust account with Link until the corresponding New Shares are allotted or the application monies are refunded. Interest earned on the application monies will be for the benefit, and remain the property, of Just Life and will be retained by Just Life whether or not the issue of New Shares takes place. Any refunds of application monies will be made within 5 Business Days of the issue of New Shares (or such earlier date that the decision not to proceed with the Offer is made).

Eligibility

The Offer is only open to Eligible Shareholders, being those persons with registered addresses in New Zealand or Australia, who are registered as Shareholders at the Record Date.

Just Life considers that the legal requirements of other jurisdictions in which Shareholders have a registered address are such that it would be unduly onerous for Just Life to make the Offer, having regard to the low number of such Shareholders, the number and value of New Shares such Shareholders would be offered, the financial resources of Just Life and the costs of complying with overseas legal requirements.

Opening and Closing Dates

The Offer will open for receipt of acceptances on 5 May 2021 (the "**Opening Date**") and the last day for receipt of applications made online, or by the Acceptance Form, in each case with payment is 5.00pm on 21 May 2021 (the "**Closing Date**"), unless Just Life varies those dates subject to applicable laws and the Listing Rules.

Issue of New Shares

New Shares are expected to be allotted and issued by 27 May 2021 (the “**Issue Date**”). Statements for New Shares will be issued and mailed in accordance with the Listing Rules.

Terms and Ranking of New Shares

New Shares allotted and issued will be fully paid and will be the same class as (and rank equally in all respects with) other Shares on issue that are quoted on the NZX Main Board on the Issue Date. They will give the holder the right to one vote on a resolution at a meeting of shareholders (subject to any restrictions in Just Life’s constitution or the Listing Rules), the rights to dividends authorised by the Just Life board and the right to a proportionate share in any distribution of surplus assets of Just Life on any liquidation.

Partial acceptance

If you are an Eligible Shareholder, you are not required to subscribe for all of the New Shares to which you would be entitled under the Offer. You may subscribe for a proportion of your New Shares or allow your Entitlement to lapse.

Minimum amount raised

There is no minimum amount that must be raised for the Offer to proceed.

NZX Main Board Quotation

The New Shares have been accepted for quotation by NZ RegCo and will be quoted upon completion of allotment procedures. The NZX Main Board is a licensed market operated by NZX, which is a licensed market operator regulated under the FMCA.

Application has been made for permission to quote the Rights on the NZX Main Board and all NZX requirements have been duly complied with. However, NZ RegCo accepts no responsibility for any statement in this Offer document.

Rights trading

As the Rights are renounceable and will be quoted on the NZX Main Board, you may sell your Rights (whether in full or in part) by instructing an NZX Firm to do so, or through any other channel approved by NZX. You will also need to provide your CSN/Holder number or Authorisation Code (FIN). Brokerage may be payable in respect of such sales.

Alternatively, you may transfer your Rights off-market by completing the ‘Security Renunciation/Security Transfer’ section of the Acceptance Form and returning it to Link.

You may purchase additional Rights through an NZX Firm or any other channel approved by NZX. Trading of Rights will commence on the NZX Main Board under the ticker code JLGRA on 3 May 2021, and will end at 5.00pm on 17 May 2021.

Listing Rules

The issue of New Shares under the Offer is being undertaken under Listing Rules 4.3.1(a) and 4.4.

Amendments to the Offer and waiver of compliance

Notwithstanding any other term or condition of the Offer and/or the Application Form, Just Life may, at its discretion:

- make non-material modifications to the Offer on such terms and conditions it thinks fit (in which event applications for Shares under the Offer will remain binding on the applicant notwithstanding such modification and irrespective of whether an Application Form was received by Link before or after such modification is made); and/or
- suspend or terminate the Offer at any time prior to the issue of the Shares under the Offer (including by reviewing the timetable for the Offer). If the Offer is terminated, application monies will be refunded to applicants without interest within 5 Business Days of termination.

Just Life reserves the right to waive compliance with any provision of these terms and conditions.

Just Life will notify NZX of any waiver, amendment, variation, suspension, withdrawal or termination of the Offer.

Governing Law

These terms and conditions shall be governed by and construed in accordance with the laws of New Zealand.

Glossary

Acceptance Form	The entitlement and acceptance form accompanying this document for Eligible Shareholders
Business Day	has the meaning given to that term in the Listing Rules
Closing Date	5.00pm on 21 May 2021
Eligible Shareholder	A Shareholder of Just Life with a registered address in New Zealand or Australia as at the Record Date
Entitlement	The number of Rights to which Eligible Shareholders are entitled
Existing Share	A fully paid share in Just Life on issue on the Record Date
FMCA	Financial Markets Conduct Act 2013
Issue Date	27 May 2021
Issue Price	\$0.70 per New Share
Just Life	Just Life Group Limited
Link	Link Market Services Limited, Just Life's share registrar
Listing Rules	The listing rules of the NZX Main Board, as amended from time to time and for so long as Just Life is listed by NZX
New Share	An ordinary share in Just Life offered under the Offer of the same class as (and ranking equally in all respects with) Just Life's quoted Existing Shares at the time of the issue of the New Shares
NZX	NZX Limited
NZX Firm	Any entity designated as an NZX Firm under the Participant Rules of NZX
NZX Main Board	The main board equity security market operated by NZX
Offer	The offer to subscribe for New Shares to Eligible Shareholders as at the Record Date, pursuant to this document

Opening Date	5 May 2021
Record Date	5.00pm on 4 May 2021
Right	The renounceable right to subscribe for one New Share at the Issue Price, issued pursuant to the Offer
Share	One ordinary fully paid share in Just Life
Shareholder	A registered holder of Shares on issue

All references to time are to New Zealand time, references to currency are to New Zealand dollars, and any references to legislation are references to New Zealand legislation unless stated or defined otherwise.

Directory

Issuer	Just Life Group Limited 103 Hugo Johnston Drive Penrose Auckland 1061 New Zealand Website: www.justlifegroup.co.nz Telephone: +64 9 630 1300
Directors	Phil Norman (Independent Chair) Tony Falkenstein (Chief Executive Officer and Director) Ian Malcolm (Non-Executive Director) Richard Carver (Independent Director)
Share Registrar	Link Market Services Limited Level 11, Deloitte Centre 80 Queen Street Auckland 1010 New Zealand Email: enquiries@linkmarketservices.co.nz Telephone: +64 9 375 5998 Facsimile: +64 9 375 5990
Lawyers	Harmos Horton Lusk Limited Level 33, Vero Centre 48 Shortland Street Auckland 1010 New Zealand



Shareholder Details

«Reg_Line_5»
 «Reg_Line_5»
 «Reg_Line_5»
 «Reg_Line_5»
 «Reg_Line_6»

Shareholding as at 5.00pm (NZT) on
 4 May 2021: <number>
 CSN/Shareholder Number: <CSN number>
 Entitlement Number for Online Applications:
 <6 digit code>

**IMPORTANT: THIS DOCUMENT REQUIRES YOUR IMMEDIATE ATTENTION
 PLEASE READ THE 'EXPLANATORY NOTES' SECTION OVERLEAF BEFORE COMPLETING THIS FORM**

An application may be made using the online form at www.justlifeshareoffer.co.nz. Online application is encouraged.

ENTITLEMENT AND ACCEPTANCE FORM

1 FOR 14 ENTITLEMENT OFFER OF UP TO 6,499,330 ORDINARY SHARES ISSUED ON A FULLY PAID BASIS WITH \$0.70 PER NEW SHARE PAYABLE ON APPLICATION

Instructions for the completion of this Entitlement and Acceptance Form are enclosed. Please read the **EXPLANATION OF ENTITLEMENT** before completing this form. If you are in any doubt as to how to deal with this Entitlement Offer please consult an NZX Firm, or your financial or legal adviser.

Please complete this section and return in the manner set out on the enclosed instructions.

ENTITLEMENT AND ACCEPTANCE

Shares held on the Record Date (5.00pm 4 May 2021): <input style="width: 90%; height: 20px;" type="text"/>	Your full Entitlement to New Shares: <input style="width: 90%; height: 20px;" type="text"/>	Total application amount payable for full Entitlement: \$ <input style="width: 80%; height: 20px;" type="text"/>
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Part A: COMPLETE THIS SECTION TO APPLY FOR ALL OR SOME OF YOUR ENTITLEMENT

Please complete the following to accept your Entitlement and calculate the amount payable at the issue price of \$0.70 per New Share.

New Shares Accepted <input style="width: 95%; height: 20px;" type="text"/>	x	Amount per New Share <div style="text-align: center; font-weight: bold; font-size: 1.2em;">\$0.70</div>	=	Total Amount Payable \$ <input style="width: 80%; height: 20px;" type="text"/>
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IMPORTANT: If you choose to take up all or some of your Entitlement, this Entitlement and Acceptance Form, together with the total amount payable on acceptance, must be forwarded in the reply paid envelope accompanying the Offer Document (or returned by means of one of the other methods set out in the instructions) so as to be received by Link Market Services Limited (Share Registrar) **NOT LATER THAN 5.00pm (NZT) Friday, 21 May 2021**. If you wish to sell all or some of your Entitlement, you may do so by selling the part of your Entitlement that you wish to renounce. If you do not take up or sell any of your Rights they will lapse and you will not be able to subscribe for any New Shares.

DIRECT DEBIT PAYMENT

Direct debits allow Just Life or its agent to deduct money from your nominated bank account as payment for your application. If you wish to make payment by this method, please complete your account details below. By signing this Entitlement and Acceptance Form, the signatory agrees that Just Life or its agent is authorised to direct debit the bank account below for the total amount payable in accordance with the terms specified in the Explanation of Entitlement.

Account Name: _____

			0
Bank	Branch	Account number	Suffix

SIGNATURE

Please read the APPLICATION TERMS and APPLICATION INSTRUCTIONS on the back of this Form before completing (All holders as named in the top part of this Form must sign).

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Date: 2021 Daytime mobile number:

Email:

THIS FORM, TOGETHER WITH THE TOTAL AMOUNT PAYABLE ON APPLICATION, MUST BE RETURNED SO AS TO BE RECEIVED BY LINK MARKET SERVICES LIMITED NOT LATER THAN 5:00PM (NZT) FRIDAY 21 MAY 2021

SECURITY RENUNCIATION / SECURITY TRANSFER FORM

DO NOT SIGN THIS FORM IF YOU INTEND TAKING UP YOUR FULL RIGHTS ENTITLEMENT

PART I – DETAILS OF SELLER:

Full Name of Issuer	JUST LIFE GROUP LIMITED	
Description of Rights	Right to subscribe for New Shares at \$0.70 per New Share	
Number of Rights	In words:	In figures:
Seller(s) Details:	Seller(s) details appear on the front of this Form (Name Address and Shareholder number) and are not required to be completed.	
Signature of seller(s). All holders named on the front of this Form must sign below		
<hr/>		
Date: _____ 2021 Day time phone number: (____) _____		
I/We hereby sell and transfer the Rights described above in favour of the person(s) named below.		

PART II – BUYER'S ACCEPTANCE & DETAILS

Consideration	In words:	Figures \$
BUYER(S) Full Name(s):	_____	
Postal address:	<hr/> <hr/>	
BUYER'S CSN/Holder Number	_____	
Acceptance of Rights and Payment	Number of New Shares accepted:	Amount per Right
		\$0.70
		Payment Amount enclosed (A)
		\$

PAYMENT

DIRECT DEBIT

Direct debits allow Just Life or its agent to deduct money from your nominated bank account as payment for your application. If you wish to make payment by this method, please complete your account details below. By signing this Entitlement and Acceptance Form, the signatory agrees that Just Life or its agent is authorised to direct debit the bank account below for the total amount payable in accordance with the terms specified in the Explanation of Entitlement.

Account Name: _____

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Bank

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Branch

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Account number

0		
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Suffix

Signature of BUYER(S): _____

I/We acknowledge that this Form was distributed with the Offer Document and that I/we have received and read a copy of the Offer Document.

CERTIFICATE OF NON-REVOCAION OF POWER OF ATTORNEY: *(Complete this section if you are acting on behalf of someone for whom you have Power of Attorney)*

I, (name of Attorney)

of (address and occupation of Attorney)

HEREBY CERTIFY:

THAT, by Power of Attorney dated.....(insert date),(name of shareholder) (the 'Donor') appointed me his/her/its Attorney on the terms and conditions set out in the Power of Attorney.

THAT I have executed this Form under the Power of Attorney and pursuant to the powers thereby conferred on me.

THAT at the date of this certificate I have not received any notice or information of the revocation of that Power of Attorney by death (or winding up) of the Donor or otherwise.

Signed atthis..... day of2021

Signature of Attorney:.....

EXPLANATORY NOTES

APPLICATION TERMS

By returning the Entitlement and Acceptance Form I/We:

- Acknowledge that the Entitlement and Acceptance Form was distributed with the Offer Document for the **1 for 14** Renounceable Rights Offer and that I/we have received and read a copy of the Offer Document in full and agree to be bound by the Constitution of Just Life Group Limited and the terms and conditions of the Offer (including the representations and warranties contained in the Offer Document and the Entitlement and Acceptance Form).
- Acknowledge that the information contained in the Offer Document and the Entitlement and Acceptance Form is not a recommendation to acquire New Shares or financial product advice or that the New Shares are suitable for me/us, given my/our investment objectives, financial or taxation situation or particular needs.
- Represent and warrant that all details and statements in the Entitlement and Acceptance Form are complete and accurate.
- Represent and warrant that I/we have a registered address in New Zealand or Australia.
- Apply for the number of New Shares set out on the Entitlement and Acceptance Form and agree to be issued such number of New Shares.
- Acknowledge that once the Entitlement and Acceptance Form is returned, the application may not be varied or withdrawn except as required by law.
- Authorise Just Life Group Limited to do anything on my/our behalf necessary for the New Shares to be issued to me/us, including executing any documents to effect the issue of New Shares.

EXPLANATION OF ENTITLEMENT

1. The Entitlement and Acceptance Form sets out the number of New Shares to which you are entitled.
2. You are eligible to apply for that number of New Shares.
3. You may apply for all or some of your Entitlement of New Shares or none at all.
4. If you do not take up your Rights and wish to sell them, you may do so on-market by instructing an NZX Firm to do so (or through any other channel approved by NZX) prior to 5.00pm (NZT) on 17 May 2021 or off-market prior to the Closing Date by completing the Security Renunciation/Security Transfer Form.
5. If you choose to not take up your Rights or take up only some of your Rights, your shareholding in Just Life Group Limited will be diluted.
6. To subscribe for New Shares, you must complete the Entitlement and Acceptance Form.
7. Applications, once made, cannot be withdrawn.

APPLICATION INSTRUCTIONS

1. The subscription price payable upon application under the Rights Offer for each New Share is **\$0.70**.
2. Payments are to be made in New Zealand dollars by bank draft or direct debit as per the instructions in the enclosed Offer Document. Bank drafts must be made payable to 'Just Life Entitlement Offer' and crossed 'Non Transferable'.
3. An application by a company must be signed on behalf of the company by a person/persons duly authorised for that purpose.
4. Joint holders **must all sign**.
5. An application may be executed by an attorney, in which case the relevant Power of Attorney, if it has not already been noted by the Registrar, must accompany this acceptance.
6. This application constitutes an irrevocable offer by the applicant to subscribe for the number, or dollar amount of, New Shares specified in the Entitlement and Acceptance Form, on the terms and conditions set out in the Offer Document and the Entitlement and Acceptance Form.
7. If the Entitlement and Acceptance Form is not completed correctly, or if the accompanying payment is for the wrong amount, it may still be treated as valid. Applicants will not however be treated as having offered to purchase a greater number of New Shares other than the number for which payment is made. Application monies will be banked upon receipt into an account. Interest earned on that account will be paid to Just Life Group Limited.
8. Expressions defined in the Offer Document have the same meanings in the Entitlement and Acceptance Form. The Entitlement and Acceptance Form is governed by New Zealand law. Personal information provided by you will be held by Just Life Group Limited or the Share Registrar, at the addresses shown in the Directory of the Offer Document or at such other place as is notified upon request. This information will be used for the purpose of administering your investment. Under the Privacy Act 2020, you have the right to access and correct any personal information held about you.
9. When completed, the Entitlement and Acceptance Form together with the appropriate payment should be delivered to the Registrar in accordance with one of the methods specified below.
10. Applications must be received by the Registrar no later than 5.00pm (NZT) on **21 May 2021**. Just Life Group Limited may amend this date at its discretion, subject to any necessary approvals of NZX.

MAIL	Place this completed Acceptance Form (together with the appropriate payment) in the reply paid envelope provided and mail to Link Market Services, PO Box 91976, Victoria Street West, Auckland 1142
DELIVER	Link Market Services, Level 11, Deloitte Centre, 80 Queen Street, Auckland
SCAN AND EMAIL	applications@linkmarketservices.co.nz . Please use "Just Life Entitlement Offer" as the email subject.
ONLINE APPLICATIONS	You may also apply online. To do so, you must complete an online application at www.justlifeshareoffer.co.nz by no later than 5.00pm (NZT) on Friday, 21 May 2021. If you make an application online, you are not also required to complete and return this hardcopy form. Once your application has been completed successfully you will be emailed an application confirmation which you should keep for your records.