



IOOF wealth|builder Application Form

Issued by: IOOF Ltd (IOOF), ABN 21 087 649 625, AFS Licence No. 230522



Dated 20 October 2008

For assistance please call one of our **Client Services Officers** on **1800 002 217**

The Application Form is part of the IOOF WealthBuilder Product Disclosure Statement (PDS) dated 20 October 2008 (and any supplementary PDS) which provides important information about investing in IOOF WealthBuilder. We recommend you read the PDS and speak to a financial adviser before making a decision to invest. We will only consider applications for initial investments on receipt of this Application Form, which has been issued together with the PDS.

The investments offered in the PDS are only available to persons receiving the PDS and accepting the offer to invest within Australia. A person who gives another person access to the Application Form, must at the same time and by the same means, give the other person access to the PDS (and any supplementary PDS). All words and phrases in this Application Form have the same meaning as given to them in the PDS.

If you would like to receive a paper copy of the PDS including this Application Form, please contact one of our Client Services Officers on 1800 002 217 and we will send you one free of charge.

Please complete these instructions in BLACK OR BLUE INK using CAPITAL letters (except for your email address) and ✓ boxes where provided.

STEP 1 New Investment Application

This Application Form is to be completed for **new** investments into IOOF WealthBuilder.

If you are an *existing investor* with the IOOF Group, please provide your investor/account number:

Note: Generally existing investors who hold investments in other products within the IOOF Group, will not be required to provide proof of identification requirements under AML/CTF Law, unless they are applying under a different name to their existing accounts (e.g. as joint investors, or in a family company name) or in a different capacity to their existing accounts (e.g. as trustee for a trust, or director of a company).

STEP 2 Investor Details

You will need to complete certain sections of this Application Form depending on your investor type.

What part of Step 2 do I need to complete?

Complete **PART A** if you are:

- an Individual Investor¹; or
- Joint Investors

Complete **PART B** if you are:

- a Company

Complete **PART C** if you are:

- a Trust²

Complete **PART B (a), (b) and (h) only** if you are:

- Other investor³

then go to straight to Step 3.

Note: New applicants from this category will also need to complete an additional 'Identification Form'. For a copy of the applicable form, please contact one of our **Client Services Officers** on **1800 002 217** or visit our web site **www.ioof.com.au**

¹ Individual investors include individuals acting for themselves or as sole traders.

² Trusts may include Managed Investment Schemes, or Other Trusts such as Family or Charitable Trusts or Deceased Estates.

³ 'Other investors' may include Partnerships, Associations (such as Incorporated/Unincorporated Club/Body), Registered Co-operatives, Government Entities.

→ **Step 2** continued overleaf

(g) For Proprietary Companies only – please list full names and addresses of shareholders who own more than 25% of the company:

Shareholder 1	Given Name(s)	<input type="text"/>																														
	Surname	<input type="text"/>																														
	Residential address	PO Box not accepted	<input type="text"/>																								State	<input type="text"/>		Postcode	<input type="text"/>	
	Suburb		<input type="text"/>																								State	<input type="text"/>		Postcode	<input type="text"/>	
	Country of residence	<input type="text"/>																														
Shareholder 2	Given Name(s)	<input type="text"/>																														
	Surname	<input type="text"/>																														
	Residential address	PO Box not accepted	<input type="text"/>																								State	<input type="text"/>		Postcode	<input type="text"/>	
	Suburb		<input type="text"/>																								State	<input type="text"/>		Postcode	<input type="text"/>	
	Country of residence	<input type="text"/>																														
Shareholder 3	Given Name(s)	<input type="text"/>																														
	Surname	<input type="text"/>																														
	Residential address	PO Box not accepted	<input type="text"/>																								State	<input type="text"/>		Postcode	<input type="text"/>	
	Suburb		<input type="text"/>																								State	<input type="text"/>		Postcode	<input type="text"/>	
	Country of residence	<input type="text"/>																														
Shareholder 4	Given Name(s)	<input type="text"/>																														
	Surname	<input type="text"/>																														
	Residential address	PO Box not accepted	<input type="text"/>																								State	<input type="text"/>		Postcode	<input type="text"/>	
	Suburb		<input type="text"/>																								State	<input type="text"/>		Postcode	<input type="text"/>	
	Country of residence	<input type="text"/>																														

(h) Contact Person

A contact person must be nominated for the account.

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>				Surname	<input type="text"/>																											
Given name(s)	<input type="text"/>																																
Mailing address	<input type="text"/>																																
Suburb	<input type="text"/>																								State	<input type="text"/>		Postcode	<input type="text"/>				
Phone (AH)	<input type="text"/>				Phone (BH)	<input type="text"/>																											
Mobile	<input type="text"/>				Fax	<input type="text"/>																											
Email	<input type="text"/>																																
Date of birth	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																							

Please Note:

- All future notices and correspondence will be forwarded to the **contact person**;
- The contact person must be one of the signatories on the account; and
- If the contact person is intended to have authority to transact on the account, on behalf of the Company/Entity, **Step 10** 'Representative Facility' must be completed. Conditions applying to the appointment of a representative are detailed on page 47 of the PDS.

Security Password

For security purposes and easier access to your account information via the telephone, please provide a password:

Please note: When an investor is not an individual (e.g. a company or a trust) or when a representative is nominated, no account information will be provided via the telephone unless this password is quoted.

IOOF Portfolio online registration – to register for IOOF Portfolio Online, please complete the online application form via the Portfolio Online area of the IOOF web site, www.ioof.com.au and access details will be sent to you.

Please note you can only register for this service after you have received an investor number.

PART C – Trusts (Trust with a Corporate Trustee or Individual Trustees)

(a) Full name of the Trust

(b) Full business name (if any) of the Trustee in respect of the Trust

(c) Country of establishment of Trust

(d) Type of Trust: **Other Trust Type** (e.g. family, charitable, deceased estate)
 Please specify
 Managed Investment Scheme
 Either: **Registered** (provide ARSN if registered) ARSN
 OR **Unregistered**

Note for Trustees:

- For **Trusts with a Corporate Trustee**, complete subsection (e)-i below and subsection (f), if applicable. Note, additional client identification is required under AML/CTF Law. To obtain a copy of 'Identification Form – Australian and Foreign Companies', please contact one of our Client Services Officers on 1800 002 217. Alternatively, you can download a copy from our web site at www.ioof.com.au
- For **Trusts with Individual Trustees**, please complete subsection (e)-ii and subsection (f), if applicable.
- **All trustees must sign** the Applicant Declaration in **Step 11**.

(e) Details of Trustee(s) / Contact Person

i. Corporate Trustee

Company Name

Contact person⁵

Title (Dr/Mr/Mrs/Ms/Miss) Surname
 Given name(s)
 Mailing address
 Suburb State Postcode
 Phone (AH) Phone (BH)
 Mobile Fax
 Email
 Date of birth / /

⁵ All future notices and correspondence will be sent to the **contact person** (Corporate Trustee). The contact person must be a signatory on the account. If the contact person is intended to have authority to transact on the account on behalf of all signatories, **Step 10** 'Representative Facility', must be completed. Conditions applying to the appointment of a representative are located on page 47 of the PDS.

STEP 3 Life Insured

Individual Investors

By default, each investor (policy owner) registered on the account is automatically registered as the Life Insured(s). If you wish to nominate a Life Insured who is different to the investor(s), or if you are taking out a Child's Advancement Policy, please complete this section.

Corporate Investors

Where the investor is a company or other entity, a Life Insured must be nominated.

Life Insured

Is this a Child's Advancement Policy?

Tick if Yes. If Yes, please refer to the 'Child's Advancement Policy' important note below before completing the Life Insured's details.

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Mailing address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
Date of birth	<input type="text"/>	Postcode	<input type="text"/>

/ /

Child's Advancement Policy

Please note that if a Child's Advancement Policy is to be issued, only one child can be nominated and **only one investor can be registered as the policy owner**. The child must be nominated as the Life Insured (above). The adult (eg. parent/guardian) must be registered as the policy owner.

Please nominate a vesting age* **(between 10 to 25 years of age)**

*Where no nomination is made, the policy transfer will take effect when the child reaches 25 years of age.

STEP 5 Regular Savings Plan (optional)

Do you wish to set up a Regular Savings Plan (RSP), through a direct debit facility from your nominated financial institution account?

If your initial deposit is less than \$2,000, you MUST tick 'yes'.

Yes To commence a RSP you must complete the **Direct Debit Request Form**.

You might also wish to select the optional **RSP Automatic Increase Facility**, please see below.

No Go to **Step 6**

Please note:

- Your initial contribution (minimum of \$500) must be received prior to the direct debit commencing.
- The amount will be deducted from your nominated financial institution account on the 15th day of each month or the nearest business day after the 15th day of the month.

You can change your RSP contributions or financial institution account details at any time by completing a new Direct Debit Request Form.

A copy can be obtained from our web site at www.ioof.com.au or alternatively by contacting our Client Services Officers on **1800 002 217**.

RSP Automatic Increase Facility (Optional)

Do you wish to take advantage of the RSP Automatic Increase Facility?

Yes By selecting this feature, I/we understand that my/our monthly RSP contribution will be automatically increased each policy anniversary year by 125% of my/our previous year's monthly RSP contribution.

- Each year, three months prior to your policy anniversary date, you will receive notification of the intended increase to your RSP contribution.
- You are free to cancel the RSP Automatic Increase Facility at anytime.

No Go to **Step 6**

STEP 7 Proof of Identity Requirements

AML/CTF Law obligates IOOF to verify the identity of each of its investors before providing financial services to them.

Please note, generally existing investors within the IOOF Group, do not need to provide the proof of identity listed below.

Individual Investor Applicants

If you are a new individual investor in the IOOF WealthBuilder, making a new investment application, you will need to provide originals or **certified copies** of one or more of the following documents. The proof of identity documents are required to be submitted with your Application Form.

	Type of Investor (please ✓ appropriate box)	Proof of Identity – provide the relevant document(s).
(a)	<input type="checkbox"/> Individuals acting for themselves. Note , for joint investors, the necessary proof of identity is required for each investor. OR <input type="checkbox"/> Individuals acting as a sole trader.	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • Current driver's licence (issued under Australian State/Territory, containing a photograph of the individual). Please copy front and back of licence. • Passport (a passport that has expired within the preceding 2 years is acceptable). <p>OR</p> <p>One of the following documents:</p> <ul style="list-style-type: none"> • Birth certificate or birth extract. • Citizenship certificate issued by the Commonwealth. • Centrelink card issued by Centrelink that entitles the person to financial benefits. <p>AND</p> <ul style="list-style-type: none"> • A notice issued to an individual (e.g. tax notice within last 12 months, utilities bill within last 3 months).
(b)	<input type="checkbox"/> Individuals who have been nominated as a Representative or Power of Attorney.	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • Current driver's licence (issued under Australian State/Territory, containing a photograph of the individual). Please copy front and back of licence. • Passport (a passport that has expired within the preceding 2 years is acceptable). <p>OR</p> <p>One of the following documents:</p> <ul style="list-style-type: none"> • Birth certificate or birth extract. • Citizenship certificate issued by the Commonwealth. • Centrelink card issued by Centrelink that entitles the person to financial benefits. <p>AND</p> <ul style="list-style-type: none"> • A notice issued to an individual (e.g. tax notice within last 12 months, utilities bill within last 3 months). <p>Please note:</p> <ul style="list-style-type: none"> • Nominated representatives must complete Step 10 'Representative Facility' of the Application Form (Step 10 is not required for Power of Attorney). • Where a Power of Attorney has been granted, a certified copy of the Power of Attorney must be provided.

Please see the 'Completing Proof of Identity' document for a list of persons authorised to certify copies of original documents. To obtain a copy please contact one of our Client Services Officers on 1800 002 217. Alternatively, you can download a copy from our web site at www.ioof.com.au

All Non-Individual Investor Applicants (e.g. Companies, Trusts, Partnerships etc)

Additional proof of identity is also required.

The proof of identity requirements for non-individual investors are included on a separate document, titled 'Completing Proof of Identity'. To obtain a copy please contact one of our Client Services Officers on 1800 002 217. Alternatively you can download a copy from our web site at www.ioof.com.au.

If you require any assistance completing this form please contact one of our Client Services Officers on 1800 002 217.

STEP 8 Financial Adviser Remuneration (Financial Adviser to complete, if applicable)

This section allows you, in consultation with your financial adviser, to instruct us on the amount of upfront adviser commission which will apply to your initial (and subsequent) contributions.

Please note:

- Where there is no financial adviser linked to your account, you will not be charged the Contribution Fee.
- If you have a financial adviser, and no upfront adviser commission is stated below, the maximum Contribution Fee will be charged and maximum upfront commission paid to your financial adviser.
- The adviser commission quoted below is inclusive of GST.
- If zero, then write 0.00% in the boxes provided.

Upfront Commission: % (maximum of 3.30% inclusive of GST)
to be applied to the initial contribution as specified in this Application Form.*

*The above upfront adviser commission **will also apply** to all additional contributions received unless instructed otherwise on receipt of individual contributions, or if a 'Standing Upfront Commission' is nominated.

Standing Upfront Commission (optional)

If your financial adviser wishes to nominate a different (standing) upfront commission structure for future additional contributions, please complete the section below.

Standing Upfront Commission: % (maximum of 3.30% inclusive of GST)
to be applied to future additional contributions received, unless individually stated otherwise.

STEP 9 Financial Adviser Details (Financial Adviser to complete, if applicable)

We will only register a financial adviser who:

- holds a current AFS Licence; or
- is an authorised representative of an AFS Licensee.

Financial Adviser Details

Authorised Representative Name

Authorised Representative No.

AFS Licence Name

AFS Licence No.

If you are a new financial adviser[^], please also complete the following details:

Business name

Business address

Suburb State Postcode

Mailing address

Suburb State Postcode

Phone Fax

Mobile

Email

[^] An email notifying you of your new financial adviser number will be forwarded to your office shortly.

→ **Step 9** continued overleaf

Declaration by Financial Adviser

In submitting this Application Form:

- I declare that I hold a current Australian Financial Services Licence OR I am a representative or an authorised representative nominated to act on behalf of a holder of a current Australian Financial Services Licence;
- I confirm that I have provided the applicant with all necessary information concerning their chosen investment, including the Product Disclosure Statement;
- I confirm that fees and commissions have been fully explained to the applicant; and
- I confirm that I have conducted the relevant customer identification process in line with obligations under AML/CTF Law, and:
 - I have attached the necessary proof of identity documents with this Application Form; **OR**
 - I have sighted and retained copies of the necessary proof of identity documents as recorded below in the 'Record of Proof of Identity' table:

RECORD OF PROOF OF IDENTITY (ID) #	ID Document 1	ID Document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified Copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified Copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date	<input type="text" value="DD / MM / YYYY"/>	<input type="text" value="DD / MM / YYYY"/>
Expiry date	<input type="text" value="DD / MM / YYYY"/>	<input type="text" value="DD / MM / YYYY"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

For further information on the types of proof of identity which can be attached or, verified and retained for each investor type, please refer to the 'Completing Proof of Identity', document which is located on our web site at www.ioof.com.au. This document also includes a list of persons authorised to certify copies of the original documents.

Dealer Stamp

For assistance, financial advisers can contact our Adviser Services Team on 1800 659 634

STEP 10 Representative Facility (optional)

Do you wish to nominate a representative on your WealthBuilder account?

Yes Please complete the section below.

No Go to **Step 11**

Power of Attorney

If this application is signed under a Power of Attorney, you **do not** need to complete this section.

Nomination of representative

I/We nominate the following person as my/our representative:

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Mailing address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
Country	<input type="text"/>	Postcode	<input type="text"/>
Phone (AH)	<input type="text"/>	Phone (BH)	<input type="text"/>
Mobile	<input type="text"/>	Fax	<input type="text"/>
Email	<input type="text"/>		
Date of birth	<input type="text"/>	<input type="text"/>	<input type="text"/>
Relationship to Investor	<input type="text"/>		


Proof of identity is required for all nominated representatives.

Please ensure the required proof of identity documents are included with this Application Form, as detailed in **Step 7**.

Declaration of representative

I, the representative, have read and agree to the conditions as detailed on page 47 of the PDS, entitled 'Representative Facility'.

Representative Signature



Date

→ **Step 10** continued overleaf

STEP 11 Applicant Declaration

I/We wish to invest in IOOF WealthBuilder as described in the PDS (including any Supplementary PDS). I/We have personally received the PDS or paper print out of the electronic version of the PDS (and any Supplementary PDS) accompanied by, or attached to, this Application Form dated 20 October 2008 before making an investment.

I/We declare that:

- I/we have agreed to the PDS being given to me by the PDS being made available to me on the IOOF web site;
- I/we have read, understood and agree to be bound by the terms and conditions relating to IOOF WealthBuilder and the IOOF web site;
- all details in this Application Form are true and correct and undertake to inform IOOF of any changes to the information supplied as and when they occur;
- I/we have received and accepted this offer in Australia; and
- I/we agree to provide any information that may be required for the purposes of AML/CTF Law.

I/We confirm that I/we have read and understood:

- that an investment made in IOOF WealthBuilder does not represent an investment in IOOF Ltd (IOOF), ABN 21 087 649 625, AFS Licence No. 230522 nor any related body corporate within the IOOF Group, not any investment management company appointed to manage the investment assets of the IOOF WealthBuilder Funds;
- that neither IOOF nor any related body corporate within the IOOF Group, nor any investment management company appointed to manage the investment assets of the IOOF WealthBuilder Funds, guarantees the performance of any IOOF WealthBuilder Fund, except the Capital Guaranteed Fund where the return of capital is guaranteed;
- that investments in IOOF WealthBuilder are subject to investment risks including possible delays in repayment and loss of income and principal invested (excludes the Capital Guaranteed Fund); and
- the PDS (and any Supplementary PDS) in full and on becoming an investor, I/we agree to be bound by the provisions of the PDS and Benefit Fund Rule 7.4 (as amended).

I/We acknowledge that I/we have read and understood the Privacy section in the PDS and I/we consent to providing IOOF with personal information pursuant to the Privacy Act 1988 for the purposes described in the PDS.

AML/CTF Law

I/We acknowledge that I/we have read and understood the client identification requirements in line with the AML/CTF Law as disclosed in the PDS, and confirm that I/we have provided either original or certified copies of the relevant proof of identity documentation*.

* Proof of identity requirements are generally not required for existing investors within the IOOF Group as detailed in the PDS. Proof of identity documentation must either accompany this Application Form to IOOF or have been provided to your financial adviser and retained on their records as confirmed in **Step 9** of this Application Form.

Marketing material

If you do **not** agree to IOOF or any related body corporate within the IOOF Group using your personal information for the purposes of marketing the products and services of the IOOF Group from time to time, then please ✓ this box:

Child's Advancement Policy

I agree to the future transfer of ownership of this Policy to the nominated child as specified on page 9 of this Application Form. This transfer will be effective from the date the child reaches the nominated vesting age (or if no nomination is made, when the child reaches 25 years of age).

Power of Attorney

If your application is signed under a Power of Attorney, please enclose a certified copy of the Power of Attorney and the proof of identity documents required in **Step 7** ('Proof of Identity Requirements') for both the Applicant and the Attorney with your Application Form. If signed under Power of Attorney, the Attorney certifies that he/she has not received notice of revocation of that power.

Corporate investors

This Application Form must be signed either:

- under common seal;
- by two directors or a director and company secretary; or
- by the sole director (where applicable).

If not signing under common seal, please state your title, e.g. Director, Company Secretary or Sole Director and Company Secretary.

Investor/Signatory 1

X

Title (if applicable) e.g. Director/Sole Director/Company Secretary

Date / /

Investor/Signatory 2 (for Joint Investor or additional Trustees, if applicable)

X

Title (if applicable) e.g. Director/Sole Director/Company Secretary

Date / /

Investor/Signatory 3 (for Joint Investor or additional Trustees if applicable)

X

Title (if applicable) e.g. Director/Sole Director/Company Secretary

Date / /

Signatory 4 (for additional Trustees if applicable)

X

Title (if applicable) e.g. Director/Sole Director/Company Secretary

Date / /

Common Seal (if required)

IMPORTANT REMINDER

If investing as **Other Investor** e.g. a Partnership, Association (Incorporated/Unincorporated Club/Body), Registered Co-operative or Government Entity, you will need to complete and return with your Application Form, the additional **'Identification Form'** relevant to your investor type.

In addition, for **all non-individual investors** (e.g. Companies, Trusts, Partnerships) additional proof of identity is required to be provided with this Application Form. Please refer to the separate form titled **'Completing Proof of Identity'**.

A copy of these forms can be downloaded from our web site at www.ioof.com.au, or alternatively you can request a copy from one of our **Client Services Officers** on **1800 002 217**.

If **nominating a representative**, please note additional proof of identity is required to be provided with this Application Form. Please refer to **Step 10** 'Representative Facility'.

Cheque and Application Details

Please complete your **cheque made payable** to **'IIML Application Trust Account A/C [Applicant's Name]'** marked **'Not Negotiable'**.

For example if Robert Brown invests, the relevant cheque will be made payable as follows:

IIML Application Trust Account A/C Robert Brown

Please print, sign and send your completed Application Form and cheque to:

IOOF WealthBuilder

Reply Paid 264

Melbourne VIC 8060