

Step 2: Type of Investment Instructions

Please tick the type of Investment Instructions you wish to provide:

Instruction	Steps to read/complete
<input type="checkbox"/> Specific Investment Instruction/one-off deposit – Provide a Specific Instruction for a initial/one-off deposit made by cheque.	Steps 3 (a) and 9
<input type="checkbox"/> Primary Instruction – Establish or change your main Investment Instruction.	Steps 3 (b), 4 and 9
<input type="checkbox"/> Re-weight* Instruction – Provide a re-weight instruction for your investment options.	Steps 3 (c) and 9
<input type="checkbox"/> Switching Instruction – Provide a switching (excluding a re-weight) instruction for your investment options and/or invest cash from your Cash Account into one or more investment option(s).	Steps 5 and 9
<input type="checkbox"/> Income Distributions – Establish or change your distribution method.	Steps 6 and 9
<input type="checkbox"/> Cash Account Top Up – Set your minimum Cash Account requirement.	Steps 7 and 9
<input type="checkbox"/> Term Deposit – Provide an instruction to invest in a Term Deposit.	Steps 3 (a), 8 and 9

*Does not include Term Deposits.

Step 3: Investment Instructions – Specific/Initial, Primary and Re-weight Instruction



Please ensure the Primary Instruction and Re-weight Instruction (if applicable) include at least the default minimum allocation against the Cash Account. The percentages allocated to the Cash Account and your selected investment option(s) must be whole numbers and add up to 100%.

The default Cash Account minimum is 1%.

APIR code	Asset code	Name of Investment Option(s)	Step 3 (a)		Step 3 (b)	Step 3 (c)
			Specific/Initial Investment Instruction	Primary Instruction	Re-weight Instruction	
–	CA0001	Cash Account (mandatory)	\$ MANDATORY	OR MANDATORY %	MANDATORY %	MANDATORY %
Easy Choice						
IOOF Diversified Multi – Conservative						
IOF0095AU	UU1148	IOOF MultiMix Conservative Growth Trust	\$	OR	%	%
IOOF Diversified Multi – Balanced						
IOF0093AU	UU1149	IOOF MultiMix Balanced Growth Trust	\$	OR	%	%
IOOF Diversified Multi – Growth						
IOF0097AU	UU1147	IOOF MultiMix Hi Growth Trust	\$	OR	%	%
IOOF Sectoral Multi – Australian Shares						
IOF0092AU	UU1150	IOOF MultiMix Australian Shares Trust	\$	OR	%	%
IOOF Sectoral Multi – Global Shares						
IOF0098AU	UU1151	IOOF MultiMix International Shares Trust	\$	OR	%	%
Investor Choice						
Cash						
Cash Management						
IOF0141AU	UU1183	Perennial Cash Trust	\$	OR	%	%
IOF0143AU	UU1230	Perennial Protected Cash Trust	\$	OR	%	%
Term Deposits						
–	–	Adelaide Bank 6 month Term Deposit	\$	OR	%	%
–	–	Adelaide Bank 12 month Term Deposit	\$	OR	%	%
Cash Enhanced						
IOF0047AU	UU0100	Perennial Cash Enhanced Wholesale Trust	\$	OR	%	%



Please ensure you also complete Step 8.

Step 3: Investment Instructions – Specific/Initial, Primary and Re-weight Instruction

APIR code	Asset code	Name of Investment Option(s)	Step 3 (a)			Step 3 (b)	Step 3 (c)
			Specific/Initial Investment Instruction	Primary Instruction	Re-weight Instruction	Primary Instruction	Re-weight Instruction
Australian Fixed Interest							
Mortgages							
HOW0005AU	UU0086	Challenger Howard Wholesale Mortgage Fund**	\$	OR	%	%	%
Bonds							
IOF0046AU	UU0099	Perennial Fixed Interest Wholesale Trust	\$	OR	%	%	%
VAN0001AU	UU1127	Vanguard® Australian Fixed Interest Index Fund	\$	OR	%	%	%
Enhanced Yields							
AMP0685AU	UU1042	AMP Capital Enhanced Yield Fund Class A**	\$	OR	%	%	%
Global Fixed Interest							
Diversified							
MAL0012AU	UU1063	BlackRock Monthly Income Fund (Class D units)	\$	OR	%	%	%
MAQ0274AU	UU1053	Macquarie Master Diversified Fixed Interest Fund	\$	OR	%	%	%
VAN0103AU	UU1128	Vanguard® International Fixed Interest Index Fund (Hedged)	\$	OR	%	%	%
Australian Shares							
Large Companies							
AMP0370AU	UU0012	AMP Capital Equity Fund Class A	\$	OR	%	%	%
PAM0001AU	UU1046	Challenger Wholesale Australian Share Fund	\$	OR	%	%	%
IOF0048AU	UU0101	Perennial Growth Shares Wholesale Trust	\$	OR	%	%	%
IOF0206AU	UU0112	Perennial Value Shares Wholesale Trust	\$	OR	%	%	%
SCH0101AU	UU1061	Schroder Wholesale Australian Equity Fund	\$	OR	%	%	%
Small Companies							
EGG0001AU	UU1050	Eley Griffiths Group Small Companies Fund	\$	OR	%	%	%
Specialist							
PPL0106AU	UU1055	Aviva Investors High Growth Shares Fund (Professional Selection)	\$	OR	%	%	%
LEF0043AU	UU1082	Optimix Wholesale Australian Share Trust – Class A Units	\$	OR	%	%	%
PER0046AU	UU0154	Perpetual Wholesale Industrial Fund	\$	OR	%	%	%
Global Shares							
Large Companies (Unhedged/Active Hedged)							
CRS0005AU	UU0034	Aberdeen Actively Hedged International Equities Fund	\$	OR	%	%	%
NML0348AU	UU1011	AXA Wholesale Global Equity – Value Fund	\$	OR	%	%	%
ZUR0061AU	UU0194	Zurich Investments Global Thematic Share Fund	\$	OR	%	%	%
Small Companies							
JBW0103AU	UU0118	Goldman Sachs JBWere Global Small Companies Wholesale Fund	\$	OR	%	%	%
VAN0022AU	UU1217	Vanguard® International Small Companies Index Fund (Hedged)	\$	OR	%	%	%
Specialist							
LEF0047AU	UU1080	Optimix Wholesale Global Share Trust – Class A Units	\$	OR	%	%	%
PLA0002AU	UU0159	Platinum International Fund	\$	OR	%	%	%

Step 4: Changing your Primary Instruction (for Existing Investors only)

I/We direct IOOF to change my/our Primary Instruction (my/our main Investment Instruction) in accordance with:

the instructions provided in the 'Primary Instruction' column in the table in Step 3 (b)

OR

the instructions provided in the 'Re-weight' column in the table in Step 3 (c)

Step 5: Switching Instructions (for Existing Investors only)

Please indicate which investment option(s) you wish to redeem units in and which investment options you wish to purchase units in.

FROM	% of investment option OR \$ amount of investment option		
Name of Investment Option(s)	APIR code	Asset code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
TO	% of redeemed funds to be invested		
Name of Investment Option(s)	APIR code	Asset code	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
			Total* <input type="text"/>

*Total amount needs to equal 100%.



Please ensure percentages are whole numbers.

Step 6: Income distributions

I/We direct IOOF to manage any income distributions that I/we receive from my/our investment option(s) as follows:

Re-invest (default option) Re-invest 100% of the income distributions back into the same investment option that made the income distribution. (This is a default option, which means it will apply automatically even if you do not make a selection.)

OR

Retain in Cash Account Leave all income distributions to accumulate in my/our Cash Account.

OR

Automatic Distribution Facility Pay all accumulated income distributions to my/our nominated bank account below.

Please transfer accumulated income distributions to my/our nominated bank account:

Quarterly

Half-yearly

Financial institution

Financial institution	<input type="text"/>
Branch	<input type="text"/>
Account name	<input type="text"/>
BSB number	<input type="text"/> – <input type="text"/> Account number <input type="text"/>



The Automatic Distribution Facility will run on the 20th day of the month (or next business day) following the end of the relevant quarter or half-year and distributions will remain the Cash Account until date of payment and any amounts less than \$200 will be held in your Cash Account until the next payment period.

Step 7: Cash Account Top Up

If the balance in your Cash Account is likely to fall below zero in the next seven days, you authorise IOOF to 'top up' the balance to the minimum Cash Account requirement to 1% of your account balance,

PLUS amounts expected to fall due within the next seven days.

If you would like to set a higher minimum Cash Account requirement, please specify the percentage amount here: %

IOOF will 'top up' your Cash Account balance by redeeming the necessary amount from your existing managed funds (without prior notice to you) with the highest balance.

Step 8: Term Deposit details

Please indicate how the Term Deposit is to be opened:

By cheque attached to this form.

AND/OR one of the following options (for Existing Investors only):

Amount \$

Redeem funds from my/our existing investment option with the highest balance.

OR

Redeem funds from all of my/our existing investment options proportionately.

OR

Redeem funds from my/our existing investment options or from the Cash Account as per the instructions in the table below.

FROM

APIR code	Asset code	Name of Investment Option(s)	Amount % OR \$
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total			<input type="text"/>

! Where you elect to redeem assets to open the Term Deposit, we will not purchase your Term Deposit until the proceeds from all redemptions necessary have been received into the Cash Account. Please ensure you have read Section 3 of the Offer Document.

Step 9: Applicant/Investor declaration and signature(s)

In signing this Investment Instructions form, I/we declare that:

Investment Instruction*

- the Service Operator, IOOF Investment Management Limited (IOOF), ABN 53 006 695 021, AFS Licence No. 230524 is directed to process the Investment Instructions specified on this form;
- the Investment Instruction provided in this form overrides any previous Investment Instruction;
- my/our main Investment Instruction will be my/our Primary Instruction and will be used for my/our initial deposits and all additional deposits (less any Adviser Service Fee – Upfront) and income distributions (if applicable), unless I/we provide IOOF with alternate instructions. I/We understand that this does not apply to the transfer of investments from an existing IOOF Investment Service or an IOOF Portfolio Service Superannuation Fund product;
- if I/we have omitted to insert an amount against the Cash Account in my/our Investment Instruction, I/we authorise IOOF to deduct the amount necessary from the investment option with the highest percentage allocation to satisfy the required minimum allocation to the Cash Account;
- if there are two or more investment options that share the highest percentage allocation, I/we authorise IOOF to deduct the amount necessary from the first of such investment options that share the highest percentage allocation and I/we authorise IOOF to deduct the amount necessary from the first of such investment options listed in the table to satisfy the default minimum allocation to the Cash Account.

Offer Document

- I/we have received (either from the IOOF web site or from a financial adviser), read and understood the current Offer Document and any Supplementary Offer Document for the relevant product or service, and the current product disclosure statements of the underlying managed funds I/we have selected;
- the Service Operator provided me/us with the product disclosure statements for the underlying managed funds I/we have selected via the IOOF web site (www.ioof.com.au) and I/we agree to receive these product disclosure statements by obtaining them from the web site; and
- I/we may not have the most current product disclosure statement and continuous disclosure information for a managed fund when switches and/or further investments are made into the fund.

Step 9: Applicant/Investor declaration and signature(s) (continued)

Investment Options

- if I/we have acquired the services of a licensed financial adviser concerning my/our choice of investment options, that I/we have been fully informed of the nature and risks of the selected investment options and am/are satisfied these investments are suitable for my/our investment needs;
- if I/we choose not to acquire the services of a financial adviser, then I/we understand the risks and effects of this investment and take full responsibility for my/our choice of investment options.

Investments with extended redemption periods

- I/we acknowledge that if I/we make an investment in an investment option that is designated as an investment option with an extended redemption period (in the investment menu as updated on my/our web site at www.ioof.com.au), I/we have been informed that:
 - (a) the Service Operator is not required to transfer the whole of my/our withdrawal amount (or a partial amount requested to be transferred) until after receiving all that is necessary to process my/our request;
 - (b) the reasons why an investment is illiquid is due to the underlying fund manager imposing withdrawal restrictions or having the ability to extend the withdrawal period in certain market conditions;
 - (c) the maximum period in which a transfer must be effected is the period set out in the underlying product disclosure statement which may be up to 365 days for some investment options with an extended redemption period.
- I/we understand and accept the conditions as outlined above when investing in an investment option with an extended redemption period because of the illiquid nature of the investment.

Switching Instruction

If I/we have given IOOF a switching instruction, it:

- must satisfy the minimum requirements as set out in the relevant Offer Document;
- cannot be finalised until proceeds from all redeemed investment options have been deposited into my/our Cash Account;
- will normally be finalised within 10 business days following the receipt of my/our switching request; and
- may give rise to a buy/sell spread or capital gains tax.

Term Deposits

If I/we have invested in Term Deposits:

- I/we have read, understood and agree to the terms and conditions regarding investing in Term Deposits as set out in the Offer Document;
- the Service Operator provided me/us with the product guide for the underlying Term Deposit I/we have selected via the IOOF web site (www.ioof.com.au) and I/we agree to receive the product guide by obtaining them from the web site;
- I/we have received (either from the IOOF web site or from a financial adviser), read and understood the current product guide and any supplementary product guide for the relevant product or service, and the current product guide statements of the underlying Term Deposit I/we have selected; and
- I/we acknowledge that where this Investment Instruction for a Term Deposit is made at the same time as a new Application for an IOOF product or service, this Investment Instruction will be processed before any other Investment Instruction relating to my/our new account is processed.

Privacy

I/We have read and understood the 'Your privacy' section in the Offer Document and consent to providing IOOF with my/our personal information pursuant to the Privacy Act 1988 for the purposes described in the Offer Document. I/We also acknowledge that the IOOF Group Privacy Policy is available on the IOOF web site (www.ioof.com.au) or can be obtained by calling a **Client Services Officer** on **1800 062 963**.

Note for corporate applicants

This Application must be signed either:

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

Joint Investors

If there are joint investors, both investors are required to sign below unless instructions to accept one signature have previously been given to IOOF in writing.

Representative

If you are a representative/financial adviser, acting on behalf of the account holder(s), you must sign under the heading 'Signatory 1' under Part A – INDIVIDUAL INVESTOR or JOINT INVESTORS.

*Investment Instruction refers to your Primary Instruction, Re-weight Instruction and/or Specific Instruction as applicable.

Step 9: Applicant/Investor declaration and signature(s) (continued)

PART A – INDIVIDUAL INVESTOR or JOINT INVESTORS

Signatory 1

Date / /

Full name

Signatory 2 (if applicable)

Date / /

Full name

PART B – CORPORATE INVESTOR (including CORPORATE TRUSTEE), TRUST (INDIVIDUAL TRUSTEE(S)), SELF MANAGED SUPERANNUATION FUND, INCORPORATED/UNINCORPORATED CLUB/BODY or DECEASED ESTATE

Signatory 1

Date / /

Title e.g. Director/Sole Director/
Company Secretary

Full name

Signatory 2

Date / /

Title e.g. Director/Sole Director/
Company Secretary

Full name

Signatory 3 (for additional
Trustees if applicable)

Date / /

Title (if applicable)

Full name

Signatory 4 (for additional
Trustees if applicable)

Date / /

Title (if applicable)

Full name

**Common seal
(of company) if required**

Please sign and return this form by post to:

Pursuit, Reply Paid 264, Melbourne, VIC 8060

Phone: 1800 062 963

Facsimile: 1800 558 539

Service Operator: IOOF Investment Management Limited, ABN 53 006 695 021, AFS Licence No. 230524