



1 June 2025

## Family Member Application – IOOF Personal Super

This form is to be completed by you, an existing member of IOOF Employer Super, and the family member who wishes to become a member of IOOF Personal Super.

Eligibility: An immediate family member includes a spouse (whether of the same sex or a different sex), child, sibling or parent of an employer sponsored member. For information on whether you are eligible to claim a spouse tax offset, please visit the Australian Tax Office superannuation website ([www.ato.gov.au](http://www.ato.gov.au)) or phone 13 10 20.

Before you sign this Application form, the Trustee or your licensed financial adviser is obliged to give you a Product Disclosure Statement (PDS), which is a summary of important information relating to the Fund. The PDS will help you to understand the product and decide if it is appropriate to your needs. A target market determinations (TMD) has been issued by us and describes the target market for this product. A copy of the TMD for this product is available at [ioof.com.au](http://ioof.com.au).

Please note: In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), the Trustee may require proof of identity documents prior to you opening this account. It is important for the Trustee to follow this process to help protect the money in your account from potential fraud and to comply with legislative requirements. For further information on the types of identification which can be attached, please refer to the 'Completing Proof of Identity' document on [ioof.com.au](http://ioof.com.au). It also includes a list of persons authorised to certify copies of original documents.

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

### Step 1: Product suitability (required)

Please answer each of the following questions.

#### Q1 Have you received personal financial advice in relation to IOOF Personal Super?

☐

Yes, proceed to **Step 2 – Member details**

☐

No, please complete the following mandatory questions.

#### Q2 Reason for opening this account (tick all that apply as relevant):

☐

Combine existing superannuation accounts

☐

Save for retirement by contributing and investing within a superannuation environment (excluding SMSF).

☐

Want to open an account to access investment capital before retirement

☐

A temporary Australian resident (other than a New Zealand citizen or permanent resident) looking to open a superannuation account

#### Q3 What level of decision-making are you seeking when selecting your investment strategy?

☐

Extensive Investment menu: Seeking to invest in a product with investments chosen from an extensive investment menu (access to a range of managed investments, separately managed account, listed securities and maturing investments)

☐

Limited Investment menu: Seeking to invest in a product with investments chosen from a limited investment menu (access to a limited range of multi-manager investment options only)

☐

Default Option only: Seeking to invest in a product with a default investment strategy applied where no investments selection is made.

#### Q4 Are you seeking insurance cover within IOOF Personal Super?

☐

Yes, seeking automatic default insurance cover without undergoing a health and medical assessment

☐

Yes, seeking to apply for insurance cover subject to underwriting and acceptance by the insurer.

☐

No

## Step 2: Existing member employer details

Employer/company name

Employer code

## Step 3: Existing member details

Account number

Title (Dr/Mr/Mrs/Ms/Miss)  Surname

Given name(s)

## Step 4: Family member details

Relationship to member ☐ Spouse ☐ Child ☐ Sibling ☐ Parent

Title (Dr/Mr/Mrs/Ms/Miss)  Surname

Given name(s)

Tax file number  -  -

Residential address

Suburb  State  Postcode

Country if not Australia

Mailing address (if different from above)

Suburb  State  Postcode

Country if not Australia

Phone (home)  Phone (work)

Mobile

Email

Date of birth  /  /  Gender Male ☐ Female ☐

Occupation

If you are residing overseas you must complete and submit

- ☐ I have elected to attach original certified copies of my identification documents to this application form.
- ☐ an Overseas Investor form ([www.ioof.com.au](http://www.ioof.com.au))

Please provide your tax file number (TFN) when acquiring this product. Under the **Superannuation Industry (Supervision) Act 1993**, we are authorised to collect your TFN, which will only be used for lawful purposes and in accordance with the **Privacy Act 1988**. It is not an offence if you choose not to provide your TFN, but providing it has its advantages, including:

- we will be able to accept all permitted contributions
- other than the tax that may ordinarily apply, you will not pay more tax than you need to, and
- it will be easier to find different super accounts in your name.

We require your TFN in order to process your Personal Superannuation Application

## Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF)

In accordance with Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) Law, please advise the following:

(Note: Your application cannot be processed unless this section is completed and you may be requested to provide additional information and documentation to facilitate IOOF's compliance with AML/CTF Law).

### Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) requirements

In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF), please advise the following: (Note: your application cannot be processed unless this section is completed and you may be requested to provide additional information and documentation to facilitate our compliance with the AML/CTF legislation).

Please confirm your source of wealth (how you've obtained your wealth).

- ☐ Income from employment (eg regular and/or bonus)
- ☐ Investment income (eg rent, dividends, pension)
- ☐ Business income
- ☐ one-off payment (eg matured investment, court settlement, redundancy, inheritance)
- ☐ Sale of assets (eg shares, property)
- ☐ Windfall (eg gift, lottery, gambling)

Please confirm your source of funds. (Source of funds is where the funds for the opening of the account have originated from).

- ☐ Income from employment (eg regular and/or bonus)
- ☐ Investment income (eg rent, dividends, pension)
- ☐ Business income
- ☐ One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- ☐ Sale of assets (eg shares, property)
- ☐ Windfall (eg gift, lottery, gambling)

### Politically Exposed Person

Politically Exposed Persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a Politically Exposed Person?

- ☐ Yes    ☐ No

If you have nominated yourself to be a Politically Exposed Person, you must complete and attach:

- ☐ a Politically Exposed Persons form ([www.ioof.com.au](http://www.ioof.com.au))
- ☐ certified copies of your identification documents

## Step 5: Initial contribution details

### Details of the contribution included with this application:

Rollovers/transfers	\$	<input type="text"/>
Personal contribution <sup>1</sup>	\$	<input type="text"/>
Salary sacrifice contribution	\$	<input type="text"/>
Superannuation guarantee contribution	\$	<input type="text"/>
Spouse contribution	\$	<input type="text"/>
Downsizer contribution <sup>2</sup>	\$	<input type="text"/>
Total contribution amount	\$	<input type="text"/>

<sup>1</sup> If you want to claim a tax deduction for your personal contribution, please complete a Tax Deduction Notice form which can be obtained from our website.

<sup>2</sup> You must provide us with a completed ATO downsizer contribution form before or at the time of making your downsizer contribution. The form is available from the ATO website.

#### Important note:

For initial contributions equal to or more than \$2 million you must also complete and attach:

- ☐ a High Threshold Transaction form ([www.ioof.com.au](http://www.ioof.com.au))
- ☐ certified copies of your identification documents

## Step 6: Insurance cover

The Fund offers Death, Death and TPD and Income Protection insurance. Your family member may apply for insurance cover by completing the 'Application for Insurance' form available in this document, from our website or by contacting us.

## Step 7: Transfer of existing super

Does your family member have any previous superannuation funds which he/she would like to transfer into the Fund? ☐ Yes ☐ No

If Yes, your family member must complete a Request to Transfer form available in the forms booklet, from our website or by contacting us.

## Step 8: SuperMatch search and consolidation using IOOF Online

SuperMatch makes consolidating your super easy by using the ATO's automatic electronic search facility.

You can log on to IOOF Online and consolidate your super with a few clicks of a mouse. Using the SuperMatch online functionality you can to conduct a search for your super monies with other superannuation funds including lost member accounts or any ATO-held super (such as super guarantee payments, superannuation holding accounts, Government super contributions or unclaimed superannuation monies).

## Step 9: Nomination of beneficiaries

You may complete a Beneficiary Nomination from our website or by contacting us. Alternatively, you can log on to IOOF Online and submit the signed and dated nomination electronically.

## Step 10a: Deposit Instruction

You are required to make an investment choice as part of your application. If you have not made a decision about your Deposit Instruction, you can choose to invest in the Cash Account until you make another investment choice.

Please note the Deposit instruction, Cash Account preferences and Income preferences all form part of your Standing Instructions.

Listed investments and Term deposits do not form part of your Standing Instructions.

For more information on Standing Instructions, please refer to the IOOF General Reference Guide (IOF.02).

Please advise us of your Deposit Instruction.

**Please note:**

- Please ensure that the Deposit Instructions includes at least the default minimum allocation of 1% against the Cash Account for Choice members. The percentages allocated to the Cash Account and your selected investment option(s) must add up to 100%.
- For a full list of investment options available for selection within IOOF Employer Super go to our website, select from the **IOOF investment guide (IOF.01)** and list your selections in the space provided.
- To ensure the investment option selections are listed correctly please add the APIR code along with the name of the investment option.
- Term deposits and listed investments cannot form part of your Deposit Instruction. Please refer to Step 10b and 10c to provide these instructions.
- Your Deposit instructions will only apply to any external contributions. For internal transfers, Deposit instructions will not be automatically applied to the amount transferred and you will need to update any investments through IOOF Online after the account has been transferred.

☐

Cash Account

OR

☐

Deposit Instruction

APIR Code	Investment option	Allocation (%)
<input type="text"/>	Cash Account (Mandatory)	<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"/>
<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"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Total (must = 100%)		<input type="text"/>

- Your application cannot be processed unless this section is completed.
- If you require more space, please go to our website and download the New Member Investment Authority form.

## Step 10b: Listed investments

Please provide details of any listed investments you would like to purchase as part of your initial application.

Minimum trade is \$500 per listed investment.

ASX code	Units	OR	Investment amount	At market price	OR	At maximum price (\$)
<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"/>	<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"/>	\$	<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"/>

**Please note:**

- If additional investments and/or listed investments are required, attach a separate signed sheet.
- These investments cannot form part of your Standing Instructions.
- The maximum per listed investment is 30% of your account balance, with no more than 95% of your account balance invested in listed investments
- The maximum buy price will be valid for 30 days, after which the amount for the purchase of your selected listed investments will be retained in your Cash Account until we receive further instructions from you.

## Step 10c: Term deposits (minimum \$5,000)

Please provide details of any term deposits you would like to purchase as part of your initial application.

Term Deposit Provider	Term (months)	Amount	Maturity Instructions							
			Pay to cash account	Re-invest principal	Re-invest partial principal	Re-invest principal and interest				
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>

**Please note:**

A minimum of \$5,000 per term deposit applies. For a list of available term deposits, please visit [ioof.com.au/maturing-investments](https://ioof.com.au/maturing-investments).

Where an investment instruction for a term deposit or listed investment is made at the same time as a new application, these investment instructions will be processed before any other Investment Instructions relating to this new account are processed.

## Step 11: Cash Account preferences

### Cash Account limits

You must maintain a minimum percentage allocation to the Cash Account.

Please specify one of the following options:

☐

**Cash Account default minimum of 1%**

OR

☐

**Cash Account percentage nominated in your Deposit Instruction**

OR

☐

**Custom Cash Account minimum of**  %

### Cash Account dollar-based minimum (optional)

You may also nominate a dollar-based minimum on the amount held in your Cash Account (subject to a \$5,000 minimum) that will be used in conjunction with your percentage-based minimum stated above.

If your Cash Account falls below zero, we will top-up your Cash Account to the lower of your dollar-based minimum or percentage-based minimum.

To set a Cash Account dollar-based minimum,  
please specify the amount here

\$

### Cash Account top-up

If the balance in your Cash Account is zero or below, the Trustee will top up the balance to the lower of:

- the Cash Account default minimum of 1% or the Cash Account percentage nominated in your Deposit Instruction; or
- the Cash Account dollar-based minimum.

We will top up your Cash Account balance by redeeming the necessary amount from your managed investments (without prior notice to you) in accordance with the method you have selected below:

☐

**Pro-rata (default option)** – Redeem funds across all eligible investments according to the proportion of the portfolio that they represent.

OR

☐

**Redemption instruction – percentage** – Redeem funds from specified eligible investments according to the percentage allocation nominated below.

OR

☐

**Pecking Order** – Redeem funds from eligible investment(s) according to a prioritised list specified below..

**If you don't indicate a top-up method, the default option of pro-rata will be applied.**

### Redemption instruction – percentage and pecking order

**Please note:**

- If you select the pecking order option, please specify which investments are to be used and the pecking order in which the funds are to be redeemed, one at a time.
- If you select to have a percentage redemption instruction, the percentages allocated for your selected investment option(s) must add up to 100% not including the Cash Account.
- To ensure the investment option selections are listed correctly, please add the APIR code along with the name of the investment option.
- Restricted investments, certain investment options with extended redemption periods, capital guaranteed income/pension investment options and annuity funds and term deposits (maturing investments) cannot form part of your redemption instruction – percentage.

APIR Code	Investment option	Allocation (%)	Pecking order
<input type="text"/>	<input type="text"/>	<input type="text"/>	1
<input type="text"/>	<input type="text"/>	<input type="text"/>	2
<input type="text"/>	<input type="text"/>	<input type="text"/>	3
<input type="text"/>	<input type="text"/>	<input type="text"/>	4
<input type="text"/>	<input type="text"/>	<input type="text"/>	5
<input type="text"/>	<input type="text"/>	<input type="text"/>	6
<input type="text"/>	<input type="text"/>	<input type="text"/>	7
<input type="text"/>	<input type="text"/>	<input type="text"/>	8
<input type="text"/>	<input type="text"/>	<input type="text"/>	9
<input type="text"/>	<input type="text"/>	<input type="text"/>	10
Redemption Instruction % total (must = 100%)		<input type="text"/>	

## Step 12: Income preferences

I direct the Trustee to manage income distributions that I receive from eligible investments as follows:

☐ **Re-invest (default option)** – Re-invest 100% of the income distributions back into the same managed investment that made the income distribution.

OR

☐ **Retain in Cash Account** – Leave all income distributions to accumulate in my Cash Account.

OR

☐ **Income Instruction – percentage** – Re-invest the income into the eligible investments selected below.

If you have selected the Income Instruction – percentage, please specify which investments are to be used and the respective allocations. Please ensure that the Income Instruction does not contain listed or maturing investments.

**If you don't indicate your income preference, the default option of re-invest will be applied.**

### Income instruction – percentage

APIR Code	Investment option	Allocation (%)
<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"/>	<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 (must = 100%)		<input type="text"/>



## Step 13: Automatic Re-weight Facility

Use this to automate a re-weight of all the eligible investments in your portfolio, according to a percentage-based instruction at a set frequency.

I direct the Trustee to manage my portfolio as follows:

Re-weight frequency (choose one):

☐

Quarterly

☐

Half-yearly

☐

Yearly

Commencement date (will commence on the 20th of the chosen month):

/

**Please note that if the portfolio contains investment options which cannot be selected as part of a Re-weight (for example maturing investments or investments which cannot be sold), the Re-weight preference submitted will be applied to the remaining investments within the portfolio.**

**Please ensure that the Re-weight preference includes at least the default minimum allocation to the Cash Account. The default Cash Account minimum is 1%.**

**Any asset sales associated with your Automatic Re-weight instructions will be actioned in accordance with your tax optimisation method. To view and update your chosen method, please log into IOOF Online.**

Re-weight preference:

☐

Deposit Instruction: Re-weight my portfolio in accordance with my Deposit Instruction in Step 10a.

**OR**

☐

Re-weight Instruction: Re-weight my portfolio in accordance with my Re-weight Instruction specified in the table below.

If you have selected the Re-weight Instruction option, please specify which investments are to be used and the respective allocations. Please list all investments in your portfolio below.

APIR code or ASX code	Name of investment option	% allocation
<input type="text"/>	Cash Account	<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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Total		<input type="text"/>

Must add up to 100% including the Cash Account allocation

## Step 14: Fees for financial advice

Choose your fee option. Fees should be provided including GST. Blank boxes will default to nil.

- IOOF Investment Management Limited (IIML), as trustee of your super fund, is required to obtain specific written consent on an annual basis before a fee for financial advice can be deducted from your account. You are not under any obligation to consent to the fee being deducted.
- You may revoke your consent at any time by contacting IIML via the options at the end of this form. Once your consent is revoked, no further fees will be deducted from your account however any amounts paid before you revoke your consent will not be automatically refunded.
- On termination of a fee arrangement, accrued but undeducted Advice Fees may be deducted after the termination date. Where advice fees are deducted monthly they are deducted monthly in arrears.
- The default value for each advice fee is 0% or \$0, unless you agree and specify otherwise below in conjunction with your financial adviser.
- Advice fees can only be deducted from your super/ pension account if they relate to advice you receive about your super or pension benefits, insurance and investments.
- Advice fee(s) paid to your financial adviser and their Licensee (and quoted in this section) are inclusive of GST.
- The actual amount deducted from your account may be less than the amount quoted. This is because the Fund may be able to claim a reduced input tax credit (RITC) on some of these fees. Where the Fund is able to claim an RITC the benefit is passed on to you which effectively reduces the fee. Note that the RITC rules are subject to change and this may impact the RITC available in the future.
- For further information on advice fees, please refer to the Product Disclosure Statement.

### Which fee type would you like to establish?

☐

Member Advice Fee – One-Off (please complete Section 1)

☐

Member Advice Fee – Ongoing (please complete section 2)

☐

Member Advice Fee – Fixed Term Arrangement (please complete Section 3)

### (1) Member Advice Fee – One-Off

A maximum of 10% of the account balance up to a fee of \$11,000 (inclusive of GST), OR a maximum fee of \$3,300 (inclusive of GST) where the fee is greater than 10% of the account balance.

\$

per request (inclusive of GST)

#### Please select the services being provided in relation to the One-Off fee:

☐

Review of your account

☐

Contribution strategy

☐

Strategic superannuation advice

☐

Insurance in superannuation strategy

☐

Investment advice on your account

☐

Withdrawal advice

## (2) Member Advice Fee – ongoing

**Note:** Please note this fee cannot be offered in conjunction with a fixed term arrangement.

If you have selected an Advice Fee – Ongoing please provide your consent end date below.

The start date is optional. If no start date is provided fees will commence on the date this form is processed.

This form must be signed no more than 90 days prior to the start date.

Start date (optional)   /   /

Consent end date (required)   /   /

Client consent to an ongoing fee arrangement will end and we will stop charging fees on the consent end date. Note: The consent end date cannot be more than 12 months plus 150 days after the date of the below member consent, or where the member has agreed to the ongoing fee arrangement commencing on the start date selected above, 12 months plus 150 days from that date.

**The available fee options are:**

### (2a) Percentage-based fee

#### Flat percentage fee

Up to a maximum of 2.2% per annum (inclusive of GST)  
of your account balance

% per annum  
(inclusive of GST)

Your adviser has estimated a fee of \$  for the 12 months commencing  /  /

This fee will be calculated daily using the percentage fee above applied against your daily account balance and will be charged to your account monthly.

**AND/OR**

#### (2b) Flat dollar fee.

Up to a maximum of \$18,000 per annum (inclusive of GST)  
unless otherwise agreed.

\$  per annum (inclusive of GST)

This fee will be pro-rated based on the number of days in the month and deducted monthly.

## (3) Member Advice Fee – fixed term arrangement

Fixed Term Arrangement is for fees that cover a twelve month period or less. The form must be signed within 90 days of the start date. If the supplied start date is in the past, the date will default to the date the application is processed.

Start date  /  /

End date  /  /

### (3a) Percentage-based fee

#### Flat percentage fee

Up to a maximum of 2.2% per annum (inclusive of GST)  
of your account balance

% per annum  
(inclusive of GST)

Your adviser has estimated a fee of \$  for the term of the Fixed Term Arrangement

This fee will be calculated daily using the percentage fee above, your daily account balance and will be charged to your account monthly.

**AND/OR**

#### (3b) Flat dollar fee.

Up to a maximum of \$18,000 per annum (inclusive of GST).

\$  per annum (inclusive of GST)

This fee will be pro-rated based on the number of days in the month and deducted monthly.

**AND/OR****(3c) Member Advice Fee – Insurance**

Up to a maximum of 50% per annum (inclusive of GST) of each insurance premium.

Percentage fee	Primary: Death or Death and TPD cover	<input type="text"/>	% per annum (inclusive of GST)
	Additional: Death or Death and TPD cover	<input type="text"/>	% per annum (inclusive of GST)
	Income protection cover	<input type="text"/>	% per annum (inclusive of GST)

Your adviser has estimated a fee of \$  for the term of the Fixed Term Arrangement.

This fee will be calculated using the percentage fee above, your insurance premium and will be charged to your account monthly.

**OR**

Up to a maximum of \$18,000 per annum (inclusive of GST).

Flat fee (dollar amount) \$  per annum (inclusive of GST)

This fee will be pro-rated based on the number of days in the month and deducted monthly.

**Please select the services being provided in relation to the Fixed Term Arrangement:**

- |  |   |
|--|---|
| <input type="checkbox"/> Review of your account            | <input type="checkbox"/> Contribution strategy                |
| <input type="checkbox"/> Strategic superannuation advice   | <input type="checkbox"/> Insurance in superannuation strategy |
| <input type="checkbox"/> Investment advice on your account | <input type="checkbox"/> Withdrawal advice                    |

## Step 15: Financial adviser declaration

By arranging for the deduction of the advice fee detailed in this form, I confirm and agree to the matters set out below and understand my agreement is taken to be given from the date this form is submitted to IIML:

- The above advice fees have been fully explained to the applicant and any advice fees charged on the super or pension accounts relate to personal financial advice about the applicant's super or pension benefits, insurance and investments within the member's account.
- The above advice fees are equal to, or in any event do not exceed, the amount to be paid for the super advice provided to the member about their nominated IOOF account in the Fund.
- The fees to be charged to the client in this form relates solely to services and advice regarding the account to which this consent relates and not any of their other super or pension accounts. I also confirm that if the split of services provided in relation to each account changes in the future that I will update the portion of advice fee charged to each account accordingly.
- Where a Fixed Term Single Payment fee arrangement is terminated for any reason prior to the end of the nominated term, a proportion of the advice fees I received may be required to be refunded to the client's Cash Account.
- Where the advice fee is being charged on a super or pension account, I confirm that the arrangement is not part of an early release scheme.
- Advice documentation has or will be made available to the member relating to this fee request.
- I am required to provide the advice services outlined in the agreement between myself and the member, and as detailed in this form.
- The advice fee charged is within the agreed limits contained in this form or any other agreement as amended or varied from time to time between the AFS Licensee named in Step 15 and IIML.
- IIML reserves the right to decline requests to deduct advice fee(s) from the member's IOOF account(s) (including any future requests) where required to comply with relevant
- laws or where the fee deduction is not permitted or inconsistent with any agreement between the AFS Licensee named in Step 15 and IIML.
- Upon request from IIML, I will provide all the necessary documentation to support or substantiate the fee deduction from the member's IOOF account(s), including but not limited to advice documentation, and any other agreements or consent forms relating to the payment of advice fees.

Adviser name	<input type="text"/>		
Licensee name	<input type="text"/>		
Contact name	<input type="text"/>		
Phone (bh)	<input type="text"/>	Phone Mobile	<input type="text"/>
Email	<input type="text"/>		
AFS license number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Adviser signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

**Please forward all correspondence and enquiries to**

**Post:** IOOF, GPO Box 264, Melbourne VIC 8060  
**Email:** clientfirst@ioof.com.au  
**Telephone:** 1800 913 118  
**Web:** www.ioof.com.au

## Step 16: Family member declaration and signature

### Proof of identity

It is important that you provide the appropriate documents and details of your identity as outlined in the 'Completing Proof of Identity' document on [ioof.com.au](http://ioof.com.au). This information may be required for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Law). The Trustee may subsequently require you to provide a certified copy of your identification.

### Privacy

Your personal information (including sensitive information, where required and authorised) provided to the Trustee is used for the purpose of opening a Super account and for other related purposes. For the purpose of providing you with the product or service you have requested, the Trustee may disclose your personal information to its related bodies corporate, your employer, your financial adviser, insurers, professional advisers, businesses that have referred you to the Trustee, medical professionals where you have applied for insurance cover, banks and other financial institutions, or to provide you with information about other products or services that may be of interest to you. The Trustee is required to collect your personal information under the Superannuation Industry (Supervision) Act 1993 and the AML/CTF Law. If you do not provide all of the requested information, the Trustee may not be able to action your request. To verify your identity for Know Your Customer (KYC) purposes, the Trustee may also solicit personal information about you from reliable identity verification service providers.

Your personal information will be handled in accordance with the Trustee's privacy policy. The privacy policy contains information about how you may access or correct your personal information held by the Trustee and how you may complain about a breach of the Australian Privacy Principles. You may request a copy of the Trustee's privacy policy by contacting us on 1800 913 118 or at [ioof.com.au/privacy](http://ioof.com.au/privacy). By signing and submitting this application form, you acknowledge that the personal information you have provided will be handled by the Trustee as outlined in the PDS and the privacy policy.

### Transferring from another product within the Fund

If you are transferring from another product within the Fund, then you do so on the terms and conditions outlined in the PDS.

### Financial adviser (if applicable)

If details of your financial adviser have been included in this application form (or an adviser appointed at a later date), by signing and submitting this form, you:

- Request the Trustee to acquire the services of the financial adviser to advise you about your superannuation or pension benefits and to act on your behalf in relation to this account.
- Authorise your adviser and their staff to act as your agent to operate your account, to give any instructions on your behalf in relation to your account to the Trustee by any methods as set out in the PDS and to request and authorise payment of a withdrawal benefit to your nominated bank account.

- Instruct the Trustee to follow your adviser's instructions until the Trustee receives notice that you have cancelled your adviser's authority.
- Release and indemnify the Trustee and any member of the Insignia Financial Group from and against all demands, actions, proceedings, claims, losses, liabilities and costs arising directly or indirectly out of or in connection with the Trustee acting or omitting to act on instructions given by your financial adviser and their staff under this authority, except to the extent caused or contributed to by the Trustee's fraud, negligence or wilful default.

### Deposit Instruction

The Trustee, IOOF Investment Management Limited (IIML), ABN 53 006 695 021, AFSL 230524 is directed to process the Deposit Instructions specified on this form. The Instructions provided in this form override any previous Instructions.

### Investment options with extended redemption periods

If you elect to make an investment in an investment option that is designated as a restricted investment in the IOOF Investment Menu as updated on the IOOF website (also referred to as an 'illiquid investment'), you need to be aware that:

- If you request to rollover or transfer the whole or part of your withdrawal benefit from the fund, the Trustee is not required to transfer the whole of your withdrawal benefit (or a partial amount requested to be transferred) which is invested in a restricted investment within the usual period of 30 days after receiving the request and all information prescribed by superannuation law (including all information that is necessary to process your request); and
- Unless specified otherwise, restricted investments are illiquid because the issuer of the investment has imposed withdrawal restrictions on the investment. By signing and submitting this application form, you consent that you understand and accept that a period longer than 30 days is required (in respect of the whole or part of the requested transfer amount) in which a transfer from a restricted investment must be effected because of the illiquid nature of restricted investments.

### Product disclosure statements for managed investment options

The Trustee has made available to you, through the IOOF website, electronic versions of the product disclosure statement(s) (PDSs) for the underlying managed investments which are offered as investment options through this product. You can also obtain copies of the PDS at no additional charge on request by contacting your financial adviser or by calling us on 1800 913 118.

By signing and submitting this application form, you confirm that you have obtained the PDSs for your selected underlying investment options. The PDS for a managed investment may be updated or replaced by the fund manager, responsible entity or issuer of the managed investment, from time to time. By signing and submitting this application form, you acknowledge that when further investments are made into a managed investment you have selected (including through investment switches or additional contributions), you may not have received the current PDS for the managed investment at that time and

disclosure about certain material changes and significant events that the issuer of the managed investment product would be required to give you (under section 1017B(1) of the *Corporations Act 2001*) if you had made an equivalent direct acquisition of the managed investment.

## Investment options and financial advice

It is important that you understand the risks for your selected investment options (see the information about the available categories and the typical investors that they could suit in the Investment Guide). We recommend that you seek advice from a financial adviser before selecting an investment option. Certain investment options are only available for clients of a particular financial adviser or AFS Licensee. These investments will no longer be available to you if you cease to be a client of that financial adviser or AFS Licensee. See the IOOF Investment Menu which indicates which investment options are available to 'advised clients' only and provides details in the footnotes about investment options available only to clients of particular financial advisers or AFS Licensees.

## Maturing investments (term deposits or fixed-term annuities)

The Trustee has made available to you, through the IOOF website, electronic versions of the applicable PDS, terms and conditions or product guide (disclosure documents) for each maturing investment offered as an investment option through this product. You can also obtain copies of these documents at no additional charge on request by contacting your financial adviser or by calling us on 1800 913 118. Where it may take longer than 30 days to redeem a maturing investment, the Trustee is not required to transfer the whole of my withdrawal benefit (or a partial amount requested to be transferred) within 30 days after receiving all information prescribed by Super law (including all information that is necessary to process my request). By signing and submitting this application form, you agree to access the disclosure documents in these ways and confirm that you have received the applicable disclosure documents for any maturing investment you have selected.

## Source of wealth and funds

Under AML/CTF legislation, we are required to identify your source of wealth and funds and may request further information or evidence from you.

## Document verification

The Trustee may seek to validate any government issued ID you have provided for identity purposes. This may include providing your personal details such as name, date of birth and address and any identification document to an external secure document verification service provider to validate. By signing and submitting the application you provide consent for the Trustee to verify your identity through their preferred external secure document verification service provider Green ID in the event the certified identification you have provided cannot be used to verify your identity. This includes disclosing your name, date of birth, residential address and email address to a credit reporting agency and by confirming the authenticity of my government issued ID with the relevant government departments. If you have not

provided any required identification document, the identification document cannot be verified, or the Trustee is not satisfied the identity requirement has been met, the Trustee may not be able to process your application.

## 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, as outlined in the 'Completing Proof of Identity' document on [ioof.com.au](http://ioof.com.au), for both the Applicant and the Attorney, with your Application. If signed under Power of Attorney, the Attorney certifies that no notice of revocation of that Power of Attorney has been received.

## PDS and Trust Deed

Before submitting this application, you should read the IOOF Personal Super PDS and contact us if you have any questions. You can also access the Trust Deed which governs the Fund at [ioof.com.au](http://ioof.com.au) or by calling us on 1800 913 118. By signing and submitting this application, you confirm that you have obtained a copy of the PDS and apply for an IOOF Personal Super account and to become a member of the Fund. If your application is accepted, our relationship with you will be governed primarily by the Trust Deed and superannuation legislation, and we do not intend by this form to create a contractual relationship with you.

## Information you provide

We will rely on the information you give us to process your request. By signing and submitting this application form, you represent that the information you have provided is true and correct. If you do not provide us with all of the requested information or if information provided is incorrect, we may not be able to comply with your request. If any of the information you have provided changes, you should inform the Trustee as soon as possible.

## Your instructions to us

We are not required to ask whether instructions are genuine or proper. You agree to release us from, and indemnify us against, any and all losses and liabilities arising from any payment or action we make based on any written instruction (even if not genuine) we receive bearing your account number and a signature we reasonably believe is yours or that of your representative. You also agree neither you, nor anyone claiming through you, has any claim against us or the Fund in relation to these payments or actions. Your release and indemnity does not apply where the loss or liability has been caused or contributed to by our fraud, negligence or wilful default.

We do not accept any liability whatsoever for an instruction not being implemented in these circumstances.

## Member advice fees (if you completed Step 15)

- You authorise IIML to charge the member advice fee(s) selected against your account. This fee, if charged on your super or pension account is for personal financial advice you have or will receive about your super or pension benefits, insurance and investments.
- Where you have consented to the deduction of advice fees from a super or pension account to be opened on your behalf and that account number is pending, you acknowledge and agree the account number will be issued to you when available and is deemed to be included in this consent.
- The amount of any member advice fee(s) that are paid to your financial adviser, as agreed by you, will be an additional cost to you and charged against your nominated account. A member advice fee will not be charged unless you tell IIML to do so.
- Any agreed member advice fee(s) will be charged to your account and paid in full to the financial adviser listed in this form, until you instruct IIML to cease payment, the fixed period ends, the one-off fee is paid or your ongoing fee consent expires.
- Where you have consented to pay a fixed-term advice fee arrangement as a single payment and the arrangement is terminated for any reason prior to the end of the nominated term, a refund for the unused period will be recovered from your adviser and credited to your Cash Account.
- Where you have chosen Ongoing fees, you understand the consent for IIML to pay the ongoing fees to my adviser will cease at the earlier of:
  - the consent end date;
  - the date you terminate your ongoing fee arrangement; or
  - the day you give your financial adviser new valid consent in relation to the ongoing fee arrangement.
- You understand your consent for one-off fees will last until the one-off fee is paid.
- You understand your consent for a fixed term arrangement, will last until the earlier of:
  - the end date stated above;
  - the day you terminate your fixed-term arrangement; or the day we process an update to your fixed-term arrangement where you have provided your adviser and IIML with a new consent.
- You understand you can withdraw your consent or vary the ongoing fee arrangement at any time by notice in writing to your adviser.
- You understand you can withdraw your consent at any time before the cost is passed on to you by contacting IIML before the fee is paid.
- If a super or pension account is referred to in this form (i.e., the superannuation interest) and that superannuation interest is transferred to another superannuation fund or to another product within the IOOF Portfolio Services Superannuation Fund, you agree that to the extent permitted by law, subject to the agreement of the receiving superannuation fund trustee and/or the rules of the receiving product:
  - you consent to the fee continuing to be deducted from your superannuation interest in that other fund, product or investment option until your consent expires as set out below;
  - in this consent:
  - a reference to your account includes both your existing account, and any subsequent account into which your superannuation interest is transferred;
  - a reference to the fund includes both the existing superannuation fund, and any other fund to which your superannuation interest is transferred; and
  - a reference to the trustee of your superannuation fund includes both the current trustee, and any future trustee holding your superannuation interest; and
  - you will treat this consent as being received by both your current trustee, and any future trustee holding your superannuation interest.
- By signing this form, you consent to your financial adviser and/or the licensee named in Step 13, providing IIML (on its request) all the necessary documentation to support or substantiate the fee deduction from your IOOF account, including but not limited to advice documentation, and any other agreements or consent forms relating to the payment of advice fees.

## Family Member – IOOF Personal Super account

I understand that the fees on my account may change in the following events:

- my family member's employment status changes, or
- I have separated or become divorced from my spouse (only applicable if you are the spouse of the existing member).

I also understand if any contributions are deposited into my family member's account I have no further right or claim over the benefit arising from these contributions, other than as a possible nominated beneficiary in the event of my family member's death.



## Investment suitability (mandatory)

To assess which investment options are right for you, please refer to the relevant disclosure documents for each investment option selected for investment objectives and timeframes, and risk measures.

Please respond to the following questions for all investment products you've selected (excluding listed investments):

☐

I have received personal financial advice in relation to the investments selected in this form.

**OR**

☐

I am aware of the minimum suggested investment timeframes of the investments I have selected, and these investments have a risk measure I am prepared to accept.

*Please note: if your investment objective(s), timeframe and/or risk profile are inconsistent with those of the investment(s) you have selected, then we suggest you seek financial advice that takes into account your personal circumstances.*

## AML/CTF legislation confirmation where I do not have a financial adviser

I confirm that I have provided the relevant applicant proof of identification in line with the obligations under the AML/CTF legislation and I have attached original certified copies of my identification document(s) with this Application. Providing certified ID is not mandatory when opening a super account unless you're also submitting any of the below documents. ☐ I confirm that I have provided the relevant applicant proof of identification in line with the obligations under the AML/CTF legislation and I have attached original certified copies of my identification document(s) with this Application. Providing certified ID is not mandatory when opening a super account unless you're also submitting any of the below documents.

### Where relevant I have attached:

☐

An Overseas Investor form if I am not residing in Australia

☐

A Politically Exposed Persons form if I am politically exposed.

Member/Applicant  
signature

Date

/

/

**Please forward all correspondence and enquiries to**

### Applications and forms

**Post** IOOF Personal Super, Reply Paid 264, Melbourne VIC 8060  
**Email** clientfirst@ioof.com.au  
**Fax** 03 6215 5800

### Enquiries

**Telephone enquiries** 1800 913 118  
**Email enquiries** clientfirst@ioof.com.au