



IOOF WEALTHBUILDER

October 2021

Direct Debit Request (DDR) form

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

If this is for an existing IOOF WealthBuilder account, please provide your **account number**

Account number (if known)

Step 1: Investor details

Complete either **PART A** or **PART B** depending on your investor type.

Part A – Individual or joint investors

Investor 1

Title (Dr/Mr/Mrs/Ms/Miss) Surname
Given name(s)
Residential address
Suburb State Postcode

Investor 2 (if applicable)

Title (Dr/Mr/Mrs/Ms/Miss) Surname
Given name(s)

Investor 3 (if applicable)

Title (Dr/Mr/Mrs/Ms/Miss) Surname
Given name(s)

Part B – Non-individual investors

(such as companies, trusts, partnerships, associations, registered co-operatives or government entities)

Name of company/entity
Name of trust (if applicable)

Name of contact person or identified trustee¹

Title (Dr/Mr/Mrs/Ms/Miss) Surname
Given name(s)
Mailing address
Suburb State Postcode

¹ As previously nominated for your IOOF WealthBuilder account.

Step 2: Type of instruction

Please select from the below instructions. This is:

A **new** DDR. Please complete **all sections** of this form.

This DDR is for (select one of the following):

An **initial investment***

An **initial investment*** and **Regular Saving Plan (RSP)**

* The initial investment will be debited from your nominated bank account immediately upon establishment of your WealthBuilder account

RSP only

RSP payment to commence from / /

OR

An alteration to my/our existing DDR. Select one of the following:

Change of RSP contribution or RSP Automatic Increase Facility. Complete **Steps 3 and 5** of this form.

and/or

Change to my/our nominated financial institution account. Complete **Steps 4 and 5** of this form.

OR

A cancellation of the DDR. Complete **Step 5** of this form.

Step 3: Initial investment/Regular savings plan contribution(s)

Note: The minimum initial investment (without a RSP) is \$2000 or \$500 with a RSP. The minimum initial investment per Fund is \$500.

Please indicate the contribution(s) to be debited from your nominated financial institution account and the amount to be invested into your IOOF WealthBuilder Fund(s). **Note, the minimum monthly RSP contribution is \$100 per Fund.**

| Name of Fund | Initial contribution to be invested (min. \$500 per Fund) | Regular contribution to be invested (min. \$100 per Fund) |
|--|--|--|
| Diversified | | |
| IOOF WealthBuilder Conservative – IOOF MultiMix | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder Moderate – IOOF MultiMix | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder Balanced Growth – IOOF MultiMix | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder Growth – IOOF MultiMix | \$ <input type="text"/> | \$ <input type="text"/> |
| Cash and income | | |
| IOOF WealthBuilder Cash Management – IOOF | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder Income – Janus Henderson | \$ <input type="text"/> | \$ <input type="text"/> |
| Property | | |
| IOOF WealthBuilder International Property Index – Vanguard | \$ <input type="text"/> | \$ <input type="text"/> |

| Name of Fund | Initial contribution to be invested (min. \$500 per Fund) | Regular contribution to be invested (min. \$100 per Fund) |
|---|--|--|
| Australian shares | | |
| IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder Australian Shares Geared – Colonial First State | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder Australian Shares Core – Fidelity | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder Australian Shares Long Short – Perpetual | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder Australian Shares Index – Vanguard | \$ <input type="text"/> | \$ <input type="text"/> |
| International shares | | |
| IOOF WealthBuilder International Shares – Magellan | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder International Shares – Platinum | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder International Shares Hedged – Walter Scott | \$ <input type="text"/> | \$ <input type="text"/> |
| IOOF WealthBuilder International Shares Index – Vanguard | \$ <input type="text"/> | \$ <input type="text"/> |
| Other (please specify Fund name) | | |
| | | \$ <input type="text"/> |
| | | \$ <input type="text"/> |
| | | \$ <input type="text"/> |
| | | \$ <input type="text"/> |
| | | \$ <input type="text"/> |
| Total | \$ <input type="text"/> | \$ <input type="text"/> |

Important note:

For any additional investment equal to or more than \$2 million you must also complete the High Threshold Transaction form available at www.ioof.com.au

Important note

An investor advice fee – upfront of up to 3.00% (inclusive of GST) may be charged on your contributions depending on arrangements in place with your financial adviser. Contributions, net of applicable investor advice fees – upfront, will be invested in your nominated IOOF WealthBuilder Fund(s).

RSP Automatic Increase Facility (optional)

If you wish to set up a RSP Automatic Increase Facility, please ✓ this box:

By ticking this box, 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 may cancel the RSP Automatic Increase Facility at anytime.

OR

If you already have a RSP Automatic Increase Facility in place and wish to cancel it, please ✓ this box:

125% rule considerations:

- It is important to consider the 125% rule when making any additional contributions to your account. If your additional contributions exceed the 125% limit of your previous policy anniversary year’s contributions, this will result in the resetting of your start date for the 10 year tax period of your account to the year in which the excess contribution is made.
- If no contributions are made in a policy year, any additional contribution made to your account in the subsequent policy anniversary year will be treated for tax purposes as exceeding the 125% limit and result in the re-commencement of the start date of the 10 year tax period.
- For more information on the 125% rule, please see the PDS (and any SPDS), speak to your financial/tax adviser or call Investor Services on 1800 002 217.

Step 4: Financial institution details

| | |
|-------------------------------|---|
| Name of financial institution | <input type="text"/> |
| Branch | <input type="text"/> |
| Address of branch | <input type="text"/> |
| Suburb | <input type="text"/> State <input type="text"/> Postcode <input type="text"/> |
| Account name | <input type="text"/> |
| BSB | <input type="text"/> - <input type="text"/> Account number <input type="text"/> |

Please Note:

- Direct debit through the Bank Electronic Clearing System (BECS), is not available on all accounts. If in doubt, please refer to your bank or financial institution.
- If the financial institution account is held in the name of a third party(ies), the third party(ies) must also sign **Step 5** of this form (please see the 'For third party accounts only' section of this DDR form).

Until further notice in writing, I/we, the holder(s) of the above account, authorise and request IOOF (User ID 032 827) to debit my/our account as detailed above with any amount which IOOF may debit or charge in connection with my/our use of the RSP through the BECS.

Step 5: Signature(s)

By signing below, I/we:

- declare that all details provided in this DDR form are true and correct and I undertake to inform IOOF of any changes to the information supplied as and when they occur
- have read the Direct Debit Request Service Agreement accompanying this DDR form and agree to be bound by the terms by which this DDR operates.

Privacy

I/We understand, that:

- IOOF is required to collect my/our personal information under the *Corporations Act 2001* and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*
- information provided to IOOF is primarily used for the purpose of operating my/our investment account and for other related purposes as detailed in the PDS (and any SPDS) and IOOF Privacy Policy available at www.ioof.com.au/privacy
- IOOF may disclose my/our personal information to internal and external parties as described in the PDS (and any SPDS)
- if I/we do not provide all of the information requested in this application form, IOOF may not be able to action my/our request
- the IOOF Privacy Policy contains information about how I/we may access or correct the personal information held by IOOF and how I/we may complain about a breach of the Australian Privacy Principles.

125% rule

If your direct debit additional contribution exceeds the 125% rule and you would still like us to process your additional contribution, please tick this box.

I/We understand, that by ticking this box, I/we acknowledge and accept that the start date of my/our 10 year tax period will be reset to the policy anniversary date in the year in which the excess additional contribution is processed.

Investor/signatory 1

Surname

Given name

Signature

Date

 / /

Investor/signatory 2 (if applicable)

Surname

Given name

Title (if applicable)

Signature

Date

 / /

Investor/signatory 3 (if applicable)

Surname

Given name

Title (if applicable)

Signature

Date

 / /

Power of Attorney

If this form is signed under a Power of Attorney, please enclose a certified copy of the Power of Attorney with this form (unless provided previously). If signed under Power of Attorney, the attorney certifies that they have not received notice of revocation of that power.

For third party accounts only

Important information if a third party account has been listed for the Direct Debit facility.

A third party is a person, entity or company who is not the holder of the IOOF WealthBuilder account that this direct debit arrangement relates to.

If the financial institution account is held in the name of the investor and a third party, or a third party(ies) only, the third party(ies) must also sign below authorising direct debit payments from their account.

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act), proof of identity is required for all third party account holders. For information on the types of proof of identity documents which can be provided, please refer to the 'Completing proof of identity' document which can be obtained from our website at www.ioof.com.au or by contacting Investor Services on 1800 002 217.

By signing below, I/we consent to the investor(s) registered on this WealthBuilder account to debit the required contribution(s) from the account listed in this form and understand and agree that the contribution amount may change without further approval from me/us.

Third party 1

Surname

Given name

Title (if applicable)

Signature

Date

Third party 2

Surname

Given name

Title (if applicable)

Signature

Date

Please sign and return this form to:

Post IOOF WealthBuilder, Reply Paid 264, Melbourne VIC 8060

Including accompanying proof of identity documents if applicable.