

Step 2: Type of investment instructions

Please the type of investment instruction you wish to provide.

Instruction	Steps to read/complete (where applicable)
<input type="checkbox"/> New Application Please nominate the amount for your Cash Account and establish your Investment Instructions.	Steps 3, 4(a), 4(c) and 7
<input type="checkbox"/> Additional contribution/deposit Provide a Specific Investment Instruction for an initial/one-off contribution made by cheque.	Steps 4(a) and 7
<input type="checkbox"/> Change of existing investment strategy (Re-weight* instruction) Provide a Re-weight Instruction for a full change of your investment options.	Steps 4(b), 4(c) if applicable and 7
<input type="checkbox"/> Standing Instructions Establish or change your Standing Instructions.	Steps 4(c) and 7
<input type="checkbox"/> Term deposit Provide an instruction to invest in a term deposit.	Steps 4(a), 5 and 7
<input type="checkbox"/> Switch Instruction Provide a Switch (excluding a Re-weight) Instruction for your investment options and/or invest cash from your Cash Account into one or more investment options.	Steps 4(c) if applicable, 6 and 7

* Does not include term deposits.

Step 3: Investment instructions

Cash Account (compulsory for new applicants)

To allow sufficient funds to pay fees as they are due and to cover any insurance premiums/taxes/regular withdrawals (if applicable) from your account, a minimum amount is required to be maintained in your Cash Account. You must select from one of the two options below.

Standard minimum holding

Please note:

The minimum holding in your Cash Account must be the higher of:

- \$500
- OR
- 2% of total account/portfolio value

PLUS

any payment obligations as described in the relevant Offer Document.

OR

Nomination of higher minimum holding

If you wish to nominate a higher minimum holding, please indicate this percentage

. %

Please note:

- We recommend you speak to a financial adviser prior to completing this section.
- If no selection is made for the Cash Account minimum on initial application, then the standard minimum holding, as described above, will apply.

Initial or additional contribution/deposit or change of existing investment strategy

Indicate the percentage allocation (%) for your initial or additional contribution/deposit (including rollovers and transfers) against your selected Easy Choice, Premier Investor Choice and Investor Choice investment options in the table in Step 4.

Please note: The total percentage allocation must equal 100% *not including* the minimum Cash Account requirements.

Standing Instructions

Investment

Use the investment column in the table in Step 4(c) to indicate which investment option(s) you wish the excess cash in your Cash Account to be invested into.

Please refer to the relevant Offer Document for the process we follow when you do not provide us with a Standing Investment Instruction.

Redemption

Use the redemption column in the table in Step 4(c) to indicate which investment option(s) you wish to redeem to top-up your Cash Account or in the event you request a one-off lump sum withdrawal (in the absence of a specific instruction in this circumstance).

Please refer to the relevant Offer Document for the process we follow when you do not provide us with a Standing Redemption Instruction.

Please note:

- Standing Instruction proportions must be expressed as a whole percentage and the total must add up to 100 per cent.
- Term deposits and Direct Share Choice investment options cannot form part of your Standing Investment Instructions, while annuity funds, term deposits and Direct Share Choice investment options cannot form part of your Standing Redemption Instructions.
- After submitting a switch, change of investment strategy request or a change to Standing Instructions, it may take approximately ten business days to finalise.
- Where an investment option is no longer available (or if you have fully redeemed your holding in an investment option) and we have not received alternative investment instructions from you, the portion of your Standing Investment/Redemption Instruction relating to the unavailable (or fully redeemed) investment option will be reweighted in proportion against the remaining investment options you have nominated in your Standing Investment/Redemption Instruction. If there are no remaining investment options, your Standing Investment/Redemption Instruction will be deemed invalid, in which case contributions/deposits will remain in the Cash Account and the amount redeemed from each managed investment will be weighted in proportion to the balance of your investment options. Refer to the relevant Offer Document which explains this process in further detail.

Step 4: Investment Instructions table

Selecting investment options

For a full list of investment options available for selection within the IOOF Portfolio Service (300+ options) go to www.ioof.com.au and select from the IOOF Portfolio Service investment options menu and list your selections in the space provided on the next page.

Please note: To ensure your investment option selections are processed correctly please add the correct APIR code along with the name of the investment option.

Please note: The total percentage allocation in each column must equal 100% *not including* the minimum Cash Account requirements and the percentage allocation must be in whole figures.

APIR code	Asset code	Easy Choice investment options	Step 4(a)			Step 4(b)	Step 4(c)	
			Initial or additional contribution/deposit (Specific Investment Instruction)	OR	%	Change of investment strategy (Re-weight)	Standing Instructions	
								Investment
Easy Choice								
IOOF Diversified Multi – Conservative								
IOF0094AU	UU1154	IOOF MultiMix Capital Stable Trust	\$	OR	%	%	%	%
IOF0095AU	UU1148	IOOF MultiMix Conservative Trust	\$	OR	%	%	%	%
IOOF Diversified Multi – Balanced								
UFM0051AU	UU1417	IOOF MultiMix Moderate Trust	\$	OR	%	%	%	%
IOF0090AU	UU1105	IOOF Multi Series Balanced Trust	\$	OR	%	%	%	%
IOF0093AU	UU1149	IOOF MultiMix Balanced Growth Trust	\$	OR	%	%	%	%
IOOF Diversified Multi – Growth								
IOF0097AU	UU1147	IOOF MultiMix Growth Trust	\$	OR	%	%	%	%
IOOF Sectoral Multi – Cash								
AUX0021AU	UU1471	IOOF Cash Management Trust	\$	OR	%	%	%	%
IOF0091AU	UU1153	IOOF MultiMix Cash Enhanced Trust	\$	OR	%	%	%	%
IOOF Sectoral Multi – Fixed Interest								
IOF0096AU	UU1152	IOOF MultiMix Diversified Fixed Interest 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	%	%	%	%

APIR code	Asset code	Premier Investor Choice and Investor Choice investment options	Step 4(a)			Step 4(b)	Step 4(c)	
			Initial or additional contribution/deposit (Specific Investment Instruction)			Change of investment strategy (Re-weight)	Standing Instructions	
							Investment	Redemption
Please list your investment options as selected from the IOOF Portfolio Service investment options menu								
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
Total			\$	OR	%	%	%	%

If % used, must add up to 100% if completed

Step 5: Term deposit details

Please select the term deposit provider:

Bendigo and Adelaide Bank

OR

National Australia Bank

Please select the timeframe of the term deposit to be opened:

6 months

OR

12 months

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 members only)

Amount \$

Please ensure you have completed Step 4(a).

OR

Redeem funds using my existing nominated Standing Redemption Instructions in place.

OR

Redeem funds from all of my existing investment options proportionately (excluding listed investments where applicable).

OR

Redeem funds from all of my 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)	% or \$ amount
<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.

Step 6: Switch instructions (for existing members only)

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

FROM

Name of investment option(s)	APIR code	% of investment option* OR \$ amount of investment option
<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

Name of investment option(s)	APIR code	% of redeemed funds to be invested
<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 ensure that the total amount is equal to 100%.

Please note: Switch requests cannot be finalised until proceeds from all redeemed investment options have been deposited into your Cash Account. You may incur a buy/sell spread or capital gains tax when switching between investment options.

Step 7: Member/applicant declaration and signature

In signing this Investment Authority, I direct the Service Operator, IOOF Investment Management Limited (IIML), ABN 53 006 695 021, AFS Licence No. 230524, to process the transaction instructions specified in this form and I acknowledge the following:

- The Service Operator provided me with the product disclosure statements or product guides (as applicable) for the underlying investment options I have selected via the IOOF website (www.ioof.com.au) and I agree to receive these product disclosure statements or product guides (as applicable) by obtaining them from the website.
- I have received (either from the IOOF website or from a financial adviser), read and understood the current Offer Document and any supplementary Offer Document for the relevant product and the current product disclosure statement(s) or product guide(s) (as applicable) of the underlying investment option(s) I have selected.
- I may not have the most current product disclosure statement and continuous disclosure information for an investment option when switches and/or further investments are made into the fund.
- I have either obtained financial advice from a licensed financial adviser concerning my investment option(s) or chosen not to seek such advice. I acknowledge that I understand the risks and effects of this transaction and take full responsibility for my choice of investment options, including the consequences of any switching instructions.
- I have read and understood the privacy information in the relevant Offer Document and consent to the collection, use, storage and disclosure of my personal information as described in the relevant Offer Document. I also acknowledge that a copy of the IOOF group privacy policy is available on the website (www.ioof.com.au) or can be obtained from the client services team on 1800 062 963.

If I have invested in term deposits:

- I 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 with the product guide for the underlying term deposit I selected via the IOOF website (www.ioof.com.au) and I agree to receive the product guide by obtaining it from the website.
- I have received (either from the IOOF website 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 have selected.
- I acknowledge that where this Investment Instruction for a term deposit is made at the same time as a new application for an IOOF product, this Investment Instruction will be processed before any other Investment Instruction in relation to my new account is processed.

I acknowledge that if I make an investment in an investment option that is designated as a restricted investment (in the investment menu as updated on our website (www.ioof.com.au)), I have been informed and understand that:

- 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
- the maximum period in which a transfer must be effected is the period set out in the underlying product disclosure statement for the restricted investment which may be up to 365 days for some restricted investments.

Note for Power of Attorney

If this form is signed under a Power of Attorney, please enclose a certified copy of the Power of Attorney and the proof of identity documents for the Attorney with this form. If signed under Power of Attorney, the Attorney certifies that no notice of revocation of that Power of Attorney has been received.

Note for corporate applicants/investors

This form 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.

Applicant/Member/Investor/ Trustee/Director (Sole) Signatory 1	<input type="text"/>	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Joint Investor or additional Trustee/Director Signatory 2 (if applicable)	<input type="text"/>	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Additional Trustee (if applicable) Signatory 3	<input type="text"/>	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Additional Trustee (if applicable) Signatory 4	<input type="text"/>	Date <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Common seal of company (if required)	<input type="text"/>	

Please sign and return this form to:

Post: IOOF Portfolio Service, Reply Paid 264, Melbourne, VIC 8060
Email: clientservices@ioof.com.au
Fax: 1800 558 539
Enquires: 1800 062 963