

Step 2: Type of investment instructions

Please tick the type of Investment Instructions 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 Provide a Specific Investment Instruction for a 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 my investment options.	Steps 4(b), 4(c) if applicable and 7
<input type="checkbox"/> Standing Instructions Establish or change my 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 my investment options and/or invest cash from my 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 (not applicable for LifeTrack Flexible Pension)

CASH ACCOUNT (compulsory for new applicants)

To allow sufficient funds to pay fees as they are due and to cover any insurance premiums/taxes/pension payments (if applicable) from your account, a minimum amount is required to be maintained in your Cash Account. Please 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/balance;

PLUS

any payment obligations as described in the relevant PDS.

OR

Nomination of higher minimum holding

If you wish to nominate a higher minimum holding, please advise 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.

ADDITIONAL CONTRIBUTION OR CHANGE OF EXISTING INVESTMENT STRATEGY

Indicate the percentage allocation (%) for your contribution (including rollovers and transfers) against your selected Easy 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

Indicate in the Standing Instruction 'Investment' column in the table in Step 4, which investment option(s) you wish the excess cash in your Cash Account to be invested into.

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

Redemption

Indicate in the Standing Instruction 'Redemption' column in the table in Step 4, 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 PDS for the process we follow when you do not provide us with a Standing Redemption Instruction.

*There are Government restrictions on withdrawals from a superannuation product.

Please note:

- Standing Instruction proportions must be expressed as a whole percentage and the total must add up to 100%.
- Direct Share Choice investment options cannot form part of your Standing Instructions.
- After submitting a switch, change of investment strategy request or a change to Standing Instructions, it may take approximately 10 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 will remain in the Cash Account and the amount redeemed from each managed fund will be weighted in proportion to the balance of your investment options. Refer to the relevant PDS which explains this process in further detail.

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Step 4: Investment instructions table

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	Easy Choice and Investor Choice investment options	Asset code	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	
Easy Choice									
IOOF Diversified Multi – Conservative									
IOF0094AU	IOOF MultiMix Capital Enhanced Trust	UU3170	\$	OR	%	%	%	%	
IOF0095AU	IOOF MultiMix Conservative Growth Trust	UU3164	\$	OR	%	%	%	%	
IOOF Diversified Multi – Balanced									
IOF0090AU	IOOF Multi Series Balanced Trust	UU3159	\$	OR	%	%	%	%	
IOF0093AU	IOOF MultiMix Balanced Growth Trust	UU3165	\$	OR	%	%	%	%	
IOOF Diversified Multi – Growth									
IOF0097AU	IOOF MultiMix Hi Growth Trust	UU3163	\$	OR	%	%	%	%	
IOF0099AU	IOOF MultiMix Total Growth Trust	UU3183	\$	OR	%	%	%	%	
IOOF Sectoral Multi – Cash									
IOF0091AU	IOOF MultiMix Australian Liquids Trust	UU3169	\$	OR	%	%	%	%	
IOOF Sectoral Multi – Fixed Interest									
IOF0096AU	IOOF MultiMix Diversified Fixed Interest Trust	UU3168	\$	OR	%	%	%	%	
IOOF Sectoral Multi – Australian Shares									
IOF0092AU	IOOF MultiMix Australian Shares Trust	UU3166	\$	OR	%	%	%	%	
IOOF Sectoral Multi – Global Shares									
IOF0098AU	IOOF MultiMix International Shares Trust	UU3167	\$	OR	%	%	%	%	
Investor Choice									
Cash									
Cash Management									
IOF0141AU	Perennial Cash Trust	UU3188	\$	OR	%	%	%	%	
SBC0811AU	UBS Cash Fund	UU3219	\$	OR	%	%	%	%	
Term Deposits									
–	Adelaide Bank 6 month Term Deposit	–	\$	OR	%	! Please ensure you complete Step 5.			
–	Adelaide Bank 12 month Term Deposit	–	\$	OR	%				
Cash Enhanced									
CSA0029AU	Aberdeen Cash Enhanced Fund	UU3226	\$	OR	%	%	%	%	
IOF0047AU	Perennial Cash Enhanced Wholesale Trust	UU3080	\$	OR	%	%	%	%	
Australian Fixed Interest									
Annuity Funds									
HOW0060AU	Challenger Guaranteed Income Fund – 6.10 cents pa 31 December 2011 (MV\$1)	UU3280	\$	OR	%	%	%		
HOW0058AU	Challenger Guaranteed Income Fund – 6.75 cents pa 30 June 2012 (MV\$1)	UU3266	\$	OR	%	%	%		
HOW0054AU	Challenger Guaranteed Income Fund – 7.10 cents pa 30 June 2013 (MV\$1)	UU3267	\$	OR	%	%	%		
Mortgages									
AUS0005AU	Australian Unity Wholesale High Yield Mortgage Trust**	UU3182	\$	OR	%	%	%	%	
AUS0116AU	Australian Unity Wholesale Mortgage Income Trust**	UU3099	\$	OR	%	%	%	%	
NML0316AU	AXA Wholesale Australian Monthly Income Fund**	UU3100	\$	OR	%	%	%	%	
HOW0005AU	Challenger Howard Wholesale Mortgage Fund**	UU3077	\$	OR	%	%	%	%	
FSF0139AU	Colonial First State Wholesale Income Fund**	UU2410	\$	OR	%	%	%	%	
STL0002AU	Sandhurst Select Mortgage Fund	UU3187	\$	OR	%	%	%	%	

Step 4: Investment instructions table (continued)

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	Easy Choice and Investor Choice investment options	Asset code	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
Bonds								
AUS0009AU	Australian Unity Vianova Strategic Fixed Interest Trust – Wholesale	UU3193	\$	OR	%	%	%	%
ETL0015AU	EQT PIMCO Wholesale Australian Bond Fund	UU3232	\$	OR	%	%	%	%
SSB0122AU	Legg Mason Australian Bond Trust	UU3088	\$	OR	%	%	%	%
IOF0046AU	Perennial Fixed Interest Wholesale Trust	UU3081	\$	OR	%	%	%	%
SBC0813AU	UBS Australian Bond Fund	UU2715	\$	OR	%	%	%	%
VAN0001AU	Vanguard® Australian Fixed Interest Index Fund	UU3220	\$	OR	%	%	%	%
Enhanced Yields								
HOW0141AU	Challenger Wholesale High Yield Fund**	UU3109	\$	OR	%	%	%	%
FSF0694AU	Colonial First State Wholesale Enhanced Yield Fund	UU3158	\$	OR	%	%	%	%
IOF0145AU	Perennial Tactical Income Trust	UU3260	\$	OR	%	%	%	%
PMC0103AU	PM CAPITAL Enhanced Yield Fund	UU3209	\$	OR	%	%	%	%
SCH0103AU	Schroder Hybrid Securities Fund	UU3243	\$	OR	%	%	%	%
Global Fixed Interest								
Diversified								
AMP0557AU	AMP Capital Corporate Bond Fund (Class A)	UU3269	\$	OR	%	%	%	%
PPL0114AU	Aviva Investors Professional Selection Premier Fixed Income Fund	UU3194	\$	OR	%	%	%	%
MAL0012AU	BlackRock Monthly Income Fund (Class D units)	UU3105	\$	OR	%	%	%	%
PWA0825AU	BlackRock Wholesale International Bond Fund	UU2550	\$	OR	%	%	%	%
RFA0032AU	BT Wholesale Global Fixed Interest Fund	UU3103	\$	OR	%	%	%	%
ETL0016AU	EQT PIMCO Wholesale Diversified Fixed Interest Fund	UU3233	\$	OR	%	%	%	%
ETL0018AU	EQT PIMCO Wholesale Global Bond Fund	UU3235	\$	OR	%	%	%	%
MAQ0277AU	Macquarie Income Opportunities Fund	UU3176	\$	OR	%	%	%	%
MAQ0274AU	Macquarie Master Diversified Fixed Interest Fund	UU3098	\$	OR	%	%	%	%
VAN0103AU	Vanguard® International Fixed Interest Index Fund (Hedged)	UU3221	\$	OR	%	%	%	%
Enhanced Yields								
CSA0045AU	Bentham Professional Global Income Fund	UU3136	\$	OR	%	%	%	%
ETL0017AU	EQT PIMCO Wholesale Extended Markets Fund	UU3234	\$	OR	%	%	%	%
PGI0001AU	Principal Global Strategic Income Fund	UU3210	\$	OR	%	%	%	%
Australian Shares								
Large Companies								
ADV0046AU	Advance Imputation Fund – Wholesale Units	UU2300	\$	OR	%	%	%	%
AMP0370AU	AMP Capital Equity Fund (Class A)	UU3108	\$	OR	%	%	%	%
ARO0011AU	Arnhem Australian Equity Fund	UU3256	\$	OR	%	%	%	%
AAP0103AU	Ausbil Australian Active Equity Fund	UU3117	\$	OR	%	%	%	%
BGL0034AU	BlackRock Indexed Australian Equity Fund	UU3059	\$	OR	%	%	%	%
PWA0823AU	BlackRock Wholesale Australian Share Fund	UU2523	\$	OR	%	%	%	%
BTA0055AU	BT Wholesale Australian Share Fund	UU3104	\$	OR	%	%	%	%

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Step 4: Investment instructions table (continued)

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APIR code	Easy Choice and Investor Choice investment options	Asset code	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	
Large Companies (continued)									
RFA0103AU	BT Wholesale Imputation Fund	UU3200	\$	OR	%	%	%	%	
PAM0001AU	Challenger Wholesale Australian Share Fund	UU3111	\$	OR	%	%	%	%	
FSF0002AU	Colonial First State Wholesale Australian Share Fund	UU2422	\$	OR	%	%	%	%	
FSF0003AU	Colonial First State Wholesale Imputation Fund	UU2428	\$	OR	%	%	%	%	
MAQ0424AU	Concord Australian Equity Fund	UU3239	\$	OR	%	%	%	%	
FID0008AU	Fidelity Australian Equities Fund	UU3175	\$	OR	%	%	%	%	
JBW0009AU	Goldman Sachs JBWere Australian Equities Wholesale Fund	UU2513	\$	OR	%	%	%	%	
AJF0804AU	ING Wholesale Australian Share Trust	UU3092	\$	OR	%	%	%	%	
IML0002AU	Investors Mutual Australian Share Fund	UU2503	\$	OR	%	%	%	%	
PAT0001AU	Ironbark Karara Australian Share Fund	UU3205	\$	OR	%	%	%	%	
SSB0125AU	Legg Mason Australian Core Equity Trust	UU3090	\$	OR	%	%	%	%	
HOW0020AU	Orion Wholesale Australian Share Fund	UU3113	\$	OR	%	%	%	%	
IOF0048AU	Perennial Growth Shares Wholesale Trust	UU3083	\$	OR	%	%	%	%	
IOF0206AU	Perennial Value Shares Wholesale Trust	UU2504	\$	OR	%	%	%	%	
SCH0002AU	Schroder Australian Equity Fund	UU2704	\$	OR	%	%	%	%	
SCH0101AU	Schroder Wholesale Australian Equity Fund	UU3126	\$	OR	%	%	%	%	
WHT0012AU	Solaris Core Australian Equity Fund	UU3250	\$	OR	%	%	%	%	
SBC0817AU	UBS Australian Share Fund	UU2716	\$	OR	%	%	%	%	
VAN0002AU	Vanguard® Australian Shares Index Fund	UU3127	\$	OR	%	%	%	%	
ZUR0060AU	Zurich Investments Australian Value Share Fund	UU3128	\$	OR	%	%	%	%	
Small Companies									
CSA0131AU	Aberdeen Classic Series Australian Small Companies Fund	UU3261	\$	OR	%	%	%	%	
AUS0108AU	Australian Unity Acorn Wholesale Microcap Trust	UU3134	\$	OR	%	%	%	%	
RFA0819AU	BT Wholesale Smaller Companies Fund	UU2699	\$	OR	%	%	%	%	
HOW0027AU	Challenger Wholesale Microcap Fund	UU3112	\$	OR	%	%	%	%	
EGG0001AU	Eley Griffiths Group Small Companies Fund	UU3118	\$	OR	%	%	%	%	
MAQ0454AU	Macquarie Australian Small Companies Fund	UU3204	\$	OR	%	%	%	%	
PER0270AU	Pengana Emerging Companies Fund	UU3253	\$	OR	%	%	%	%	
IOF0214AU	Perennial Value Smaller Companies Trust	UU3178	\$	OR	%	%	%	%	
Specialist									
AAP0002AU	Ausbil Australian Geared Equity Fund	UU3192	\$	OR	%	%	%	%	
AUS0030AU	Australian Unity Investments Platypus Australian Equities Trust – Wholesale	UU3186	\$	OR	%	%	%	%	
PPL0115AU	Aviva Investors Elite Opportunities Fund (Professional Selection)	UU3124	\$	OR	%	%	%	%	
PPL0106AU	Aviva Investors High Growth Shares Fund (Professional Selection)	UU2607	\$	OR	%	%	%	%	
RFA0025AU	BT Wholesale Ethical Share Fund	UU3199	\$	OR	%	%	%	%	
HBC0011AU	Merlon Wholesale Australian Share Income Fund	UU3149	\$	OR	%	%	%	%	



Step 4: Investment instructions table (continued)

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APIR code	Easy Choice and Investor Choice investment options	Asset code	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	
Specialist (continued)									
FSF0043AU	Colonial First State Wholesale Geared Share Fund	UU3031	\$	OR	%	%	%	%	
ETL0030AU	EQT SGH Wholesale Absolute Return Trust	UU3202	\$	OR	%	%	%	%	
MLC0264AU	MLC Wholesale IncomeBuilder™	UU3094	\$	OR	%	%	%	%	
OPS0001AU	OC Dynamic Equity Fund	UU3138	\$	OR	%	%	%	%	
LEF0043AU	Optimix Wholesale Australian Share Trust – Class A Units	UU3141	\$	OR	%	%	%	%	
IOF0089AU	Perennial Growth High Conviction Shares Trust	UU3155	\$	OR	%	%	%	%	
IOF0117AU	Perennial Socially Responsive Shares Trust	UU3156	\$	OR	%	%	%	%	
IOF0078AU	Perennial Value Shares for Income Trust	UU3148	\$	OR	%	%	%	%	
PER0116AU	Perpetual Wholesale Ethical SRI Fund	UU3029	\$	OR	%	%	%	%	
PER0071AU	Perpetual Wholesale Geared Australian Fund	UU3154	\$	OR	%	%	%	%	
PER0046AU	Perpetual Wholesale Industrial Fund	UU2601	\$	OR	%	%	%	%	
RIM0006AU	Russell Australian Shares Fund – Class A Units	UU3276	\$	OR	%	%	%	%	
STL0101AU	Sandhurst IML Industrial Share Fund	UU3125	\$	OR	%	%	%	%	
ASC0001AU	Smallco Investment Fund	UU3142	\$	OR	%	%	%	%	
ZUR0538AU	Zurich Investments Equity Income Fund	UU3153	\$	OR	%	%	%	%	
Global Shares									
Large Companies (Hedged)									
CSA0135AU	Aberdeen Fully Hedged International Equities Fund	UU3227	\$	OR	%	%	%	%	
BGL0109AU	BlackRock Scientific Hedged International Equity Fund	UU3130	\$	OR	%	%	%	%	
GSF0001AU	Grant Samuel Epoch Global Equity Shareholder Yield (Hedged) Fund	UU3254	\$	OR	%	%	%	%	
TGP0004AU	GVI Global Industrial Share Fund	UU3174	\$	OR	%	%	%	%	
VAN0105AU	Vanguard® International Shares Index Fund (Hedged)	UU3057	\$	OR	%	%	%	%	
Large Companies (Unhedged/Active Hedged)									
CRS0005AU	Aberdeen Actively Hedged International Equities Fund	UU2444	\$	OR	%	%	%	%	
EQI0015AU	Aberdeen International Equity Fund	UU3190	\$	OR	%	%	%	%	
NML0318AU	AXA Wholesale Global Equity – Growth Fund	UU3101	\$	OR	%	%	%	%	
NML0348AU	AXA Wholesale Global Equity – Value Fund	UU3102	\$	OR	%	%	%	%	
BAR0817AU	BlackRock Scientific International Equities Fund	UU3131	\$	OR	%	%	%	%	
BTA0056AU	BT Wholesale International Share Fund	UU2398	\$	OR	%	%	%	%	
MGL0004AU	DWS Global Equity Thematic Fund	UU3151	\$	OR	%	%	%	%	
JBW0014AU	Goldman Sachs JBWere International Wholesale Fund	UU2512	\$	OR	%	%	%	%	

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Step 4: Investment instructions table (continued)

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APIR code	Easy Choice and Investor Choice investment options	Asset code	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
Large Companies (Unhedged/Active Hedged) (continued)								
GSF0002AU	Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	UU3255	\$	OR	%	%	%	%
MGE0001AU	Magellan Global Fund	UU3247	\$	OR	%	%	%	%
IOF0045AU	Perennial International Shares Wholesale Trust	UU3086	\$	OR	%	%	%	%
PER0050AU	Perpetual Wholesale International Share Fund	UU2604	\$	OR	%	%	%	%
SCH0030AU	Schroder Global Active Value Fund	UU3172	\$	OR	%	%	%	%
FRT0004AU	Templeton Global Equity Fund	UU3252	\$	OR	%	%	%	%
SBC0822AU	UBS International Share Fund	UU3096	\$	OR	%	%	%	%
VAN0003AU	Vanguard® International Shares Index Fund	UU2719	\$	OR	%	%	%	%
MAQ0410AU	Walter Scott Global Equity Fund	UU3222	\$	OR	%	%	%	%
ZUR0061AU	Zurich Investments Global Thematic Share Fund	UU3129	\$	OR	%	%	%	%
Small Companies								
JBW0103AU	Goldman Sachs JBWere Global Small Companies Wholesale Fund	UU2515	\$	OR	%	%	%	%
HOW0002AU	Hunter Hall Value Growth Trust	UU2482	\$	OR	%	%	%	%
VAN0022AU	Vanguard® International Small Companies Index Fund (Hedged)	UU3246	\$	OR	%	%	%	%
Regional								
EQI0028AU	Aberdeen Asian Opportunities Fund	UU3189	\$	OR	%	%	%	%
ETL0032AU	Aberdeen Emerging Opportunities Fund	UU3157	\$	OR	%	%	%	%
BTA0054AU	BT Wholesale Asian Share Fund	UU3198	\$	OR	%	%	%	%
HOW0033AU	Challenger Wholesale China Share Fund	UU3201	\$	OR	%	%	%	%
FID0011AU	Fidelity China Fund	UU3236	\$	OR	%	%	%	%
FID0015AU	Fidelity India Fund	UU3237	\$	OR	%	%	%	%
PER0553AU	HSBC Asia Select Equity Fund	UU3271	\$	OR	%	%	%	%
PER0522AU	HSBC Global Emerging Markets Equity Fund	UU3263	\$	OR	%	%	%	%
SSB0124AU	Legg Mason Emerging Market Trust	UU3203	\$	OR	%	%	%	%
IOF0203AU	Perennial Asian Shares Wholesale Trust	UU3084	\$	OR	%	%	%	%
MAQ0441AU	Premium China Fund	UU3180	\$	OR	%	%	%	%
SCH0006AU	Schroder Asia Pacific Fund	UU3171	\$	OR	%	%	%	%
SCH0034AU	Schroder Global Emerging Markets Fund	UU3242	\$	OR	%	%	%	%
FRT0006AU	Templeton Emerging Markets Fund	UU3251	\$	OR	%	%	%	%
Specialist								
FSF0891AU	Acadian Wholesale Geared Global Equity Fund	UU3160	\$	OR	%	%	%	%
LEF0047AU	Optimix Wholesale Global Share Trust – Class A Units	UU3139	\$	OR	%	%	%	%
IOF0080AU	Perennial Global Shares High Alpha Trust	UU3179	\$	OR	%	%	%	%
PLA0004AU	Platinum Asia Fund	UU3206	\$	OR	%	%	%	%
PLA0002AU	Platinum International Fund	UU2606	\$	OR	%	%	%	%
PLA0101AU	Platinum International Technology Fund	UU3207	\$	OR	%	%	%	%

Step 4: Investment instructions table (continued)

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	Easy Choice and Investor Choice investment options	Asset code	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	
Specialist (continued)									
PLA0003AU	Platinum Japan Fund	UU3208	\$	OR	%	%	%	%	
PMC0100AU	PM CAPITAL Absolute Performance Fund	UU3132	\$	OR	%	%	%	%	
RIM0009AU	Russell International Shares Fund – \$A Hedged – Class A Units	UU3278	\$	OR	%	%	%	%	
RIM0008AU	Russell International Shares Fund – Class A Units	UU3277	\$	OR	%	%	%	%	
Property									
Australian Property (Listed)									
AMP0255AU	AMP Capital Investors Listed Property Trusts Fund (Class A)	UU3048	\$	OR	%	%	%	%	
NML0019AU	AXA Wholesale Australian Diversified Property Securities Fund	UU2582	\$	OR	%	%	%	%	
CRS0007AU	Challenger Wholesale Property Fund	UU3228	\$	OR	%	%	%	%	
HBC0008AU	Challenger Wholesale Property Securities Fund	UU2481	\$	OR	%	%	%	%	
FSF0004AU	Colonial First State Wholesale Property Securities Fund	UU2429	\$	OR	%	%	%	%	
JBW0108AU	Goldman Sachs JBWere Property Securities Wholesale Fund	UU3119	\$	OR	%	%	%	%	
SSB0128AU	Legg Mason Property Securities Trust	UU3089	\$	OR	%	%	%	%	
MAQ0063AU	Macquarie Master Property Securities Fund	UU2537	\$	OR	%	%	%	%	
IOF0044AU	Perennial Australian Property Wholesale Trust	UU3082	\$	OR	%	%	%	%	
PAL0002AU	RREEF Paladin Property Securities Fund	UU2445	\$	OR	%	%	%	%	
SBC0816AU	UBS Property Securities Fund	UU2718	\$	OR	%	%	%	%	
VAN0004AU	Vanguard® Australian Property Securities Index Fund	UU2720	\$	OR	%	%	%	%	
Australian Property (Hybrid/Direct)									
MAL0008AU	BlackRock Combined Property Income Fund (Class D)**	UU3106	\$	OR	%	%	%	%	
MAQ0448AU	Charter Hall Direct Property Fund**	UU3184	\$	OR	%	%	%	%	
Global Property (Listed)									
AMP0974AU	AMP Capital Global Property Securities Fund (Class A)	UU3135	\$	OR	%	%	%	%	
HOW0047AU	Challenger Wholesale Global Property Securities Fund	UU3223	\$	OR	%	%	%	%	
HML0016AU	ING Wholesale Global Property Securities Fund	UU3249	\$	OR	%	%	%	%	
IOF0081AU	Perennial Global Property Wholesale Trust	UU3137	\$	OR	%	%	%	%	
Global Property (Hybrid/Direct)									
AMP1015AU	AMP Capital Core Property Fund (Class A)**	UU3181	\$	OR	%	%	%	%	
Infrastructure									
Australian Infrastructure (Listed)									
JBW0030AU	Goldman Sachs JBWere Australian Infrastructure Wholesale Fund	UU3150	\$	OR	%	%	%	%	

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Step 4: Investment instructions table (continued)

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APIR code	Easy Choice and Investor Choice investment options	Asset code	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	
Global Infrastructure (Hybrid/Direct)									
AMP1179AU	AMP Capital Core Infrastructure Fund (Class A)	UU3191	\$	OR	%	%	%	%	
FSF0905AU	Colonial First State Wholesale Global Listed Infrastructure Securities Fund	UU3225	\$	OR	%	%	%	%	
MAQ0432AU	Macquarie International Infrastructure Securities Fund	UU3152	\$	OR	%	%	%	%	
MGE0002AU	Magellan Infrastructure Fund	UU3248	\$	OR	%	%	%	%	
Commodities									
AMR0001AU	Ascalon H3 Commodities Fund	UU3258	\$	OR	%	%	%	%	
MAL0016AU	BlackRock International Gold Fund (Class D Units)	UU3196	\$	OR	%	%	%	%	
FSF0038AU	Colonial First State Wholesale Global Resources Fund	UU2427	\$	OR	%	%	%	%	
CSA0063AU	Credit Suisse Enhanced Commodity Fund	UU3229	\$	OR	%	%	%	%	
MGL0019AU	DWS Global Equity Agribusiness Fund	UU3230	\$	OR	%	%	%	%	
Alternative Investments									
MAL0030AU	BlackRock Asset Allocation Alpha Fund Class D	UU3195	\$	OR	%	%	%	%	
MAL0029AU	BlackRock Global Allocation Fund (Aust)	UU3177	\$	OR	%	%	%	%	
PER0555AU	HSBC GH Diversified Strategy Fund***	UU3270	\$	OR	%	%	%	%	
SSB0130AU	Legg Mason Tactical Allocation Trust	UU3087	\$	OR	%	%	%	%	
MAQ0554AU	Morgan Stanley FX Alpha Fund	UU3262	\$	OR	%	%	%	%	
UBS0013AU	UBS Absolute Return Fund (AUD)	UU3244	\$	OR	%	%	%	%	
MAQ0482AU	Winton Global Alpha Fund	UU3240	\$	OR	%	%	%	%	
Diversified – Conservative									
PWA0821AU	BlackRock Wholesale Managed Income Fund	UU3133	\$	OR	%	%	%	%	
FSF0033AU	Colonial First State Wholesale Conservative Fund	UU2411	\$	OR	%	%	%	%	
IOF0100AU	Perennial Capital Stable Wholesale Trust	UU3078	\$	OR	%	%	%	%	
RIM0002AU	Russell Conservative Fund – Class A Units	UU3273	\$	OR	%	%	%	%	
Diversified – Balanced									
PWA0822AU	BlackRock Wholesale Balanced Fund	UU2522	\$	OR	%	%	%	%	
RFA0815AU	BT Wholesale Active Balanced Fund	UU2688	\$	OR	%	%	%	%	
FSF0008AU	Colonial First State Wholesale Diversified Fund	UU2421	\$	OR	%	%	%	%	
MMF0700AU	ING Tax Effective Income Trust – Wholesale Units	UU3091	\$	OR	%	%	%	%	
MLC0260AU	MLC Wholesale Horizon 4 Balanced Portfolio	UU3093	\$	OR	%	%	%	%	
LEF0044AU	Optimiz Wholesale Balanced Trust – Class A Units	UU3140	\$	OR	%	%	%	%	
IOF0104AU	Perennial Balanced Wholesale Trust	UU3079	\$	OR	%	%	%	%	
RIM0001AU	Russell Balanced Fund – Class A Units	UU3272	\$	OR	%	%	%	%	
RIM0003AU	Russell Diversified 50 Fund – Class A Units	UU3274	\$	OR	%	%	%	%	
SBC0815AU	UBS Balanced Investment Fund	UU3095	\$	OR	%	%	%	%	
ZUR0059AU	Zurich Investments Managed Growth Fund	UU2732	\$	OR	%	%	%	%	



Step 4: Investment instructions table (continued)

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	Easy Choice and Investor Choice investment options	Asset code	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
Diversified – Growth								
IOF0126AU	Perennial Partners Trust	UU3185	\$	OR	%	%	%	%
PER0063AU	Perpetual Wholesale Balanced Growth Fund	UU2597	\$	OR	%	%	%	%
RIM0004AU	Russell Growth Fund – Class A Units	UU3275	\$	OR	%	%	%	%
RIM0034AU	Russell High Growth – Class A Units	UU3279	\$	OR	%	%	%	%

You can include new investment option(s) added since this form was printed below:

APIR code	Easy Choice and Investor Choice investment options	Asset code	Additional contribution (specific investment instruction)			Change of Investment Strategy	Standing Instructions	
							Investment	Redemption
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
TOTAL			\$	OR	%	%	%	%

Must add up to 100% if completed Must add up to 100% if completed Must add up to 100% if completed Must add up to 100% if completed

** This investment option is not available for investment at the time of preparing this form. More up to date information on this investment option can be found on our web site at www.ioof.com.au

*** This investment option is classified as a 'restricted investment'. You are able to invest up to 70 per cent of your account balance in restricted investments and no more than 30 per cent of your account balance in any single restricted investment or restricted investments within the same sub-category of an investment category.

Step 5: Term Deposit details

Please indicate how the Term Deposit is to be opened:

By transfer(s) from other superannuation funds
 (please ensure you complete and attach a 'Request to transfer a superannuation benefit form(s)')

OR

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 direct shares where applicable)

OR

Redeem funds from 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. Please ensure you have read the LifeTrack fact sheet 13: Investing in a term deposit (available at www.ioof.com.au).



Step 6: Switch instructions

I wish to switch between the Easy Choice and Investor Choice investment options as indicated below:

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"/>
Total*		<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: Applicant/Member Declaration and Signature

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

- the Trustee provided me with the product disclosure statements or product guides (as applicable) for the underlying investment options I have selected via the IOOF web site (www.ioof.com.au) and I agree to receive these product disclosure statements or product guides (as applicable) by obtaining them from the web site;
- I have received (either from the IOOF web site or from a financial adviser), read and understood the current LifeTrack Product Disclosure Statement (PDS) and the current product disclosure statement or product guide (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; and
- I have read and understood the privacy information in the relevant PDS and consent to the collection, use, storage and disclosure of my personal information as described in the relevant PDS. I also acknowledge that a copy of the IOOF Group Privacy Policy is available on the web site www.ioof.com.au or can be obtained from a **Client Services Officer** on **1800 062 963 (for Personal and Pensions)** or **1800 653 894 (for Corporate and Employer)**.

Step 7: Applicant/Member Declaration and Signature (continued)

For superannuation applicants/members only

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 web site at www.ioof.com.au), I have been informed that:

- (a) 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);
- (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 for the restricted investment which may be up to 365 days for some restricted investments.

I understand and accept that a period longer than the 30 days mentioned in (a) above is required (possibly in respect of the whole of the requested transfer amount) because of the illiquid nature of the investment.

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.

Applicant/Member Signature

X

Date

/ /

Post to: LifeTrack, Reply Paid 264, Melbourne VIC 8060

Enquiries: 1800 062 963 (for Personal and Pensions) or 1800 653 894 (for Corporate and Employer)

Fax: 1800 558 539

Trustee: IOOF Investment Management Limited (IOOF), ABN 53 006 695 021, AFS Licence No. 230524