



19 August 2024

New Member Form

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 the following questions.

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

☐

Yes, proceed to Step 2 - Member details.

☐

No, please complete the following mandatory questions.

Q2 Are you employed by a standard employer sponsor of the Fund?

☐

Yes

☐

No

Q3 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.

Q4 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.

Q5 Are you seeking insurance cover within IOOF Employer 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: Member details

Member status	<input type="checkbox"/> New member	<input type="checkbox"/> Existing member	Account number	<input type="text"/>
Employer/company name	<input type="text"/>			
Employer code	<input type="text"/>			
Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>	
Given name(s)	<input type="text"/>			
Tax file number*	<input type="text"/>			
Residential address	<input type="text"/>			
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode <input type="text"/>
Country if not Australia	<input type="text"/>			
Mailing address (if different from above)	<input type="text"/>			
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode <input type="text"/>
Country if not Australia	<input type="text"/>			
Phone (home)	<input type="text"/>	Phone (work)	<input type="text"/>	
Mobile	<input type="text"/>			
Email	<input type="text"/>			
Date of birth	<input type="text"/>	/	<input type="text"/>	/
	<input type="text"/>		<input type="text"/>	
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>			
Occupation	<input type="text"/>			
Employment status	<input type="checkbox"/> Permanent	<input type="checkbox"/> Casual	If casual, number of hours worked per week	<input type="text"/>

If you are residing overseas you must complete and submit

- ☐ an Overseas Investor form (www.ioof.com.au)
- ☐ Certified copies of your identification documents

* Important information on providing tax file numbers

Under superannuation law, we are authorised to request your TFN which will only be used for lawful purposes (eg locating your super benefits in our records or calculating tax on benefits you may be entitled to). It is not an offence if you choose not to provide your TFN, but providing it has 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.

Please read the information on TFNs in the Product Disclosure Statement (PDS) before providing your TFN.

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

In accordance with *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/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 (PEP)

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)
- ☐ certified copies of your identification documents

Step 3: Nomination of beneficiaries

You may complete a Beneficiary Nomination form available in this forms booklet, from our website or by contacting ClientFirst. Alternatively you can log on to IOOF Online and submit the signed and dated nomination electronically.

Step 4a: Deposit Instruction

You can make your own investment choice as part of your application. If you do not make an investment selection, you will be classified as a MySuper member and invested in the MySuper default investment strategy. If you make an investment selection other than the default investment strategy, you will be classified as a Choice member.

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 Instruction includes at least the default minimum allocation of 1% against the Cash Account (Choice members only). 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 3b and 3c to provide these instructions. Deposit instructions will not automatically be applied to internal transfers.
- If no investment selection is nominated or your choice is unclear, the MySuper default investment strategy will apply.
- If you require more space, please go to our website and download the New Member Investment Authority form.

☐ **MySuper member** (default investment strategy – 100% IOOF Balanced Growth)

OR

☐ **Choice member**

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"/>
Total (must = 100%)		<input type="text"/>

Step 4b: 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 space is required, please 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 99% of your account balance invested in listed investments.

Step 4c : 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="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	\$ <input type="text"/>	OR	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	\$ <input type="text"/>	OR	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	\$ <input type="text"/>	OR	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	\$ <input type="text"/>	OR	<input type="checkbox"/>

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.

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 5: Cash Account preferences (Choice members only)

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% (default option)

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 managed investments according to the proportion of the portfolio that they represent.

OR

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

OR

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

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

Redemption instruction – percentage and pecking order

Please note:

- If you select the pecking order option, please specify which managed 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, listed 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
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>1</div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>2</div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>3</div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>4</div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>5</div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>6</div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>7</div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>8</div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>9</div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div></div>	<div></div>	<div>10</div>
Redemption Instruction % total (must = 100%)		<div></div>	

Step 6: Income preferences (Choice members only)

I direct the Trustee to manage income distributions that I receive from managed 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 managed investments selected below.

If you have selected the Income Instruction – percentage, please specify which managed 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 (%)
<div></div>		
<div></div>		
<div></div>		
<div></div>		
<div></div>		
<div></div>		
<div></div>		
<div></div>		
<div></div>		
<div></div>		
<div></div>		
Total (must = 100%)		

Step 7: 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 investments 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 investment options 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 3a.

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 managed 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
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	Cash Account	<div></div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		<div></div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		<div></div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		<div></div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		<div></div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		<div></div>
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		<div></div>
Total		<div></div>

Must add up to 100% including the Cash Account allocation

8a: Default Insurance cover

Complete this section if you want to opt in to receive default insurance cover. If you opt in, premiums will be deducted from your account.

Please refer to your Employer Plan Summary or contact your employer to obtain a copy to determine if you will receive standard default insurance or employer customised insurance. Also refer to the IOOF Insurance guide for information on types of cover (default/customised).

Please tick *one* of the two boxes below:

I elect to opt in to receive the default insurance cover selected for my employer plan even if I am under age 25 and/or my balance has not reached \$6,000, and:

☐ I commenced employment or became eligible to join the fund **less than 180 days ago**.

- I'm receiving contributions from this employer, and
- I understand cover will be limited until I am at work for 30 consecutive days (as defined in the Insurance guide).

OR

☐ I commenced employment or became eligible to join the fund **more than 180 days ago**.

- I'm receiving contributions from this employer, and
- I understand cover will be limited for 24 months and until I am at work for 30 consecutive days following the 24-month period (as defined in the Insurance guide).

AND/OR

(Optional) Maintaining your cover even if you don't receive regular contributions

☐ I also elect to maintain my insurance even if I don't receive a contribution into my account for a period of 16 months. I understand I can cancel my cover at any time.

8b: Increasing insurance

If you require additional insurance, please complete the Application for Insurance form available in this document, from our websites or by contacting ClientFirst.

See your Employer Plan Summary included with your Welcome letter for more information.

Step 9: Transfer of existing super

Do you have any previous super funds that you would like to transfer into the Fund?

☐ Yes ☐ No

If Yes, please complete a Request to Transfer form available in this document, from our website or by contacting ClientFirst.

Step 10: 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. Using the SuperMatch online functionality you can conduct a search for and consolidate 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 11: Additional super contributions

Do you want to make any of the following additional contributions? (For a full description on the types of contribution payments below, please refer to the PDS).

Salary sacrifice (pre tax salary or wages)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Personal (after tax salary or wages)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Spouse contributions	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you have selected Yes to any of these options you will need to make the appropriate arrangements (such as liaise with your payroll officer for salary sacrifice).

Step 12: Appointment of a representative (optional)

If you wish to appoint another person to operate your account, please use the 'Appointment of Representative' form available in the forms section of our website www.ioof.com.au.

Step 13: 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. 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, information on any likely overseas disclosure of your personal information 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 ClientFirst on 1800 913 118 or at 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 our ClientFirst service 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.

MySuper and Choice investments (as applicable)

If you have elected the MySuper default investment strategy, you will be invested in IOOF Balanced growth and MySuper fees will apply to your account. If you have elected Choice investments, you will have access to the full investment menu and Choice fees will apply to your account.

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 our ClientFirst service 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, 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 Employer 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 or by calling ClientFirst 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 Employer 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.

AML/CTF legislation confirmation

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

If you are under 18 we require a parent/guardian to co-sign this application

Signature

Date

 / /

Parent/guardian
signature

Date

 / /

Parent/guardian full name

Step 14: Employer use only

Date commenced employment

/

/

Current salary \$

I have acted in accordance with the instructions in Step 11 regarding additional super contributions.

Yes

No

I declare that the employee was at work on the date of commencing employment.

Yes

No

I understand that if the employee was absent due to a public holiday or a weekend, this is classified as being at work.

Yes

No

Reason employee was not at work on commencing employment

Authorised signature

Date

/

/

Name

Position

Contact phone number

Please forward all correspondence and enquiries to

Applications and forms

Post IOOF Employer 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