



IOOF PENSION

Application form

Dated: 1 June 2025

Issuer: IOOF Investment Management Limited | ABN 53 006 695 021 | AFS Licence No. 230524
as Trustee of the IOOF Portfolio Service Superannuation Fund | ABN 70 815 369 818
Unique Superannuation Identifier: SMF0126AU

How to get started

Refer to the step-by-step guide on the next page to see the steps you need to follow to set up your account.

Additional forms to complete (optional)

The forms below are optional and can be sent in with the application form where required. These additional forms are available at ioof.com.au/forms.

You can also review and update your account by logging in to your online account or mobile app.

Form name	When to complete this form
Request to Transfer	To transfer monies from another super fund or income stream.
Beneficiary Nomination	To make a Non-lapsing Binding nomination, Binding nomination or Non-Binding nomination (online functionality available once account is established).
Family Fee Aggregation Application	To set up Family Fee Aggregation.

Before you complete any forms, please ensure you have read the Product Disclosure Statement (PDS). If you require further information or any assistance in completing the forms, please contact us on 1800 913 118 or your financial adviser. Please note that we are not authorised to give you investment or financial product advice.

Step-by-step guide to opening your account

Once you have read the PDS and discussed your investment strategy with your financial adviser (if applicable), you are ready to set up your account.

How to set up your account	
Step 1	Complete the Application form and all other forms that are relevant to you.
Step 2	<p>Payment can be made via BPAY®, direct debit, rollovers or transfers.</p> <p>If you would like to pay by cheque make your cheque payable to:</p> <p>IPS – IOOF Pension – [your full name or account number]</p> <p>For example, if your name is Robert Brown, your cheque should be made payable as follows:</p> <p>IPS – IOOF Pension – Robert Brown</p> <p>If you have completed one or more Request to Transfer forms, attach the signed original(s) to the Application.</p>
Step 3	<p>Attach your cheque to your Application, and post the Application and all other completed forms to the following address:</p> <p>IOOF Pension Reply Paid 264 Melbourne VIC 8060</p>

We will send you a Welcome Pack, normally within seven business days of joining, confirming your personal details and investment strategy.

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1 June 2025

Pension Application

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

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

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

Step 1: Product suitability (required)

Please answer the following questions.

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

- ☐ Yes, proceed to **Step 2: Applicant details**
- ☐ No, please complete the following mandatory questions.

Q2 Reason for opening this account:

- ☐ I am between ages 60 and 65 and still working but need access to income.
- ☐ I have retired or reached age 65 and require an income stream.
- ☐ I have not reached age 60 or otherwise not satisfied a relevant superannuation condition of release.

Q3 What income stream or lump sum amounts do you intend to access?

- ☐ Income stream only.
- ☐ Income stream, with access to a lump sum if and as required.
- ☐ No income stream.

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 Please confirm intended investment amount:

- ☐ Intending to invest \$30,000 or more.
- ☐ Intending to invest less than \$30,000.

Step 2: Applicant details

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>		
Given name(s)	<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"/>
				Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>

☐ I have elected to attach original certified copies of my identification documents to this application form.

If you are residing overseas, you must complete:

☐ an Overseas Investor form (www.ioof.com.au)

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: Pension details

Please select the appropriate pension for you.

☐ I wish to commence a **Retirement phase pension**. I am eligible to so do because:

(Please tick one box applicable to your circumstance)

- ☐ My existing benefits are unrestricted non-preserved.
- ☐ I have reached age 65.
- ☐ I reached my preservation age and permanently retired from gainful employment and do not intend to return to work for more than ten hours per week.
- ☐ I have left gainful employment on / / and was over age 60 at that time.

☐ I wish to commence a **Transition to retirement pension** as I have reached my preservation age but not met a condition of release.

☐ I wish to commence a **Death benefit pension** – I am rolling over a death benefit and my relationship to the deceased is:

- ☐ Spouse.
- ☐ Child under the age of 18 or financially dependent child under 25.
- ☐ Child of any age and suffering from a disability (please attach evidence of disability).
- ☐ Financial dependant or interdependent and not a child (please attach evidence of relationship).

Step 4: Tax file number

☐ I am age 60 or over and my TFN is – –

☐ I am less than 60 years of age and have attached my completed Tax File Number Declaration

If you are less than 60 years of age, a Tax File Number declaration form must be completed for each pension account opened. We are authorised by superannuation and taxation law to collect your TFN which will be used to open and administer your account. 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.

We require your TFN in order to process your Pension application.

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

Please note:

- [illegible]

- 8

Step 5b: 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 5c: 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	OR	Re-invest principal	OR	Re-invest partial principal	OR	Re-invest principal and interest	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	OR	<input type="text"/>	OR	<input type="text"/>	\$ <input type="text"/>	OR	<input type="text"/>

Please note:

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

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 6: Cash Account preferences

Cash Account limits

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

Please specify one of the following options:

☐ **Cash Account default minimum of 1%**

OR

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

OR

☐ **Custom Cash Account minimum of** %

Cash Account dollar-based minimum (optional)

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

If your Cash Account falls below zero, we will then 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 investments (without prior notice to you) in accordance with the method you have selected below:

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

OR

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

OR

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

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

Any asset sales associated with your Cash Account preferences will be actioned in accordance with your existing tax optimisation method. To view and update your chosen method, please speak to your financial adviser or log in to IOOF Online or the IOOF mobile app.

Redemption instruction – percentage and pecking order

Please note:

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

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

If you do not indicate a top-up method, the default option of pro-rata will be applied.

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):

/

If the portfolio contains investments which cannot be selected as part of a Re-weight (eg maturing investments or investments which cannot be sold), the Re-weight preference will be applied to the remaining investment options within the portfolio. Please ensure the Re-weight preference includes at least the default minimum 1% allocation to the Cash Account.

Any asset sales associated with your Automatic Re-weight preferences will be actioned in accordance with your existing tax optimisation method. To view and update your chosen method, please speak to your financial adviser or log in to IOOF Online or the IOOF mobile app.

Re-weight preference:

☐

Deposit Instruction

Re-weight my portfolio in accordance with my Deposit Instruction in Step 5a.

OR

☐

Re-weight Instruction

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

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

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

Must add up to 100% including the Cash Account allocation

Step 8: Income preferences

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

☐ **Re-invest (default option)** – Re-invest 100% of the income distributions back into the same eligible 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 eligible investments selected below.

If you do not indicate your income preference, the default option of re-invest will be applied.

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

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"/>
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<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"/>

If you do not indicate your income preference, the default option of re-invest will be applied.

Step 9: Nomination of beneficiaries

Where you do not have a valid death benefit nomination on your account, in the event of your death, the Trustee will use its discretion to determine who will receive the death benefit.

- ☐ I would like to nominate a Reversionary Pensioner on my account and have completed Section A below.
- ☐ I would like to make a Non-lapsing Binding, Lapsing Binding or Non-Binding Death Benefit Nomination and have attached a beneficiary nomination form (available at ioof.com.au).
- ☐ I am transferring from an existing pension within the fund (pension continuation only) and I am aware that any beneficiary nomination will transfer.
- ☐ I do not wish to make a Death Benefit Nomination on my account.

Important notes:

- You cannot add a Non-lapsing Binding, Lapsing Binding or Non-Binding Death Benefit Nomination where you have nominated a Reversionary Pensioner on your account.
- If continuing your pension via a internal transfer:
 - Where you are transferring from from an existing pension within the fund and do not want a Non-lapsing Binding, Lapsing Binding or Non-Binding Death Benefit Nomination to transfer you should revoke this prior to submitting this application.
 - The Trustee cannot accept a new Beneficiary Nomination whilst a valid Binding Nomination is in place. Any existing Binding Nomination in place will need to be revoked and replaced in accordance with signature and witness requirements, before a new Beneficiary Nomination is accepted.

Section A: Reversionary Pensioner

This nomination must be made before the commencement of your pension. Your nominated Reversionary Pensioner cannot be changed once your pension commences. Do not complete this section if you have made or are intending to make a Binding Death Benefit Nomination or Non-Binding Death Benefit Nomination.

In the event of your death you wish the remaining balance of your pension account (if any) to continue to be paid as a pension to your nominated Reversionary Pensioner.

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Residential address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> Postcode <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"/>	Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Relationship to member*	<input type="checkbox"/> Spouse <input type="checkbox"/> De facto spouse <input type="checkbox"/> Child <input type="checkbox"/> Interdependency relationship <input type="checkbox"/> Financial Dependant		

* Refer to the PDS for the restrictions that apply.

Step 10: Pension payment details

Frequency

- ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

Pension payments will be made on the first available date after the pension has been established.

- ☐ I would like to select a specified start date.

Date / /

Please note:

- If this request is not processed in time to meet this date, we'll use the next available date to process your pension payment.
- We may process your pension payment earlier than the specified date, to ensure it reaches your nominated financial institution on time.
- If the selected payment date is unavailable for any month, we'll aim to make the payment on the nearest available business day prior to the that date.
- There may be delays in early July as we recalculate pensions for the new financial year.

Step 11: Pension level details

Select the level of annual pension required.

☐ Minimum*

OR

Maximum limit** (Transition to retirement pension only)

☐ Full maximum (10%) OR ☐ Pro-rata maximum

OR

Nominated amount \$ per annum ☐ Net ☐ Gross Indexation rate % ☐ CPI

OR

Nominated amount \$ per frequency ☐ Net ☐ Gross Indexation rate % ☐ CPI

* If you commence your pension other than on 1 July, this amount will be pro-rated.

** If you select a transition to retirement pension and do not complete this step, the full maximum (10%) pension payment will apply.

Please note, if you choose an annual amount paid in fortnightly instalments, the number of payments and the payment amount you receive will vary between financial years. Alternatively, if you choose an amount per frequency paid in fortnightly instalments, your total annual pension amount will vary based on the amount of fortnights per financial year.

Step 12: Nominated Financial institution for regular pension payments and withdrawals

Name of financial institution

Branch

Account name

BSB - Account number

☐ I do not want this bank account automatically used for ad-hoc withdrawals.

Please ensure your account details are correct as we will not be liable for mistaken payments based on incorrect details.

Important note: The nominated account(s) must be in your own name or in one jointly owned by you.

Step 13: Contribution or rollover details

A minimum initial contribution is \$30,000.

Section A: Contributions

Personal contribution¹ \$

Spouse contribution \$

Downsizer contribution² \$

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

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

Section B: External Transfers from other super funds

If you wish to roll over funds from another account(s), please fill in the following details and complete a Request to Transfer form, for each account. If you do not know the amount of your rollover(s), please provide an estimate.

1. Rollover institution name

Expected amount

\$

2. Rollover institution name

Expected amount

\$

3. Rollover institution name

Expected amount

\$

Section C: Internal Transfers (IOOF Employer Super, IOOF Personal Super and IOOF Pension)

For existing members only

Account number

☐

I would like to transfer my whole balance from the above account and I understand that by doing this the above account (and any insurance cover) will be closed as a result.

☐

I would like to transfer a partial amount of

\$

OR

☐

I would like to leave the amount of

\$

in the above account

Important note: Minimum amount to leave in your existing account is \$10,000 plus liabilities. Minimum initial investment is \$30,000.

Note: If you are only transferring a partial balance or leaving a specified amount in the existing account, you may need to specify the amount of cash and or investment options to be transferred in the below table. If you do not nominate any specific investment options, your funds will be transferred to your IOOF Pension account on a pro-rata basis. Investments not available in IOOF Pension will be redeemed and invested in your Cash Account. Listed investments and term deposits will be transferred 100%.

Your portfolio will not be re-weighted as a result of the in specie transfer. A re-weight can be processed on the new account online via the Investments tab, or by completing an Investment Instruction form.

APIR code/ASX code	Name of investment option	% or \$ amount
<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>		
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Tax Deduction Notice under Section 290-170 ITAA for full or partial transfers

If you have made personal contributions during the current or previous financial year to your existing super account and you want to claim a tax deduction for some or all of those contributions, please tick the box below and attach a completed ATO Notice of Intent to Claim a Tax Deduction with your Application. This can be obtained from our website (www.ioof.com.au) or by contacting us on 1800 913 118. We recommend that you speak to a financial adviser in relation to your eligibility to claim a personal tax deduction.

☐ I wish to claim a tax deduction for some or all of the personal contributions(s) in the current or previous financial year and have attached a completed ATO Notice of Intent to Claim a Tax Deduction.

A completed ATO Notice of Intent to Claim a Tax Deduction notice must be submitted and be processed prior to the transfer to your pension account. Once your pension has commenced, your notice cannot be varied and you cannot receive a refund of taxes paid even if the ATO disallow your deduction.

Section D: Transferring from an existing pension product in the Fund

Your current pension will automatically continue in your new IOOF Pension account. All pension payment details will **automatically** transfer unless you select to commence a new pension below, make any changes to those details on this application or the changes are required by law.

☐ I wish to commute my pension and commence a new pension

Please note: A new pension is required if you are:

- making a transfer from an external fund into this account
- transferring more than one pension into this account
- changing your nominated Reversionary Beneficiary; or
- adding further contributions.

Step 14: Fees for financial advice

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

- IOOF Investment Management Limited (IIML), as trustee of the IOOF Portfolio Service Superannuation Fund, is required to obtain specific written consent before a fee for personal financial advice can be deducted from your account. You are not under any obligation to consent to the fee being deducted.
- You may choose not to give your consent to the arrangement or revoke your consent at any time by notifying your adviser or IIML. If your consent is not given or is revoked, the arrangement will terminate, no further advice will be provided and, no further fees will be charged from your account however any amounts charged before you revoke your consent will not be automatically refunded.
- You cannot request a fee to be deducted from your IOOF Employer Super, IOOF Personal Super or IOOF Pension account for advice provided, if it is:
 - not related to your IOOF Employer Super, IOOF Personal Super or IOOF Pension account; or
 - related to another member or non-member, including a spouse; or
 - for general advice.
- On termination of a fee arrangement, accrued but undeducted Advice Fees may be deducted after the termination date.
- Where advice fees are deducted monthly they are deducted monthly in arrears.
- The default value for each advice fee is 0% or \$0, unless you agree and specify otherwise below in conjunction with your financial adviser.
- Advice fees can only be deducted from your super or pension account if they relate to personal financial advice you receive about your super or pension benefits, insurance and investments within your IOOF Employer Super, IOOF Personal Super or IOOF Pension account.
- Advice fee(s) paid to your financial adviser and their Licensee are inclusive of GST.
- For further information on advice fees, please refer to the Product Disclosure Statement.

Which fee type would you like to establish?

- ☐ Member Advice Fee – One-Off (please complete Section A)
- ☐ Member Advice Fee – Ongoing (please complete section B)
- ☐ Member Advice Fee – Fixed Term Arrangement (please complete Section C)

Section A – Member Advice Fee – One-Off

As agreed with your nominated financial adviser, you authorise \$ (inclusive of GST) to be applied to your account for personal financial advice.

We will only deduct a maximum of 10% of the account balance up to a fee of \$11,000 (inclusive of GST), OR a maximum fee of \$3,300 (inclusive of GST) where the fee is greater than 10% of the account balance. A new request for advice fee form must be supplied each time you wish this fee to be applied, and must be for a separate advice requested.

Please select the services being provided in relation to the One-Off fee – Advisers only to complete:

- | | |
|--|--|
| <input type="checkbox"/> Review of your account | <input type="checkbox"/> Contribution strategy |
| <input type="checkbox"/> Strategic super or pension advice | <input type="checkbox"/> Withdrawal advice |
| <input type="checkbox"/> Investment advice on your account | |

Section B – Member Advice Fee – ongoing

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

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

The start date is optional, if no start date is provided fees will commence on the date this form is processed. This form must be signed no more than 90 days prior to the start date.

Start date (optional)	<input type="text"/> <input type="text"/>	/	<input type="text"/> <input type="text"/>	/	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Consent end date (required)	<input type="text"/> <input type="text"/>	/	<input type="text"/> <input type="text"/>	/	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Client consent to an ongoing fee arrangement will end and we will stop charging fees on the consent end date.

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

The available fee options are:

(a) Percentage-based fee

The available fee options are:

Flat percentage fee

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

% per annum (inclusive of GST)

AND/OR

(b) Flat dollar fee

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

\$ per annum (inclusive of GST).

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

Please select the services being provided:

- | |
|--|
| <input type="checkbox"/> Review of your account |
| <input type="checkbox"/> Strategic super or pension advice |
| <input type="checkbox"/> Investment advice on your account |
| <input type="checkbox"/> Contribution strategy |
| <input type="checkbox"/> Withdrawal advice |

Section C – Member Advice Fee – fixed term arrangement

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

Start date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
End date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>

The fees available under a Fixed Term Arrangement are listed below. If you have selected a Fixed Term Arrangement you must complete the services being provided for at the bottom of this section.

(a) Percentage-based fee

Flat percentage fee

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

<input type="text"/>	% per annum (inclusive of GST)
----------------------	-----------------------------------

AND/OR

(b) Flat dollar fee

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

\$ <input type="text"/>	per annum (inclusive of GST).
-------------------------	----------------------------------

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

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

- | | |
|--|--|
| <input type="checkbox"/> Review of your account | <input type="checkbox"/> Contribution strategy |
| <input type="checkbox"/> Strategic super or pension advice | <input type="checkbox"/> Withdrawal advice |
| <input type="checkbox"/> Investment advice on your account | |

Step 15: Financial adviser declaration (if applicable)

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

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

Adviser name	<input type="text"/>		
AFSL name	<input type="text"/>		
AFS license number	<input type="text"/>	<input type="text"/>	<input type="text"/>
Adviser contact details			
Phone (bh)	<input type="text"/>	Phone (mobile)	<input type="text"/>
Email	<input type="text"/>		
Business address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>

Please forward all correspondence and enquiries to

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

Step 16: Proof of identity

If you do not have a financial adviser, you need to provide a certified copy of a document(s) with this pension application that clearly shows your full name and either your date of birth or residential address.

To meet these requirements you must provide either a certified copy of A or B as below:

EITHER

☐

A ONE of the following documents only:

- current driver's licence issued under State or Territory law or a foreign equivalent
- passport (we will accept an Australian passport that has expired within the preceeding 2 years)

OR

☐

B ONE of the following documents:

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth
- pension card issued by Centrelink that entitles the person to financial benefits

AND

ONE of the following documents:

- letter from Centrelink regarding a government assistance payment
- notice issued by Commonwealth, State or Territory government or local council within the past 12 months that contains your name and residential address (eg Tax Office Notice of Assessment or rates notice from local council).

Step 17: Member/Applicant declaration

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 will 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 pension 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 financial adviser, professional advisers, businesses that have referred you to the Trustee, 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 us 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.

Electronic communications

When a communication is available for you to access online, the Trustee will send a notification to your preferred email address. You will need to let the Trustee know your preferred email address when registering to join IOOF Online and then tell the Trustee your new email address if it changes. You can also elect to receive paper copies of communications via IOOF Online.

Transferring from another product within the Fund

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

Financial adviser (if applicable)

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

- Request the Trustee to acquire the services of the financial adviser to advise you about your superannuation or pension benefits and to act on your behalf in relation to this account.
- Authorise your adviser and their staff to act as your agent to operate your account, to give any instructions on your behalf in relation to your account to the Trustee by any methods as set out in the PDS and to request and authorise payment of a withdrawal benefit to your nominated bank account.
- Instruct the Trustee to follow your adviser's instructions until the Trustee receives notice that you have cancelled your adviser's authority.
- Release and indemnify the Trustee and any member of the Insignia Financial Group from and against all demands, actions, proceedings, claims, losses, liabilities and costs arising directly or indirectly out of or in connection with the Trustee acting or omitting to act on instructions given by your financial adviser and their staff under this authority, except to the extent caused or contributed to by the Trustee's fraud, negligence or wilful default.

Deposit Instruction

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

Investment options with extended redemption periods

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

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

Product disclosure statements for managed investment options

The Trustee has made available to you, through the IOOF website, electronic versions of the product disclosure statement(s) (PDSs) for the underlying managed investments which are offered as investment options through this product. You can also obtain copies of the PDS at no additional charge on request by contacting your financial adviser or by calling us on 1800 913 118. By signing and submitting this application form, you confirm that you have obtained the PDSs for your selected underlying investment options. The PDS for a managed investment may be updated or replaced by the fund manager, responsible entity or issuer of the managed investment, from time to time. By signing and submitting this application form, you acknowledge that when further investments are made into a managed investment you have selected (including through investment switches or additional contributions), you may not have received the current PDS for the managed investment at that time and disclosure about certain material changes and significant events that the issuer of the managed investment product would be required to give you (under section 1017B(1) of the Corporations Act 2001) if you had made an equivalent direct acquisition of the managed investment.

Investment options and financial advice

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

Maturing Investments (term deposits or fixed-term annuities)

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

Source of wealth and funds

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

Document verification

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

Investment suitability (mandatory)

To assess which investment options are right for you, please refer to the relevant disclosure documents for each investment option selected for investment objectives and timeframes, and risk measures. Please respond to the following questions for all investment products you've selected (excluding listed investments):

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

OR

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

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

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

☐ I confirm that I have provided the relevant applicant proof of identification in line with the obligations under the AML/CTF legislation and I have attached original certified copies of my identification document(s) with this Application.

Where relevant I have also 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

Member/Applicant
signature

Date / /

Member advice fees (if you completed Step 14)

- You authorise IIML to charge the member advice fee(s) selected against your account. This fee, if charged on your super or pension account is for personal financial advice you have or will receive about your super or pension benefits, insurance and investments.
- Where you have consented to the deduction of advice fees from a super or pension account to be opened on your behalf and the account number is pending, you acknowledge and agree the account number will be issued to you when available and is deemed to be included in this consent.
- The amount of any member advice fee(s) that are paid to your financial adviser, as agreed by you, will be an additional cost to you and charged against your account. A member advice fee will not be charged unless you tell IIML to do so.
- Any agreed member advice fee(s) will be charged to your account and paid in full to the financial adviser, or their Licensee, until you instruct IIML to cease payment, the fixed period ends, the one-off fee is paid or your ongoing fee consent expires.
- Where you have consented to pay a fixed-term advice fee arrangement as a single payment and the arrangement is terminated for any reason prior to the end of the nominated term, a refund for the unused period will be recovered from your adviser and credited to your Cash Account.
- Where you have chosen Ongoing fees, you understand the consent for IIML to pay the ongoing fees to your adviser will cease at the earlier of:
 - the consent end date;
 - the date you terminate your ongoing fee arrangement; or
 - the day you give your financial adviser new valid consent in relation to the ongoing fee arrangement.
- You understand your consent for one-off fees will last until the one-off fee is paid.
- You understand your consent for a fixed term arrangement, will last until the earlier of:
 - the end date stated above;
 - the day you terminate your fixed-term arrangement; or
 - the day we process an update to your fixed-term arrangement where you have provided your adviser and IIML with a new consent.
- You understand you can withdraw your consent or vary the ongoing fee arrangement at any time by notice in writing to your adviser.
- You understand you can withdraw your consent at any time before the cost is passed on to you by contacting IIML before the fee is paid.

- If a super or pension account is referred to in this form (i.e., the superannuation interest) and that superannuation interest is transferred to another superannuation fund or to another product within the IOOF Portfolio Services Superannuation Fund, you agree that to the extent permitted by law, subject to the agreement of the receiving superannuation fund trustee and/or the rules of the receiving product:
 - you consent to the fee continuing to be deducted from your superannuation interest in that other fund, product or investment option until your consent expires as set out below;
 - in this consent:
 - a reference to your account includes both your existing account, and any subsequent account into which your superannuation interest is transferred;
 - a reference to the fund includes both the existing superannuation fund, and any other fund to which your superannuation interest is transferred; and
 - a reference to the trustee of your superannuation fund includes both the current trustee, and any future trustee holding your superannuation interest; and
 - you will treat this consent as being received by both your current trustee, and any future trustee holding your superannuation interest.
- By signing this form, you consent to your financial adviser and/or the licensee named in Step 15, providing IIML (on its request) all the necessary documentation to support or substantiate the fee deduction from your IOOF account, including but not limited to advice documentation, and any other agreements or consent forms relating to the payment of advice fees.

Member/Applicant
signature

Date / /

**Please forward all correspondence and enquiries to
Applications and forms**

Post IOOF Pension, 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

Contact us

Postal address

Reply Paid 264
Melbourne VIC 8060

Telephone

1800 913 118

Fax

03 6215 5800

Email

clientfirst@ioof.com.au

Website

www.ioof.com.au

Trustee

IOOF Investment Management Limited
ABN 53 006 695 021
AFS Licence No. 230524

Registered address

Level 1, 800 Bourke Street,
Docklands VIC 3008

Unique Superannuation Identifier

SMF0126AU