

30 November 2019

Investor advice fees

Please use this form to elect or make amendments to investor advice fees for the following products:

- **IOOF Portfolio Service – Investments**
- **IOOF Portfolio Service Wholesale – Investments**
- **Financial Partnership Portfolio Service – Investments**
- **Bendigo Financial Solutions – Personal Investments**
- **LifeTrack – Investment Service**

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

Step 1: Your personal details

a) Individual or joint investors

Investor 1

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>		
Residential address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> Postcode <input type="text"/>
Mailing address (if different from above)	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> Postcode <input type="text"/>
Phone (bh)	<input type="text"/>	Phone (ah)	<input type="text"/>
Phone (mobile)	<input type="text"/>	Fax	<input type="text"/>
Email	<input type="text"/>		

Investor 2

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>		
Residential address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> Postcode <input type="text"/>
Mailing address (if different from above)	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> Postcode <input type="text"/>
Phone (bh)	<input type="text"/>	Phone (ah)	<input type="text"/>
Phone (mobile)	<input type="text"/>	Fax	<input type="text"/>
Email	<input type="text"/>		

b) Corporate Investor (including Corporate Trustee), Trust (Individual Trustee(s)), Self Managed Superannuation Fund, Incorporated/Unincorporated Club/Body or Deceased Estate

Name of Entity/Company/ Corporate Trustee	
Name of Trust	

Name of Contact Person

Title (Dr/Mr/Mrs/Ms/Miss)		Surname	
Given name(s)			
Date of birth		/	
Residential address			
Suburb		State	
Mailing address (if different from above)			
Suburb		State	
Phone (bh)		Phone (ah)	
Phone (mobile)		Fax	
Email			

Step 2: Investor advice fees

Important note:

- Asset-based fees cannot be charged where geared or borrowed funds have been used to invest. This means a percentage-based investor advice fee cannot be charged where you have borrowed funds through a margin lending facility. This restriction also applies where any other borrowed funds have been used to invest, in any form
- The investor advice fee(s) paid to your financial adviser and their Licensee (and quoted in this section) are inclusive of GST. The actual amount deducted from your account may be less than the amount quoted. This is because the Investment Service (the Service) may be able to claim a reduced input tax credit (RITC) on some of these fees. Where the Service is able to claim an RITC the benefit is passed on to you which effectively reduces the fee. Note that the RITC rules are subject to change and this may impact the RITC available in the future.

(a) Investor Advice Fee – Upfront

Up to a maximum of 5.5% (inclusive of GST) of each deposit.

You can agree to nominate a different Investor Advice Fee – Upfront for each of the following types of deposits:

Initial or additional (one-off) deposits received by cheque		%	(inclusive of GST)
Deposits received through a Regular Savings Plan/BPAY®		%	(inclusive of GST)

(b) Investor Advice Fee – Ongoing

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

For IOOF Portfolio Service Wholesale the maximum is 3.95% per annum (inclusive of GST) of your account balance.

For LifeTrack the maximum is 2.5% per annum (inclusive of GST) of your account balance.

Percentage fee		% per annum	(inclusive of GST)
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AND/OR

Up to a maximum of \$1,500 per month (inclusive of GST).

Flat fee (dollar amount)	\$		per month	(inclusive of GST)
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(c) Investor Advice Fee – One-Off

Up to a maximum of \$11,000 (inclusive of GST).

\$ per request (inclusive of GST)**(d) Investor Advice Fee – Licensee (IOOF Portfolio Service only)**

Up to a maximum of 1.1% per annum (inclusive of GST) of your account balance.

Percentage fee % per annum (inclusive of GST)**OR**

Up to a maximum of \$750 per month (inclusive of GST)

☐ Flat fee (dollar amount) \$ per month (inclusive of GST)**Step 3: Investor declaration and signature(s)****Investor advice fees**

- I authorise the Service Operator to charge the investor advice fee(s) selected in Step 2 against my account.
- The amount of any investor advice fee(s) that we pay to the financial adviser or their Licensee, as agreed by you, will be an additional cost to you and charged against your account. We shall not charge an investor advice fee unless you tell us to do so.
- Any agreed investor advice fee(s) will be charged by us to your account and paid in full to the financial adviser or their Licensee, until you instruct us to cease payment or when you change your nominated financial adviser.

Note for joint Investors

- If the account is in joint names, then both investors are required to sign.

Note for Power of Attorney

If this form is signed under a Power of Attorney, please enclose a certified copy of the Power of Attorney with this form. If signed under a Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power.

Note for corporate investors

This form must be signed either:

- under common seal,
- by two directors or a director and the company secretary, or
- by the sole director (where applicable) who is also the sole company secretary.

Privacy

The Service Operator collects the information in this form for the purpose of updating the information it holds about you. Any personal information provided in this form will be handled in accordance with the Privacy Policy at www.ioof.com.au/privacy. If you do not provide all of the requested information, we may not be able to action your request.

Individual Investor or Joint Investors

Signatory 1

Date / /

Full name

Signatory 2 (if applicable)

Date / /

Full name

Corporate Investor (including Corporate Trustee), Trust (Individual Trustee(s)), Self Managed Superannuation Fund, Incorporated/Unincorporated Club/Body or Deceased Estate

Signatory 1

Date / /

Title (such as Director/Sole Director/Company Secretary)

Full name

Signatory 2 Title (such as Director/Sole Director/Company Secretary)		Date / /
Full name		
Signatory 3 (for additional Trustees if applicable) Title (if applicable)		Date / /
Full name		
Signatory 4 (for additional Trustees if applicable) Title (if applicable)		Date / /
Full name		
Common seal (of company) if required		

Step 4: Adviser Declaration

I confirm that fees have been fully explained to the applicant.

Adviser name																								
Licensee name																								
Contact name																								
AFS license number							Adviser code							Dealer code										
Adviser signature													Date			/			/					

Please sign and return this form to

Post IOOF, GPO Box 264 Melbourne VIC 3001

Telephone 1800 913 118

Email clientfirst@ioof.com.au

Web www.ioof.com.au