

1 July 2015

## Investment Authority

**Please note:**

Where you fail to clearly advise the Trustee of the investment option(s) for your contributions, these monies will be held in the Cash Account until you notify the Trustee of your chosen investment option(s), or will be invested in accordance with the most recent Standing Investment Instruction (if applicable).

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

### Step 1: Your personal details

#### Account type

- |   |  |
|---|--|
| <input type="checkbox"/> IOOF LifeTrack Personal Superannuation | <input type="checkbox"/> IOOF LifeTrack Employer Superannuation  |
| <input type="checkbox"/> IOOF LifeTrack Cashback Pension        | <input type="checkbox"/> IOOF LifeTrack Corporate Superannuation |
| <input type="checkbox"/> IOOF LifeTrack Flexible Pension        |  |

#### Member details

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

## Step 2: Exiting IOOF MySuper (if applicable)

If you are classified as a MySuper member, have holdings within IOOF Employer Super and wish to change your investment strategy, you must sell 100 per cent of your investment in the IOOF MySuper default investment strategy, the IOOF Balanced Investor Trust (complete Step 6). Further, the IOOF Balanced Investor Trust cannot be contained in your standing instructions (complete Step 4c). If you do not complete Step 4c your previous standing instruction will apply (if applicable).

**Please note:** This action will result in you becoming a Choice member and gives you access to the full investment menu (excluding the IOOF Balanced Investor Trust) and will also result in Choice fees applying.

## Step 3: Selecting IOOF MySuper (if applicable)

**Not available for Cashback or Flexible Pension.**

**Applicable only for members with a current IOOF Employer Super account.**

Only complete this Step if you want to change your account from a Choice investment strategy to the IOOF MySuper default investment strategy, the IOOF Balanced Investor Trust, within IOOF Employer Super.

By ticking the below box and completing this Step you select the IOOF MySuper default investment strategy, the IOOF Balanced Investor Trust. This will result in the 100 per cent sell-down of all your current investment holdings, the purchase of 100 per cent IOOF Balanced Investor Trust, the change of your future cash flow strategy (standing instructions) to 100 per cent IOOF Balanced Investor Trust, and the closure of your current IOOF LifeTrack account.

**Please note:** This action will result in you becoming a MySuper member and you will only be invested in the IOOF Balanced Investor Trust within IOOF Employer Super. MySuper fees will also apply to your account. Please refer to the IOOF Employer Super Product Disclosure Statement for further information.

I wish to select the IOOF MySuper default investment strategy, the IOOF Balanced Investor Trust. I acknowledge that this will result in the 100 per cent sell-down of all my current investment holdings, the purchase of 100 per cent IOOF Balanced Investor Trust, the change of my future cash flow strategy (standing instructions) to 100 per cent IOOF Balanced Investor Trust, and the closure of my current IOOF LifeTrack account.

If you have ticked the above box, please go straight to Step 8.

## Additional contribution/deposit or change of existing investment strategy

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

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

## Standing Instructions

### Investment

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

### Redemption

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

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

### Please note:

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

## Step 4: Investment Instructions

### Cash Account (please complete if you wish to change your minimum holding)

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

Standard minimum holding

OR

Nomination of higher minimum holding

.   %

#### The standard or minimum holding is:

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

- \$500

OR

- 2% of total account/portfolio value

PLUS

any payment obligations as described in the relevant PDS.

### Selecting investment options

For a full list of investment options available for selection within IOOF LifeTrack go to [www.ioof.com.au](http://www.ioof.com.au) and select from the relevant IOOF LifeTrack investment guide and list your selections in the space provided on the next page.

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

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

APIR code	Asset code	Easy Choice investment options	Step 4(a)			Step 4(b)	Step 4(c)	
			Additional contribution/deposit (Specific Investment Instruction)	Change of investment strategy (Re-weight)	Standing Instructions			
					Investment	Redemption		
<b>Easy Choice</b>								
<b>IOOF Diversified Multi – Conservative</b>								
IOF0094AU	UU3170	IOOF MultiMix Capital Stable Trust	\$	OR	%	%	%	%
IOF0095AU	UU3164	IOOF MultiMix Conservative Trust	\$	OR	%	%	%	%
<b>IOOF Diversified Multi – Balanced</b>								
UFM0051AU	UU3306	IOOF MultiMix Moderate Trust	\$	OR	%	%	%	%
IOF0090AU	UU3159	IOOF Multi Series Balanced Trust	\$	OR	%	%	%	%
IOF0093AU	UU3165	IOOF MultiMix Balanced Growth Trust	\$	OR	%	%	%	%
<b>IOOF Diversified Multi – Growth</b>								
IOF0097AU	UU3163	IOOF MultiMix Growth Trust	\$	OR	%	%	%	%
<b>IOOF Sectoral Multi – Cash</b>								
AUX0021AU	UU3319	IOOF Cash Management Trust	\$	OR	%	%	%	%
IOF0091AU	UU3169	IOOF MultiMix Cash Enhanced Trust	\$	OR	%	%	%	%
<b>IOOF Sectoral Multi – Fixed Interest</b>								
IOF0096AU	UU3168	IOOF MultiMix Diversified Fixed Interest Trust	\$	OR	%	%	%	%
<b>IOOF Sectoral Multi – Australian Shares</b>								
IOF0092AU	UU3166	IOOF MultiMix Australian Shares Trust	\$	OR	%	%	%	%
<b>IOOF Sectoral Multi – Global Shares</b>								
IOF0098AU	UU3167	IOOF MultiMix International Shares Trust	\$	OR	%	%	%	%

APIR code	Asset code	Premier Investor Choice and Investor Choice investment options	Step 4(a)			Step 4(b)	Step 4(c)	
			Additional contribution/deposit (Specific Investment Instruction)			Change of investment strategy (Re-weight)	Standing Instructions	
							Investment	Redemption
Please list your investment options as selected from the relevant IOOF LifeTrack investment guide								
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
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			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
			\$	OR	%	%	%	%
<b>Total</b>			\$	OR	%	%	%	%

If % used, must add up to 100%

### Step 5: Term deposit details (not available to IOOF LifeTrack Employer and Corporate Superannuation)

Please select the term deposit provider:

Bendigo and Adelaide Bank

**OR**

National Australia Bank

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

6 months

**OR**

12 months

Please indicate how the term deposit is to be opened:

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

**OR**

By cheque attached to this form.

**AND/OR** one of the following options (for existing members only)

Amount \$

**Please ensure you have completed Step 4(a).**

**OR**

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

**OR**

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

**OR**

Redeem funds from all of my existing investment options or from the Cash Account as per the instructions in the table below.

**From**

APIR code	Asset code	Name of investment option(s)	% or \$ amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total</b>			<input type="text"/>

**Where you elect to redeem assets to open the term deposit, we will not purchase your term deposit until the proceeds from all redemptions necessary have been received into the Cash Account. Please ensure you have read the terms and conditions, which are outlined in the relevant IOOF LifeTrack investment guide.**

## Step 6: Switch instructions (for existing members only)

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

### FROM

Name of investment option(s)


APIR code


% of investment option\*  
OR \$ amount of  
investment option


### TO

Name of investment option(s)


APIR code


% of redeemed funds  
to be invested


\* Please ensure that the total amount is equal to 100%.

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

## Step 7: Listed investments (Direct Share Choice)

### Investment limits

A minimum of \$5,000 must be transacted for each parcel.

You may invest up to 80 per cent of your account balance in listed investments and no more than 30 per cent in any one listed investment.

### Direct share fees

Please note: Brokerage of \$45.66 applies to each order to buy or sell a listed investment.

### Selecting investment options

For a full list of listed investment options available for selection within IOOF LifeTrack go to [www.ioof.com.au](http://www.ioof.com.au) and select from the relevant IOOF LifeTrack investment guide and add your selections to the table provided below.

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

**Please note: If no maximum (buy)/minimum (sell) price is selected, the default option, at market price, will apply.**

Asset No.	ASX code	Direct Share Choice investment options	Buy (✓)	Sell (✓)	Number of shares	At market price (✓)	OR	At maximum (buy)/ minimum (sell) price \$

**Note: If additional shares are required, attach a separate signed sheet.**

## Step 8: Member/applicant declaration and signature

**Important note:** The Trustee collects the information in this form for the purpose of updating the information it holds about me. The information provided in this form will be used in accordance with the Privacy Policy at [www.ioof.com.au/privacy](http://www.ioof.com.au/privacy)

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

- The Trustee provided me with the product disclosure statements or product guides (as applicable) for the underlying investment options I have selected via the IOOF website ([www.ioof.com.au](http://www.ioof.com.au)) and I agree to receive these product disclosure statements or product guides (as applicable) by obtaining them from the website.
- I have received (either from the IOOF website or from a financial adviser), read and understood the current Product Disclosure Statement (PDS) and any supplementary PDS for the relevant product and the current product disclosure statement(s) or product guide(s) (as applicable) of the underlying investment option(s) I have selected.
- I may not have the most current product disclosure statement and continuous disclosure information for an investment option when switches and/or further investments are made into the fund.
- I have either obtained financial advice from a licensed financial adviser concerning my investment option(s) or chosen not to seek such advice. I acknowledge that I understand the risks and effects of this transaction and take full responsibility for my choice of investment options, including the consequences of any switching instructions.

If I have invested in term deposits:

- I have read, understood and agree to the terms and conditions regarding investing in term deposits as set out in the PDS.
- The Trustee provided me with the product guide for the underlying term deposit I selected via the IOOF website ([www.ioof.com.au](http://www.ioof.com.au)) and I agree to receive the product guide by obtaining it from the website.
- I have received (either from the IOOF website or from a financial adviser), read and understood the current product guide and any supplementary product guide for the relevant product or service, and the current product guide statements of the underlying term deposit I have selected.

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

- 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)
- the reasons why an investment is illiquid is due to the underlying fund manager imposing withdrawal restrictions or having the ability to extend the withdrawal period in certain market conditions
- the maximum period in which a transfer must be effected is the period set out in the underlying product disclosure statement for the restricted investment which may be up to 365 days for some restricted investments.

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

- **Exiting IOOF MySuper members (if applicable)** – I understand that completing this form will result in me becoming a Choice member and Choice fees will apply to my account.
- **Selecting IOOF MySuper members (if applicable)** – I understand that completing this form will result in me becoming a MySuper member and MySuper fees will apply to my account.

### Note for Power of Attorney

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

### Member/applicant signature

Signature

Date  /  /

Please sign and return this form to:

**Post:** IOOF LifeTrack, Reply Paid 264, Melbourne, VIC 8060

**Email:** [clientservices@ioof.com.au](mailto:clientservices@ioof.com.au)

**Facsimile:** 1800 558 539

**Enquires:** 1800 062 963