

(a) Member Advice Fee – Upfront (personal superannuation only)

Up to a maximum of 5.5% (inclusive of GST) of each contribution (including transfers).

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

Contributions received by cheque	<input type="text"/>	%	(inclusive of GST)
Transfers/rollovers	<input type="text"/>	%	(inclusive of GST)
Contributions received through a Regular Contribution Plan/BPAY® (personal superannuation only)	<input type="text"/>	%	(inclusive of GST)

(b) Member Advice Fee – Ongoing

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

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

AND/OR

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

Flat fee (dollar amount)	\$ <input type="text"/>	per month	(inclusive of GST)
--------------------------	-------------------------	-----------	--------------------

(c) Member Advice Fee – One-Off

Up to a maximum of \$11,000 (inclusive of GST).	\$ <input type="text"/>	per request	(inclusive of GST)
---	-------------------------	-------------	--------------------

(d) Member Advice Fee – Insurance (personal superannuation only)

Up to a maximum of 50% per annum (inclusive of GST) of your insurance premium. You can agree to nominate a different Member Advice Fee – Insurance for each type of insurance, by agreeing to this fee, any insurance commission currently on your account will cease.

<input type="checkbox"/> Percentage fee	Death only cover	<input type="text"/>	% per annum	(inclusive of GST)
	Death & TPD cover	<input type="text"/>	% per annum	(inclusive of GST)
	Income protection cover	<input type="text"/>	% per annum	(inclusive of GST)

OR

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

<input type="checkbox"/> Flat fee (dollar amount)	\$ <input type="text"/>	per month	(inclusive of GST)
---	-------------------------	-----------	--------------------

Step 3: Member declaration and signature

Important note: The Trustee collects the information in this form for the purpose of updating the information it holds about you. The information provided in this form will be used in accordance with the Trustee's Privacy Policy at www.ioof.com.au/privacy.

Member advice fees

- I authorise the Trustee to charge the member advice fee selected against my account. This fee is for advice I have or will receive about my superannuation/pension benefits, insurance and investments.
- The amount of any member advice fee(s) that we pay to the financial adviser, as agreed by you, will be an additional cost to you and charged against your account. We shall not charge a member advice fee unless you tell us to do so.
- Any agreed member advice fee(s) will be charged by us to your account and paid in full to the financial adviser, until you instruct us to cease payment or when you change your nominated financial adviser.

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 Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power.

Member signature

Signature Date / /

Step 4: Adviser declaration

I confirm that fees have been fully explained to the applicant and that any member advice fees relate to advice about the applicant's superannuation or pension benefits, insurance and investments in the Fund.

Adviser name

Licensee name

Contact name

AFS license number Adviser code

Adviser signature Date / /

Please sign and return this form to

Post GPO Box 264, Melbourne VIC 3001
Email clientfirst@ioof.com.au
Facsimile 03 8614 4431
Enquiries 1800 913 118