



## Step 2

### Section A: Fixed Term Arrangement (FTA)

(Pursuit Focus and Select only, not available for Pursuit Core)

Please complete this section if you wish to enter into a fixed term arrangement for the following fees:

- Member Advice Fee
- Member Advice Fee – Insurance

An FTA requires a start date and end date. The End date cannot exceed 12 months from the start date. The start and end dates will apply to **all fees** in the FTA. This form must be signed within 90 days of the FTA start date.

Indexation cannot be applied to fees under an FTA.

**Important note:** An account can have only one FTA at any time. A new FTA will supersede any existing FTA.

Please ensure you take into account any existing unexpired FTA when submitting a new FTA.

You **cannot** elect to have an Member Advice Fee – Upfront if you have agreed to have an Member Advice Fee on an FTA.

#### 1 Please provide the Start date and End date of the FTA:

Start date

End date

#### 2 Complete the relevant section in Section B that forms part of the FTA.

### Section B: Member advice fees

- The default value for each member advice fee is 0% or \$0, unless you agree and specify otherwise below in conjunction with your financial adviser.
- Member advice fees can only be deducted from your super account if they relate to advice you receive about your super or pension benefits, insurance and investments.
- The member 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 Fund may be able to claim a reduced input tax credit (RITC) on some of these fees. Where the Fund 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.

#### (1) Member Advice Fee – Upfront

**Note:** This fee cannot be offered in conjunction with a FTA.

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

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

Voluntary or personal contributions received via cheque	<input type="text"/>	% (inclusive of GST)
Transfers from other superannuation funds	<input type="text"/>	% (inclusive of GST)
Contributions received via Direct Debit Request (one-off and Regular Contribution Plan) and BPAY (PERSONAL SUPERANNUATION ONLY)	<input type="text"/>	% (inclusive of GST)

**Important note:** Any existing Member Advice Fee – Upfront arrangements will be replaced if you provide new Member Advice Fee – Upfront instructions in this form.

(2) Member Advice Fee (FTA or Ongoing)

The available fee options are:

(a) Percentage based fee options – flat percentage or tiered percentage

Flat percentage fee

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

OR

Tiered percentage fee (Pursuit Select amd Pursuit Focus only)

- Up to a maximum of 2.2% pa (inclusive of GST) can be applied to the amount for each tier.
• Each subsequent tier percentage must be less than the previous tier percentage.
• The default fee will be 0% if no nomination is made.
• Up to a maximum of 5 tiers.

Table with 2 columns: Amount and % pa (inclusive of GST). Rows for Tier 1 to Tier 5 with input fields for amounts and percentages.

AND/OR

(b) Flat dollar fee

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

Automatic indexation of flat dollar fee

Indexation is not available on an FTA.

Would you like your flat dollar Member Advice Fee to be automatically indexed each year?

[ ] No [ ] Yes (complete steps below)

Please specify how you would like your Member Advice Fee to be automatically indexed each year.

[ ] CPI [ ] Fixed [ ] % (up to a maximum of 10% per annum)

Please specify the date for the first indexation to occur (indexation will occur annually on this date thereafter).

Indexation commencement date [ ]/[ ]/[ ]

If no instruction is received, the default will be 'No' and automatic indexation will not be applied to the flat dollar Member Advice Fee
If indexation is selected but no indexation commencement date is provided, the indexation commencement date will be 12 months from the account inception date.

Important note: Any existing Member Advice Fee arrangements will be replaced if you provide new Member Advice Fee instructions in this form.

### (3) Member Advice Fee – One-Off

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

\$  per request (inclusive of GST)

**Important note:** Any existing Member Advice Fee – Upfront, Member Advice Fee Member Advice Fee – Transaction, Member Advice Fee – Insurance arrangements will not be affected if you provide a Member Advice Fee – One-Off instruction in this form.

### (4) Member Advice Fee – Transaction (Pursuit Select only)

Up to a maximum of \$110 (inclusive of GST) per order.

Listed Investment Buy \$  per order (inclusive of GST)

Listed Investment Sell \$  per order (inclusive of GST)

**Important note:** Any existing Member Advice Fee – Transaction arrangements will be replaced if you provide new Member Advice Fee – Transaction instructions in this form.

### (5) Member Advice Fee – Insurance (FTA or Ongoing) (personal superannuation only)

The available fee options are:

#### (a) Flat percentage fee

You can agree to nominate a different Member Advice Fee – Insurance for each type of insurance. Applies to group life and income protection insurance only.

Up to a maximum of 50% per annum (inclusive of GST) of your insurance premium.

Death only cover  % per annum (inclusive of GST)

Death & TPD cover  % per annum (inclusive of GST)

Income protection cover  % per annum (inclusive of GST)

**OR**

#### (b) Flat dollar fee

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

\$  per month (inclusive of GST)

**Important note:** Any existing Member Advice Fee – Insurance arrangements will be replaced if you provide new Member Advice Fee – Insurance instructions in this form.

## Step 3: Member declaration and signature

### 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 or their Licensee, 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 or their Licensee, 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.

### Privacy

I understand that any personal information collected or held by the Trustee will be handled in accordance with its privacy policy, a copy of which can be obtained by contacting the Client Services Team on 1800 913 118 or by visiting [www.ioof.com.au/privacy](http://www.ioof.com.au/privacy)

### 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](mailto:clientfirst@ioof.com.au)  
**Facsimile** 03 8614 4431  
**Enquiries** 1800 913 118