

IOOF WealthBuilder



Creating financial independence since 1846



IOOF **WealthBuilder**

Forms booklet

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1 July 2017

A step-by-step guide for completing the application form

The following information is a guide to assist you in completing the application form for investment in IOOF WealthBuilder.

Before you start:

- Only applicants wishing to apply for a **new investment** in IOOF WealthBuilder must complete the attached application form.
- If you are an existing investor in IOOF WealthBuilder, you will generally not be required to complete the application form again, unless you request a new account, or are investing in a different name/capacity to your existing investment.

New investors will generally be required to complete **all steps** of the application form, except:

- **Steps 5, 6 and 8** – which are optional
- the Nomination of representative facility is also optional.

Step 1: New investment application

- The application form is to be completed for new investments in IOOF WealthBuilder only. Proof of identification must also be provided if you are a new investor to the IOOF group¹. Please see **Step 7** for further details.
- If you are an existing investor in any product within the IOOF group, please provide your investor or account number in this section.

Generally, existing investors who hold investments in other products within the IOOF group will not be required to complete the client identification and proof of identity requirements under *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Law) (**Step 7**), unless they are applying for investment under a different name to their existing accounts (for example, as joint investors, a trustee for a trust or director of a company).

Note, a separate application form is required for those investors applying as a company or as trustee(s) of a trust. These forms are located on our website, www.ioof.com.au.

Step 2: Investor Details

- You will need to determine which investor type you are applying as, to identify which application form you will need to complete.

Investor type	Complete	Located
Individual or joint investors (or those investing as a sole trader)	Application form – Individual/joint investors and sole traders	Included in this forms booklet, OR via our website, www.ioof.com.au
Companies and other investors ²	Application form – Companies and other investors	www.ioof.com.au
Trusts ³	Application form – Trusts	www.ioof.com.au

Note: New applicants from Companies and Other or those applying under the Trusts categories will also need to complete the relevant FSC/FPA Identification form(s) if you have a financial adviser. If you do not have a financial adviser, an Additional Tax Information Form will need to be completed. For a copy of the applicable form(s), please contact our client services team on 1800 002 217 or visit our website www.ioof.com.au

- Please complete your name and address details as requested in the appropriate part of **Step 2** of the relevant application form.

¹ Additional client identification requirements may apply depending on the type of investor applying. Note for new applicants (and for a child registered under a Child's Advancement Policy), certified copies of supporting proof of identity documents are to be returned with your application form. See **Step 7** for the types of proof of identity you can provide.

² **Other investor** may include partnerships, associations (such as incorporated, unincorporated club or body), registered co-operatives or government bodies.

³ **Trusts** may include trusts with corporate trustee or individual trustees, managed investment schemes, family or charitable trusts or deceased estates.

- **Applications in the name of a child** – if the applicant is a child (between 10 and 16 years of age), please attach the written consent of a parent or adult guardian.
- For non-resident investors, we will assume that all necessary government approvals have been obtained.
- You may nominate a password to allow easy access to your account information via the telephone. Please be aware that where an investor is not an individual (for example, a company or trust) or where a representative is nominated, no account information will be provided via the telephone unless this password is quoted.

The following table provides examples to assist you in completing the investor details sections of **Step 2**, of the relevant application form, including who will need to sign the declaration. Please note that all required sections of the application form need to be completed. The table below only provides the basic investor sections as an example.

Investor details example

Investor type	Example of investor details	Who signs Step 10?
Application form: Individual/joint investors and sole traders		
Individual investor	Investor 1: Mr John Smith	Signatory 1: John Smith
Joint investors⁴	Investor 1: Mr John Smith Investor 2: Ms Mary Smith Investor 3: Ms Helen Smith	Signatory 1: John Smith Signatory 2: Mary Smith Signatory 3: Helen Smith
Application form: Companies or other investors (Note, 'other investor' types must complete sub-sections (a), (b) & (h) only)		
Company	(a) Name of company/entity: XYZ Pty Ltd (b) List directors Director 1: Mr Joe White Director 2 or Company Secretary: Mr Frank Jones (h) Contact person⁵: Mr Joe White	Signatory 1: Joe White (Company Director) Signatory 2: Frank Jones (Second Company Director or Company Secretary if applicable) Common seal required where applicable.
Incorporated, unincorporated club or body (other investor type)	(a) Name of company/entity: The District Bowls Club (b) List directors Director 1: Mr Fred Brown (Office holder) Director 2: James White (Second Office holder) (h) Name of contact person⁵: Mr Fred Brown	Signatory 1: Fred Brown (Office holder) Signatory 2: James White (Second Office holder)
Application form: Trusts⁶		
Deceased estate (other trust type)	(a) Full name of trust: The Estate of Mary Smith (d) Other trust type: Deceased Estate (e) Details of trustee(s)/contact person <u>ii. Individual trustees</u> Trustee 1 ⁷ : Mr Robert Brown (Executor 1 of Estate) Trustee 2: Mrs Mary Brown (Executor 2 of Estate)	Signatory 1: Robert Brown (Executor 1 of Estate) Signatory 2: Mary Brown (Executor 2 of Estate)
Trust with individual trustees	(a) Full name of trust: Smith Family Trust (b) Full business name of trustee – Not applicable (e) Details of trustee(s)/contact person <u>ii. Individual trustees</u> Trustee 1 ⁷ : Mr John Smith Trustee 2: Mrs Mary Smith Trustee 3: Ms Helen Smith Trustee 4: Mr Frank Smith	Signatory 1: John Smith (Trustee 1) Signatory 2: Mary Smith (Trustee 2) Signatory 3: Helen Smith (Trustee 3) Signatory 4: Frank Smith (Trustee 4)

Applications in respect of minors should be made by a parent or guardian.

⁴ All correspondence will be sent to Investor 1.

⁵ All correspondence regarding the account will be sent to the 'contact person'. The contact person must be one of the signatories on the account.

⁶ Trusts may include trusts with individual or corporate trustees, managed investment schemes or other trusts such as family, charitable trusts or deceased estates.

⁷ Trustee 1 must be nominated as the identified trustee (applicable for Trusts with individual trustees). All future correspondence will be sent to Trustee 1. The identified trustee must be one of the signatories on the account.

Foreign Residents (including US residents or citizens) investor reporting requirements

The United States' (US) Financial Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) are regimes legislated in a number of countries (including Australia) which require financial institutions, including IOOF, to identify and report information relating to investors who are a resident of any foreign jurisdiction (or a US resident or citizen) for tax purposes. This information is required to be reported to the relevant tax authority within Australia and internationally.

We are required by this law to ask all investors to provide additional identification and tax information in the appropriate part of the application form.

Step 3: Life insured

- If you would like to specify a life insured other than yourself, please complete this Step.
Alternatively, by leaving this section blank, Investor 1 or each joint investor (if applicable) will be registered as the life/lives insured on the policy.
- If the application is in the name of a company or a trust, a life insured must be nominated.

Child's Advancement Policy

- In the case of a Child's Advancement Policy, please tick the box and complete the life insured section with the child's details. **Note only one child can be nominated and the child must be nominated as the life insured.**
- Only one individual/investor can own a Child's Advancement Policy.
- You will also need to nominate the age upon which the policy ownership is to vest (transfer) into the child's name. Where no nomination is made, the transfer will take effect when the child reaches 25 years of age.

Step 4: Initial investment details

- Please indicate the amount of your initial contribution and into which IOOF WealthBuilder Fund(s) you wish to invest. The minimum initial investment amount for each Fund is \$2,000 or \$500 when utilising the Regular Savings Plan (RSP).
- Your initial investment may be made by direct debit, BPAY[®], cheque, transfer from an existing IOOF investment or a combination of these options. Cash cannot be accepted.

Initial investment via BPAY

To make your initial investment using BPAY, you will need to have:

- the Biller Code of the IOOF WealthBuilder Fund as detailed in the following table
- your Customer Reference Number (CRN) – please contact your financial adviser or our client services team on 1800 002 217 to obtain a CRN.

Once you have your CRN, you can also make additional contributions at any time at your convenience directly from your financial institution account.

Please allow at least three business days for your BPAY payment to be received by us.

WealthBuilder Fund	BPAY Biller Code
Diversified	
IOOF WealthBuilder Conservative – IOOF MultiMix	777912
IOOF WealthBuilder Moderate – IOOF MultiMix	777888
IOOF WealthBuilder Balanced Growth – IOOF MultiMix	777755
IOOF WealthBuilder Growth – IOOF MultiMix	777839
Cash and income	
IOOF WealthBuilder Cash Management – IOOF	767673
IOOF WealthBuilder Income – Henderson	767707
Property	
IOOF WealthBuilder International Property Index – Vanguard	767715
Australian shares	
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	767988
IOOF WealthBuilder Australian Shares Geared – Colonial First State	777508
IOOF WealthBuilder Australian Shares Core – Fidelity	767863
IOOF WealthBuilder Australian Shares Long Short – Perpetual	767954
IOOF WealthBuilder Australian Shares Index – Vanguard	767855
International shares	
IOOF WealthBuilder International Shares – Magellan	777607
IOOF WealthBuilder International Shares – Platinum	777524
IOOF WealthBuilder International Shares Hedged – Walter Scott	777656
IOOF WealthBuilder International Shares Index – Vanguard	777516

Initial investment via direct debit

- If you wish to make your initial investment via direct debit from your nominated financial institution account, please tick the box in this Step.
- You will also need to complete the **Direct Debit Request (DDR) Form** on page 25 to nominate your financial institution account details, how much you would like to invest and into which Fund(s).
- Please also read the Direct Debit Request Service Agreement on page 31.

Step 5: Regular savings plan (optional)

- If you wish to make regular contributions to your investment via a direct debit from your nominated financial institution account, please tick the box in this Step.
- You will also need to complete the **Direct Debit Request (DDR) Form** on page 25 to nominate your financial institution account details, how much you would like to contribute on a monthly basis and into which Fund(s).
- The minimum monthly contribution via the RSP is \$100 per Fund.
- Please also read the **Direct Debit Request Service Agreement** on page 31.
- Alterations to an existing direct debit request can be made at anytime by completing a new DDR Form.

If you are making your initial application with less than the \$2,000, you MUST complete this section.

RSP Automatic Increase Facility

- If you wish to utilise the optional RSP Automatic Increase Facility, please tick the box.
- This feature allows you to maximise your savings in your WealthBuilder account, by automatically increasing your monthly RSP contributions each policy anniversary year by 125%. This helps you to gradually build your tax effective savings without the need to continually notify us every time you wish to increase your contributions in line with the 125% rule.

Step 6: Nomination of beneficiaries (optional)

- If you wish, you can nominate beneficiaries on your account to receive the benefit in the event of the death of the life/lives insured.
- To nominate beneficiaries on your account, please complete your beneficiary(ies) details in this Step, including the percentage of the proceeds you wish to assign to the person(s) nominated (not the amount). Please ensure the total percentages equal 100%.
- Nominated beneficiaries can be individuals, companies or charitable organisations.
- Please note, if this section is left blank, on the death of the life insured (or last remaining life insured), the proceeds will automatically be paid to you (the policy owner) or to your estate in the event of your death or, for a joint policy, to the surviving investor.

Step 7: Proof of identity requirements

In accordance with AML/CTF Law, new investors applying for financial products, such as IOOF WealthBuilder, are required to supply proof of identity documentation.

- **Step 7** lists the types of proof of identity documents which can be provided for **individual investor applicants** and persons who have been nominated as a Representative or Power of Attorney.
- For **non-individual investor applicants** (such as companies, trusts or partnerships) refer to the separate 'Completing proof of identity' document. A copy of this document can be obtained from our website (www.ioof.com.au) or by contacting our client services team on 1800 002 217.

Step 8: Investor advice fees (optional)

- This section is to be filled out in consultation with your financial adviser.
- Please indicate the amount of investor advice fees (if any) to deduct from your account.

Step 9: Financial adviser details

- If you have appointed a financial adviser, your financial adviser needs to complete this Step.
- Please note, if you have provided proof of identity documents to your financial adviser and your financial adviser has conducted the proof of identity check, the financial adviser must confirm having sighted and retained the necessary information on record by completing the 'Record of proof of identity' table in this Step, or attach a copy of the identification document to the application form.

Step 10: Applicant declaration

- Please read the PDS (and any SPDS) in its entirety and then sign the 'Applicant declaration' section of the application form.
- We will not accept an application unless the correct signatories have signed this Step (see 'Investor details example' on page 4).
- Please ensure that you provide the necessary identification form (if applicable) and proof of identity documentation with your application form (unless your adviser has performed a proof of identity check under **Step 9**).
- If your application form is signed by your attorney, a certified copy of the relevant Power of Attorney, together with the necessary proof of identity documents for the Attorney (as detailed in **Step 7**), must be enclosed with your application form.
- If joint investors are applying, all investors must sign.

Cheque details

If you are making your initial investment by cheque please make it payable to '**IIML Application Trust Account A/C Applicants Name**' marked '**Not Negotiable**'.

For example, if Robert Brown proposes to invest, the relevant cheque will be made payable as follows:

IIML Application Trust Account A/C Robert Brown.

Please send your completed application form and cheque(s) to:

IOOF WealthBuilder

Reply Paid 264, Melbourne VIC 8060

Direct Debit Request (DDR) form

- If you are making your initial investment via direct debit and/or investing via the RSP, you will need to complete this form providing authority for us to debit your contributions from your nominated financial institution account.
- This form can also be used at anytime to:
 - change your RSP contribution and any RSP Automatic Increase Facility
 - change the WealthBuilder Fund(s) into which your contributions are to be invested
 - alter your nominated financial institution account details
 - cancel your RSP contribution.

Nomination of representative facility (optional)

- If you wish to authorise another person to operate your account on your behalf, you need to complete this form.
- Please ensure you and your representative have read and understood the conditions relating to nomination of a representative in the PDS, before completing this form.
- Both the investor(s) and the representative need to sign.
- Nominated representatives must provide proof of identification documents, as detailed in **Step 7** of the application form.

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1 July 2017

Application form – individual/joint investors and sole traders

For assistance please contact our client services team on 1800 002 217.

This application form accompanies the IOOF WealthBuilder Product Disclosure Statement (PDS) (and any Supplementary Product Disclosure Statement (SPDS)) which provides important information about investing in IOOF WealthBuilder. We recommend you read the PDS (and any SPDS) thoroughly before making an application to invest. We will only consider applications for initial investments on receipt of this application form, which has been issued together with this PDS (and any SPDS).

If you have received the PDS (and any SPDS) electronically, we can send you a paper copy including this application form free of charge upon request. Simply contact our client services team on 1800 002 217.

The investments offered in the PDS (and any SPDS) are only available to persons receiving the PDS (and any SPDS) and accepting the offer to invest within Australia. A person who gives another person access to the application form, must at the same time and by the same means, give the other person access to the PDS (and any SPDS). All words and phrases in this application form have the same meaning as given to them in the PDS (and any SPDS).

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

Step 1: New investment application

This application form is to be completed for **new** investments into IOOF WealthBuilder.

If you are an existing investor with the IOOF group, please provide your investor/account number:

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Note: Generally existing investors who hold investments in other products within the IOOF group, will not be required to provide proof of identification requirements under AML/CTF Law, unless they are applying under a different name to their existing accounts (eg as joint investors, or in a family company name) or in a different capacity to their existing accounts (eg as trustee for a trust, or director of a company).

If you would like to use **BPAY**⁰¹ for your **initial investment**, please contact our client services team on 1800 002 217 to obtain a Customer Reference Number (CRN). Once received, please provide your CRN below:

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Step 2: Investor details

Please complete this application form if you are investing as an **'individual'**² or **'joint'** investor only.

If you are investing as a company or trust, please complete the separate application form (as applicable) located on our website (www.ioof.com.au).

1 Registered to BPAY Pty Ltd ABN 69 079 137 518. Only available if your nominated financial institution offers this service.

2 Individual investors include individuals acting for themselves or as sole traders.

#Reasons for not providing a TIN

- Reason **A** – The country of tax residency does not issue TINs to tax residents, OR
- Reason **B** – You have not been issued with a TIN, OR
- Reason **C** – The country of tax residency does not require the TIN to be disclosed.

Security Password

For security purposes and easier access to your account information via the telephone, please provide a password:

Security password [12 empty boxes]

Please note: When a representative is nominated, no account information will be provided via the telephone unless this password is quoted.

Investor 2 (for joint investors only*)

Title (Dr/Mr/Mrs/Ms/Miss) [4 boxes] Surname [20 boxes]
 Given name(s) [20 boxes]

This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.

Residential address [20 boxes]
 Suburb [15 boxes] State [3 boxes] Postcode [5 boxes]
 Country [3 boxes]
 Mailing address (if different from above) [20 boxes]
 Suburb [15 boxes] State [3 boxes] Postcode [5 boxes]
 Phone (bh) [12 boxes] Phone (ah) [12 boxes]
 Phone (mobile) [12 boxes] Fax [12 boxes]
 Email [25 boxes]
 Date of birth [DD / MM / YYYY] Gender Male [1 box] Female [1 box]
 Occupation [20 boxes]
 Industry of occupation [20 boxes]

Is the new investor a child between 10 and 16 years?
 Yes (If yes, please attach written consent of parent or guardian)
 No

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
 Are you a tax resident of Australia? Yes No
 Are you a tax resident of another country? Yes No

Please answer both tax residency questions as you can be a tax resident of more than one country. If you are only a tax resident of Australia and no other country please proceed to 'Security Password'.

FOREIGN RESIDENTS ONLY – Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Under FATCA and CRS laws, we are required to ask all investors to provide additional information about their tax residency. Tax residency rules differ by country. Whether an individual is a tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person’s residence or place of work. This information will be reported to the relevant tax authority with Australia and internationally.

For all countries where you are a tax resident please provide a TIN (Tax Identification Number) which is the number assigned by each country for the purposes of administering tax laws such as a Social Security Number in the US. If a TIN cannot be provided, please list one of the three reasons specified below (A, B or C) for not providing a TIN.

Country	TIN	Reason for no TIN (A,B or C)#

#Reasons for not providing a TIN

Reason **A** – The country of tax residency does not issue TINs to tax residents, OR

Reason **B** – You have not been issued with a TIN, OR

Reason **C** – The country of tax residency does not require the TIN to be disclosed.

Security Password

For security purposes and easier access to your account information via the telephone, please provide a password:

Security password

Please note: When a representative is nominated, no account information will be provided via the telephone unless this password is quoted.

Investor 3 (for joint investors only*)

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

This section must be completed. Note: PO Box can only be provided below under ‘Mailing address’.

Residential address

Suburb State Postcode

Country

Mailing address (if different from above)

Suburb State Postcode

Phone (bh) Phone (ah)

Phone (mobile) Fax

Email

Date of birth / / Gender Male Female

Occupation

Industry of occupation

Is the new investor a child between 10 and 16 years?

Yes (If yes, please attach written consent of parent or guardian)

No

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

Are you a tax resident of Australia? Yes No

Are you a tax resident of another country? Yes No

Please answer both tax residency questions as you can be a tax resident of more than one country. If you are only a tax resident of Australia and no other country please proceed to '**Security Password**'.

FOREIGN RESIDENTS ONLY – Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Under FATCA and CRS laws, we are required to ask all investors to provide additional information about their tax residency. Tax residency rules differ by country. Whether an individual is a tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. This information will be reported to the relevant tax authority with Australia and internationally.

For all countries where you are a tax resident please provide a TIN (Tax Identification Number) which is the number assigned by each country for the purposes of administering tax laws such as a Social Security Number in the US. If a TIN cannot be provided, please list one of the three reasons specified below (A, B or C) for not providing a TIN.

Country	TIN	Reason for no TIN (A,B or C) [#]

#Reasons for not providing a TIN

Reason **A** – The country of tax residency does not issue TINs to tax residents, OR

Reason **B** – You have not been issued with a TIN, OR

Reason **C** – The country of tax residency does not require the TIN to be disclosed.

Security Password

For security purposes and easier access to your account information via the telephone, please provide a password:

Security password

Please note: When a representative is nominated, no account information will be provided via the telephone unless this password is quoted.

* **Note for joint investors:** If each investor is able to operate the account and bind the other joint investor(s) for future transactions (including additional investments, switches and withdrawals) please tick this box.

For Sole Traders only

In addition to completing **Investor 1**, please also complete this section if you are an individual investor applying as a sole trader:

Business name (if applicable)

Australian Business Number (ABN) - - -

Business address

If different from residential address above. PO Box not accepted.

Suburb State Postcode

IOOF Portfolio Online registration: To register for IOOF Portfolio Online, please complete the online application form via the Portfolio Online area of the IOOF website (www.ioof.com.au). You can only register for this service after you have received an investor number.

Step 3: Life insured

Individual investors

By default, each investor (policy owner) registered on the account is automatically registered as the life/lives insured. If you wish to nominate a life insured different to the investor(s), or if you are taking out a Child's Advancement Policy, please complete this section.

Child's Advancement Policy

Is this a Child's Advancement Policy?

Yes (see important notes below before completing the life insured details).

Please nominate a vesting age³ **(between 10 to 25 years of age)**

Please note that if a Child's Advancement Policy is to be issued:

- only one child can be nominated
- only one investor can be registered as the policy owner
- the **child** must be nominated as the **life insured** (below)
- the adult (such as a parent or guardian) must be registered as the policy owner.

Life insured 1

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Residential address

Suburb State Postcode

Date of birth / /

Life insured 2 (if applicable)

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Residential address

Suburb State Postcode

Date of birth / /

Step 4: Initial investment details

You can use this form to invest in one or more IOOF WealthBuilder Fund(s). The minimum investment amount is **\$2,000** or **\$500** when utilising a Regular Savings Plan (RSP).

If your initial contribution is less than \$2,000, you must also complete the Regular Savings Plan section – **Step 5** of this application form.

Name of Fund	Initial contribution to be invested
Diversified	
IOOF WealthBuilder Conservative – IOOF MultiMix	\$ <input type="text"/>
IOOF WealthBuilder Moderate – IOOF MultiMix	\$ <input type="text"/>
IOOF WealthBuilder Balanced Growth – IOOF MultiMix	\$ <input type="text"/>
IOOF WealthBuilder Growth – IOOF MultiMix	\$ <input type="text"/>
Cash and income	
IOOF WealthBuilder Cash Management – IOOF	\$ <input type="text"/>
IOOF WealthBuilder Income – Henderson	\$ <input type="text"/>
Property	
IOOF WealthBuilder International Property Index – Vanguard	\$ <input type="text"/>
Australian shares	
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Geared – Colonial First State	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Core – Fidelity	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Long Short – Perpetual	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Index – Vanguard	\$ <input type="text"/>
International shares	
IOOF WealthBuilder International Shares – Magellan	\$ <input type="text"/>
IOOF WealthBuilder International Shares – Platinum	\$ <input type="text"/>
IOOF WealthBuilder International Shares Hedged – Walter Scott	\$ <input type="text"/>
IOOF WealthBuilder International Shares Index – Vanguard	\$ <input type="text"/>
Total initial contribution	\$ <input type="text"/>

In accordance with AML/CTF Law, please advise the following: (**Note:** your application cannot be processed unless this section is completed)

Source of wealth (the origin of your financial standing or total net worth ie, how you generated your wealth)

- Employment
- Investments
- Other (please specify eg inheritance)

Source of funds (the origin of your contribution to set up your account)

Employment

Investments

Other (please specify eg, sale of real estate, inheritance)

Please indicate how you will pay your initial contribution:

Cheque

Made payable to 'IIML Application Trust A/C Applicant(s) Name' marked 'Not Negotiable'. Please attach to this application form.

BPAY

For initial contributions please call your financial adviser or our client services team on 1800 002 217 to obtain a Customer Reference Number (CRN) and relevant BPAY Biller Codes.

Direct debit

Please complete the **Direct Debit Request (DDR) Form**.

Is this IOOF WealthBuilder account being established using borrowed funds?

Yes No

Important note

- An investor advice fee – upfront of up to 3.00% (inclusive of GST) may be charged on your initial (and subsequent) contributions depending on arrangements in place with your financial adviser. Refer to **Step 8** 'Investor advice fees'.
- Contributions net of any investor advice fee - upfront or stamp duty (if applicable) will be invested in your nominated IOOF WealthBuilder Fund(s).

Step 5: Regular savings plan (optional)

Do you wish to set up a Regular Savings Plan (RSP), through a direct debit facility from your nominated financial institution account?

If your initial contribution is less than \$2,000, you must tick yes.

Yes To commence a RSP you must complete the **Direct Debit Request (DDR) Form**.

You might also wish to select the optional **RSP Automatic Increase Facility**, please see below.

No Go to **Step 6**

Please note:

- Your initial contribution (minimum of \$500) must be received prior to the RSP commencing (this includes where the initial investment is made by direct debit).
- The RSP amount will be deducted from your nominated financial institution account on the 15th day of each month or the nearest business day after the 15th day of the month.

You can change your RSP contributions or financial institution account details at any time by completing a new DDR form.

A copy can be obtained from our website (www.ioof.com.au) or alternatively by contacting our client services team on 1800 002 217.

RSP automatic increase facility (optional)

Do you wish to take advantage of the RSP automatic increase facility?

Yes By selecting this feature, I/we understand that my/our monthly RSP contribution will be automatically increased each policy anniversary year by 125% of my/our previous year's monthly RSP contribution.

- Each year, three months prior to your policy anniversary date, you will receive notification of the intended increase to your RSP contribution.
- You are free to cancel the RSP automatic increase facility at anytime.

No

Step 6: Nomination of beneficiaries (optional)

Do you wish to nominate a beneficiary(ies) to receive the proceeds of your account on maturity?

- Yes Please complete the section(s) below.
- No Go to **Step 7**

Note

- Where beneficiaries are nominated, the **mandatory fields (*)** must be completed.
- Children under 16 years of age cannot nominate beneficiaries.
- Percentage of your benefits payable to nominated beneficiaries **must total 100%**.
- Note, if one or more nominated beneficiaries have deceased (prior to the life insured), the portion of benefit allocated to the deceased beneficiary(ies) will be proportionately allocated to the remaining beneficiary(ies) based on their existing percentage allocation. Alternatively a new nomination can be provided by the policy owner.

Individual beneficiaries

Beneficiary 1

*Title (Dr/Mr/Mrs/Ms/Miss) Surname

*Given name(s)

This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.

*Residential address

*Suburb *State *Postcode

Mailing address (if different from above)

Suburb State Postcode

Phone (bh) Phone (ah)

Phone (mobile) Fax

Email

*Date of birth / / *Percentage of benefit payable . %

Beneficiary 2

*Title (Dr/Mr/Mrs/Ms/Miss) Surname

*Given name(s)

This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.

*Residential address

*Suburb *State *Postcode

Mailing address (if different from above)

Suburb State Postcode

Phone (bh) Phone (ah)

Phone (mobile) Fax

Email

*Date of birth / / *Percentage of benefit payable . %

Beneficiary 3

*Title (Dr/Mr/Mrs/Ms/Miss) Surname

*Given name(s)

This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.

*Residential address

*Suburb *State *Postcode

Mailing address (if different from above)

Suburb State Postcode

Phone (bh) Phone (ah)

Phone (mobile) Fax

Email

*Date of birth / / *Percentage of benefit payable . %

Beneficiary 4

*Title (Dr/Mr/Mrs/Ms/Miss) Surname

*Given name(s)

This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.

*Residential address

*Suburb *State *Postcode

Mailing address (if different from above)

Suburb State Postcode

Phone (bh) Phone (ah)

Phone (mobile) Fax

Email

*Date of birth / / *Percentage of benefit payable . %

AND/OR Corporate beneficiaries or charitable organisations

Such as companies, trusts, partnerships, associations, registered co-operatives or government entities.

*Name of company/entity

***Name of contact person**

*Title (Dr/Mr/Mrs/Ms/Miss) Surname

*Given name(s)

*Residential address

*Suburb *State *Postcode

*Date of birth / / *Percentage of benefit payable . %

Beneficiary benefit allocation TOTAL

. %

Note: For additional beneficiaries, please provide nominations in writing, sign and attach to this application form.

Step 7: Proof of identity requirements

AML/CTF Law obligates IOOF to verify the identity of each of its investors before providing financial services to them.

Please note, generally existing investors within the IOOF group, do not need to provide the proof of identity listed below.

Individual investor applicants

If you are a new individual investor in IOOF WealthBuilder, making a new investment application, you will need to provide originals or original certified copies of one or more of the following documents. The proof of identity documents are required to be submitted with your application form.

Type of investor (please ✓ appropriate box)	Proof of identity – please provide the relevant document(s).
<p>(a) <input type="checkbox"/> Individuals acting for themselves</p> <p>Note, for joint investors, the necessary proof of identity is required for each investor.</p> <p>OR</p> <p><input type="checkbox"/> Individuals acting as a sole trader</p>	<p>Either one of the following Acceptable Primary Photographic ID documents:</p> <ul style="list-style-type: none"> • Current driver's licence (issued under Australian State/Territory, or a foreign country equivalent, containing a photograph of the individual). Please copy front and back of licence. • Australian passport (an Australian passport that has expired within the preceding 2 years is acceptable). • Foreign passport or an international travel document issued by a foreign government, the United Nations (UN) or an agency of the UN, containing a photograph and signature of the person whose name the document is issued*. • Card issued under Australian State or Territory law for the purposes of providing a person's age containing a photograph. • A National Identity Card issued by a foreign government, the UN or an agency of the UN, containing a photograph and signature of the person whose name the card is issued*. <p>OR (Acceptable Secondary ID documents):</p> <ul style="list-style-type: none"> • A notice issued to an individual (showing the current residential address such as a tax notice within last 12 months or a utilities bill within last 3 months) that contains their residential address and records the provision of financial benefits/services or the debt owed by the individual. <p>AND one of the following documents:</p> <ul style="list-style-type: none"> • Birth certificate or birth extract issued under Australian State/Territory. • Birth certificate issued by a foreign government, the UN or an agency of the UN. • Citizenship certificate issued by the Commonwealth. • Citizenship certificate issued by a foreign government. • A concession (health or pension) card issued by the Department of Human Services or Centrelink.
<p>(b) <input type="checkbox"/> Individuals who have been nominated as a Representative or Power of Attorney</p>	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • For verification of the identity of a nominated representative or Power of Attorney, refer to the proof of identity requirements listed in Section (a) above. <p>Please note:</p> <ul style="list-style-type: none"> • Where a Power of Attorney has been granted, a certified copy of the Power of Attorney must be provided.

* Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

Who can certify your documents?

The '**Completing Proof of Identity**' document provides a list of persons authorised to certify copies of original documents. To obtain a copy please contact one of our client services team on 1800 002 217. Alternatively, you can download a copy from our website at www.ioof.com.au.

Step 8: Investor advice fees (optional) – complete with your financial adviser if applicable

IOOF facilitates the payment of investor advice fees (IAFs) by deducting them from your account and paying them to your financial adviser directly.

Complete this section if you have agreed with your financial adviser to have IAFs deducted from your account.

I/we confirm that I/we have agreed with my/our financial adviser to have the following IAFs deducted:

<p>IAF – upfront</p> <p><input type="text"/> . <input type="text"/><input type="text"/> % (maximum of 3.00% inclusive of GST)</p> <p>To be applied to your initial contribution.</p> <p>This rate will also apply to additional contributions received unless separately instructed otherwise on receipt of each additional contribution or if a Standing IAF – upfront instruction is provided.</p>	<p>Standing IAF – upfront</p> <p>For nomination of a different standing IAF – upfront for future additional contributions.</p> <p><input type="text"/> . <input type="text"/><input type="text"/> % (maximum of 3.00% inclusive of GST)</p> <p>To be applied to additional contributions received unless individually instructed otherwise on receipt of each contribution.</p>
<p>IAF – ongoing</p> <p>either <input type="text"/><input type="text"/> . <input type="text"/><input type="text"/> % pa (inclusive of GST) OR \$ <input type="text"/><input type="text"/><input type="text"/><input type="text"/> . <input type="text"/><input type="text"/> (inclusive of GST)</p> <p>Note: both % and \$ cannot be nominated</p> <p>To be deducted from my/our account:</p> <p><input type="text"/> monthly <input type="text"/> quarterly <input type="text"/> half yearly <input type="text"/> yearly commencing from* <input type="text"/><input type="text"/> / <input type="text"/><input type="text"/> / <input type="text"/><input type="text"/><input type="text"/><input type="text"/></p> <p>* The date from which the IAF - ongoing will be calculated. The IAF - ongoing will generally be deducted on the first day of the month following the end of the nominated frequency.</p>	
<p>IAF – one-off</p> <p>\$ <input type="text"/><input type="text"/><input type="text"/><input type="text"/> . <input type="text"/><input type="text"/> (inclusive of GST) to be deducted from my/our account on <input type="text"/><input type="text"/> / <input type="text"/><input type="text"/> / <input type="text"/><input type="text"/><input type="text"/><input type="text"/></p>	

Please note:

- IAFs are not fees associated with IOOF. They are separately negotiated between you and your financial adviser for the provision of advice and services.
- You may alter or cancel IAFs at any time by writing to us.
- IAFs may not be deducted on the 1st of the nominated month in certain circumstances, for example, if there are insufficient funds where switches or withdrawals are pending.
- Asset (percentage) based IAFs are not permitted for accounts established with borrowed funds.
- Upon transfer of policy ownership, or a change of adviser, existing IAF arrangements will be cancelled and will need to be re-negotiated/agreed between the new policy owner/adviser.

Step 9: Financial adviser details (financial adviser to complete, if applicable)

We will only register a financial adviser who:

- holds a current Australian Financial Services (AFS) Licence
- is an authorised representative of a current AFS Licensee.

Financial adviser details

Dealer group																															
License name																															
Financial adviser name																															
Financial adviser number											AFS licence number																				

If you are a new financial adviser* please also complete the following details:

Business name																														
Business address																														
Suburb																State				Postcode										
Mailing address (if different from above)																														
Suburb																State				Postcode										
Phone (bh)									Phone (ah)																					
Fax									Phone (mobile)																					
Email																														

* An email notifying you of your new financial adviser number will be forwarded to your office shortly after receipt of this application.

Declaration by financial adviser

In submitting this application form:

- I declare that I hold a current AFS Licence **OR** I am a representative or an authorised representative nominated to act on behalf of a holder of a current AFS Licence
- I confirm that I have provided the applicant with all the necessary information concerning their chosen investment, including the PDS (and any SPDS)
- I consent to provide IOOF access to all proof of identification records for the purposes of this application if requested (pursuant to the AML/CTF Rules Part 7.2)
- I confirm that I have conducted the relevant customer identification procedure in line with the obligations under AML/CTF Law, and
 - I have attached a certified copy of the applicant's identification document(s) for an individual/sole trader with this application form **OR**
 - I have completed and signed the relevant FSC/FPA identification form(s), which is attached to this Application (and retained a certified copy of the applicant's identification document(s)), **OR**
 - I have sighted and retained a certified copy of the applicant's identification document(s) recorded in the following 'Record of proof of identity' table (please complete the table and declaration below).

Record of proof of identity (ID)^	ID document 1	ID document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer		
Issue date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Expiry date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Document number		
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

Record of proof of identity (ID)^	ID document 3	ID document 4
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer		
Issue date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Expiry date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Document number		
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

Record of proof of identity (ID)^	ID document 5	ID document 6
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer		
Issue date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Expiry date	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Document number		
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

^ For further information on the types of proof of identity which can be attached or verified and retained, please refer to the 'completing proof of identity' document which is located on our website at www.ioof.com.au. This document also includes a list of persons authorised to certify copies of original documents.

Signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Dealer stamp	<input type="text"/>		

For assistance, financial advisers can contact our adviser services team on 1800 659 634

Step 10: Applicant declaration

I/We wish to invest in IOOF WealthBuilder as described in the IOOF WealthBuilder PDS (including any SPDS). I/We have personally received the PDS (and any SPDS) or paper print out of the electronic version of the PDS (and any SPDS) to which this application form applies, before making an investment.

I/We declare that:

- all details in this application form are true and correct
- I/we have received and accepted this offer in Australia
- I/we acknowledge that I/we will promptly advise my/our financial adviser and/or IOOF[^] if any of my/our details change at any time
- I/we certify that I/we am/are the applicant(s) named in Step 2 of this application form OR I/we am/are authorised to provide information and complete this application form on their behalf (ie by way of Power of Attorney)
- I/we am/are aware that information provided about me/us and my/our accounts may be provided to the relevant tax authority within Australia and internationally
- I/we agree to provide any information that may be required for the identification purposes of AML/CTF Law, FATCA and CRS laws (as applicable).

I/We confirm that I/we have read and understood:

- that an investment made in IOOF WealthBuilder does not represent an investment in IOOF, nor any related body corporate within the IOOF group, nor any investment management company appointed to manage the investment assets of the IOOF WealthBuilder Funds
- that neither IOOF nor any related body corporate within the IOOF group, nor any investment management company appointed to manage the investment assets of the IOOF WealthBuilder Funds, guarantees the performance of any IOOF WealthBuilder Fund
- that investments in IOOF WealthBuilder are subject to investment risks including possible delays in repayment and loss of income and principal invested
- the PDS (and any SPDS) in full and on becoming an investor, I/we agree to be bound by the provisions of the PDS (and any SPDS) and the Benefit Fund Rule 7.4 (as amended).

AML/CTF Law, FATCA and CRS

- I/We have provided the appropriate documents, as outlined in the 'Completing Proof of Identity' document on www.ioof.com.au, that may be required for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Law)*.
- I/We confirm that I/we have correctly indicated any applicable foreign or United States tax residency status, for Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, in Step 2 of this application form and during the customer identification process.
- If I/we previously have opened an IOOF product and my/our adviser has not conducted the customer identification procedure under AML/CTF Law, FATCA and CRS laws, in conjunction with this application, I/we confirm that I/we are not a foreign resident or US citizen(s) or resident(s) for tax purposes, or are not purchasing this product on behalf of another foreign resident, and/or US citizen or resident for tax purposes.

* Proof of identity requirements are generally not required for existing investors within the IOOF group as detailed in the PDS

Privacy

Information (including my/our personal information) provided to IOOF is used for the purpose of opening an investment account and for other related purposes. IOOF may disclose my/our personal information to its related bodies corporate, a person with whom I/we have a joint investment, my/our financial adviser, professional advisers, businesses that have referred me/us to IOOF, banks and other financial institutions, or to provide me/us with information about other products or services that may be of interest to me/us.

IOOF is required to collect my/our personal information under the *Corporations Act 2001*, the AML/CTF Law, and FATCA and CRS laws. If I/we do not provide all of the requested information, IOOF may not be able to action my/our request. To verify my/our identity for Know Your Customer (KYC) purposes, IOOF may also solicit personal information about me/us from reliable identity verification service providers.

My/Our personal information will be handled in accordance with IOOF's Privacy Policy. The Privacy Policy contains information about how I/we may access or correct my/our personal information held by IOOF and how I/we may complain about a breach of the Australian Privacy Principles. I/We may request a copy of the Privacy Policy by contacting IOOF on 1800 002 217 or at www.ioof.com.au/privacy.

Marketing material

If you **do not** agree to IOOF or any related body corporate within the IOOF group using your personal information for the purposes of marketing the products and services of the IOOF group from time to time, then please tick this box:

[^] IOOF Ltd (IOOF), ABN 21 087 649 625, AFS Licence No. 230522.

Child's Advancement Policy

I agree to the future transfer of ownership of this Policy to the nominated child as specified on page 14 of this application form. This transfer will be effective from the date the child reaches the nominated vesting age or if no nomination is made, when the child reaches 25 years of age.

Power of Attorney

If your application is signed under a Power of Attorney, please enclose an original certified copy of the Power of Attorney and the proof of identity documents required in Step 7 ('Proof of identity requirements') for the attorney, with your application form. If signed under Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power.

Investor/Signatory 1	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title (if applicable)	<input type="text"/>											
Full name	<input type="text"/>											
Investor/Signatory 2 (for joint investors if applicable)	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title (if applicable)	<input type="text"/>											
Full name	<input type="text"/>											
Investor/Signatory 3 (for joint investors if applicable)	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Title (if applicable)	<input type="text"/>											
Full name	<input type="text"/>											

Please sign and return this completed form (including accompanying proof of identity documents as applicable) to:

IOOF WealthBuilder, Reply Paid 264, Melbourne VIC 8060

1 July 2017

Direct Debit Request (DDR) form

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

If this is for an existing IOOF WealthBuilder account, please provide your **account number**

Account number (if known)

Step 1: Investor details

Complete either **PART A** or **PART B** depending on your investor type.

Part A – Individual or joint investors

Investor 1

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Residential address

Suburb State Postcode

Investor 2 (if applicable)

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Investor 3 (if applicable)

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Part B – Non-individual investors (such as companies, trusts, partnerships, associations, registered co-operatives or government entities)

Name of company/entity

Name of trust (if applicable)

Name of contact person or identified trustee¹

Title (Dr/Mr/Mrs/Ms/Miss) Surname

Given name(s)

Mailing address

Suburb State Postcode

¹ As previously nominated for your IOOF WealthBuilder account.

Name of Fund	Initial contribution to be invested	Regular contribution to be invested
Australian shares		
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Geared – Colonial First State	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Core – Fidelity	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Long Short – Perpetual	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Index – Vanguard	\$ <input type="text"/>	\$ <input type="text"/>
International shares		
IOOF WealthBuilder International Shares – Magellan	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder International Shares – Platinum	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder International Shares Hedged – Walter Scott	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder International Shares Index – Vanguard	\$ <input type="text"/>	\$ <input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>

Important note

An investor advice fee – upfront of up to 3.00% (inclusive of GST) may be charged on your contributions depending on arrangements in place with your financial adviser. Contributions, net of applicable investor advice fees – upfront, will be invested in your nominated IOOF WealthBuilder Fund(s).

RSP Automatic Increase Facility (optional)

If you wish to set up a RSP Automatic Increase Facility, please ✓ this box:

By ticking this box, I/we understand that my/our monthly RSP contribution will be automatically increased each policy anniversary year by 125% of my/our previous year’s monthly RSP contribution.

- Each year, three months prior to your policy anniversary date, you will receive notification of the intended increase to your RSP contribution.
- You may cancel the RSP Automatic Increase Facility at anytime.

OR

If you already have a RSP Automatic Increase Facility in place and wish to cancel it, please ✓ this box:

125% rule considerations:

- It is important to consider the 125% rule when making any additional contributions to your account. If your additional contributions exceed the 125% limit of your previous policy anniversary year's contributions, this will result in the resetting of your start date for the 10 year tax period of your account to the year in which the excess contribution is made.
- If no contributions are made in a policy year, any additional contribution made to your account in the subsequent policy anniversary year will be treated for tax purposes as exceeding the 125% limit and result in the recommencement of the start date of the 10 year tax period.
- For more information on the 125% rule, please see the PDS (and any SPDS), speak to your financial/tax adviser or call our client services team on 1800 002 217.

Step 4: Financial institution details

Name of financial institution	<input type="text"/>																													
Branch	<input type="text"/>																													
Address of branch	<input type="text"/>																													
Suburb	<input type="text"/>															State	<input type="text"/>			Postcode	<input type="text"/>									
Account name	<input type="text"/>																													
BSB	<input type="text"/>			-	<input type="text"/>			Account number	<input type="text"/>																					

Please Note:

- Direct debit through the Bank Electronic Clearing System (BECS), is not available on all accounts. If in doubt, please refer to your bank or financial institution.
- If the financial institution account is held in the name of a third party(ies), the third party(ies) must also sign **Step 5** of this form (please see the 'For third party accounts only' section on page 30 of this DDR form).

Until further notice in writing, I/we, the holder(s) of the above account, authorise and request IOOF (User ID 032 827) to debit my/our account as detailed above with any amount which IOOF may debit or charge in connection with my/our use of the RSP through the BECS.

Step 5: Signature(s)

By signing below, I/we:

- declare that all details provided in this DDR form are true and correct and I undertake to inform IOOF of any changes to the information supplied as and when they occur
- have read the Direct Debit Request Service Agreement accompanying this DDR form and agree to be bound by the terms by which this DDR operates.

Privacy

I/We understand, that:

- IOOF is required to collect my/our personal information under the *Corporations Act 2001* and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*
- information provided to IOOF is primarily used for the purpose of opening an investment account and for other related purposes as detailed in the PDS (and any SPDS) and IOOF Privacy Policy
- IOOF may disclose my/our personal information to internal and external parties as described in the PDS (and any SPDS)
- if I/we do not provide all of the information requested in this application form, IOOF may not be able to open my/our account
- the IOOF Privacy Policy contains information about how I/we may access or correct the personal information held by IOOF and how I/we may complain about a breach of the Australian Privacy Principles.

125% rule

If your direct debit additional contribution exceeds the 125% rule and you would still like us to process your additional contribution, please tick this box.

I/we understand, that by ticking this box, I/we acknowledge and accept that the start date of my/our 10 year tax period will be reset to the policy anniversary date in the year in which the excess additional contribution is processed.

Investor/signatory 1

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Investor/signatory 2 (if applicable)

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Title (if applicable)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

Investor/signatory 3 (if applicable)

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Title (if applicable)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Date

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

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 (unless provided previously). If signed under Power of Attorney, the attorney certifies that they have not received notice of revocation of that power.

For third party accounts only

Important information if a third party account has been listed for the Direct Debit facility.

A third party is a person, entity or company who is not the holder of the IOOF WealthBuilder account that this direct debit arrangement relates to.

If the financial institution account is held in the name of the investor and a third party, or a third party(ies) only, the third party(ies) must also sign below authorising direct debit payments from their account.

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Law)*, proof of identity is required for all third party account holders. For information on the types of proof of identity documents which can be provided, please refer to the 'Completing proof of identity' document which can be obtained from our website (www.ioof.com.au) or by contacting our client services team on 1800 002 217.

By signing below, I/we consent to the investor(s) registered on this WealthBuilder account to debit the required contribution(s) from the account listed in this form and understand and agree that the contribution amount may change without further approval from me/us.

Third party 1

Surname

Given name

Title (if applicable)

Signature

Date

Third party 2

Surname

Given name

Title (if applicable)

Signature

Date

Please sign and return this form to:

Post IOOF WealthBuilder, Reply Paid 264, Melbourne VIC 8060

Including accompanying proof of identity documents if applicable.

1 July 2017

Direct Debit Request (DDR) service agreement

Direct Debit Request facility

Your initial investment in IOOF WealthBuilder may be made through a Direct Debit Request (DDR) facility. In addition to making lump sum investments, investors in IOOF WealthBuilder (WealthBuilder) have the opportunity to implement a monthly Regular Savings Plan (RSP) through a DDR facility.

The DDR facility enables you to instruct IOOF Ltd (IOOF) to make deductions from an account with a financial institution such as a bank, building society or credit union and allocate the amount debited into investments available through WealthBuilder in accordance with the investor's instructions.

The DDR facility through the Bulk Electronic Clearing System (BECS) is not available on the full range of accounts provided by financial institutions. You are advised to check with their financial institution as to its availability before nominating an account.

IOOF's service commitment

This agreement outlines IOOF's service commitment to you as an investor(s) in respect of the DDR arrangements made between IOOF (User ID 032 827) and an investor. It also sets out your rights and responsibilities.

Initial investment

IOOF undertakes to debit, from your nominated financial institution account, a specified amount for deposit into the specified Fund(s). The minimum amount you may nominate is as detailed in the current IOOF WealthBuilder Product Disclosure Statement (PDS) (and any Supplementary Product Disclosure Statement (SPDS)).

Once an application for initial investment has been accepted, it is anticipated that the investment amount will be deducted from your financial institution account within 5 business days. Note that for an application for investment to be valid and accepted it must be complete and all customer identification and proof of identity obligations under AML/CTF Law must have been met.

Regular Savings Plan (RSP)

In terms of the DDR arrangement entered into with you, IOOF undertakes to periodically debit, from your nominated financial institution account, a specified amount or amounts for deposit into the specified Fund or Funds. The minimum monthly amount you may nominate through the RSP is as detailed in the current WealthBuilder Product Disclosure Statement (PDS) (and any Supplementary Product Disclosure Statement (SPDS)).

Deposits will be deducted from your financial institution account on the 15th day of each month or nearest business day after the 15th day of the month. IOOF may, by notice in writing to you, suspend or terminate the drawing arrangement. IOOF may, upon providing 14 days notice in writing to you, change the operation of an investor's DDR facility.

Investor rights

Changes to the arrangement

- You may stop or defer an individual debit, cancel or suspend your DDR facility, by giving written instructions to IOOF. If you suspend your DDR facility you may restart it by completing a new DDR form.
- You may alter the monthly payments by forwarding to IOOF a new DDR form from the current WealthBuilder Forms Booklet.
- IOOF will act upon your request within 10 working days of receipt of the request.

Enquiries

All enquiries about your DDR facility should be directed to IOOF rather than the financial institution operating your account. Until further notice, all correspondence should be sent to:

IOOF WealthBuilder
Reply Paid 264
Melbourne VIC 8060

All correspondence should include your investor number and account number.

Disputes

If you believe that a debit has been incorrectly made or processed, or have any query or dispute in relation to your DDR facility, you should contact our client services team on 1800 002 217. If a dispute cannot be satisfactorily resolved at this stage, you can then lodge a complaint with IOOF to the address above, who will endeavour to resolve the dispute and provide a written response within 21 days of receipt of the complaint.

If following IOOF's investigations, we believe on reasonable grounds that your account has been correctly debited, IOOF will respond to your query by providing you with reasons and copies of any evidence for this finding.

If IOOF cannot resolve the matter, you can still refer the query to your financial institution, who will obtain details about the disputed payment and may lodge a claim on your behalf.

Confidentiality

All investor information held by IOOF in relation to your DDR facility will be kept confidential by IOOF, except where:

- such information is required to be provided to IOOF's financial institution to initiate, change or cancel your drawing arrangement or is required in the event of a claim or relating to an alleged incorrect or wrongful debit
- disclosure is required or authorised by law
- you authorise the release of the information either directly or through a duly appointed agent or attorney.

Investor obligations

It is your responsibility to ensure that:

- your nominated account details are correct
- your nominated account can accept direct debits
- there are sufficient cleared funds in the nominated account on the drawing date
- that you advise IOOF if the nominated account is transferred or closed.

Should your debit be dishonoured or rejected, IOOF will try to contact you or will send a letter to you about this. IOOF may cancel your DDR facility by providing 14 days notice, if there are insufficient funds in your account to honour the direct debit. Should IOOF be charged any dishonour fees as a result of insufficient funds in a nominated financial institution account, then IOOF may deduct these charges from your investment holding or charge these fees directly to you. To avoid dishonour fees, you should always ensure that there are enough cleared funds in your account before your direct debit falls due.

If any provision of this DDR service agreement is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining provisions of this DDR service agreement will continue to apply to the extent possible as if the void or unenforceable provision had never existed.

1 July 2017

Nomination of representative facility (optional)

Please complete this form if you wish to nominate a representative to transact on your account on your behalf.

Power of Attorney

If the application is signed under a Power of Attorney, you do not need to complete this section as the Power of Attorney acts on your behalf.

To nominate a representative please complete all sections below.

Nomination of representative

I/We nominate the following person as my/our representative:

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"/>	Phone (ah)	<input type="text"/>
Phone (mobile)	<input type="text"/>	Fax	<input type="text"/>
Email	<input type="text"/>		
Date of birth	<input type="text"/>	Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Relationship to investor	<input type="text"/>		

Proof of identity is required for all nominated representatives.
Please ensure the required proof of identity documents are included with this nomination, as detailed in Step 7 of the application form.

Declaration of representative

I, the representative, have read and agree to the conditions as detailed in the IOOF WealthBuilder Product Disclosure Statement (PDS) [and any Supplementary Product Disclosure Statement (SPDS)], under 'Representative facility'.

Representative signature

Date

Investor(s) authority to nominate a representative

I/We:

- have read the conditions applying to the appointment of a representative in the IOOF WealthBuilder PDS (and any SPDS) and agree to those conditions
- release, discharge and agree to indemnify IOOF and any other related body corporate within the IOOF group and any investment management company appointed to manage investment assets of the IOOF WealthBuilder Funds, against any and all losses, liabilities, actions, proceedings, accounts, claims and demands, (whether authorised by me/us or not) arising from the appointment of or exercise of powers by the representative
- agree that a payment made to my/our representative in accordance with the requests or instructions of the representative shall be in complete satisfaction of the obligation of IOOF to the extent of the payment, notwithstanding any fact or circumstance, including that the payment was requested, made or received without my/our knowledge or authority
- agree that if the payment is made in accordance with the request or instructions of the representative, I/we shall have no claim in relation to the payment against IOOF or any other related body corporate within the IOOF group, nor any investment management company appointed to manage the investment assets of the IOOF WealthBuilder Funds
- understand and acknowledge that I/we are bound by the actions of my/our representative in relation to the operation of my/our investments in IOOF WealthBuilder
- authorise IOOF to continue to follow instructions regarding this authority, until further notice in writing to cancel this authority is received by IOOF.

Privacy

I/We understand, that:

- IOOF is required to collect my/our personal information under the *Corporations Act 2001* and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*
- information provided to IOOF is primarily used for the purpose of opening an investment account and for other related purposes as detailed in the PDS (and any SPDS) and IOOF Privacy Policy
- IOOF may disclose my/our personal information to internal and external parties as described in the PDS (and any SPDS)
- if I/we do not provide all of the information requested in this application form, IOOF may not be able to open my/our account
- the IOOF Privacy Policy contains information about how I/we may access or correct the personal information held by IOOF and how I/we may complain about a breach of the Australian Privacy Principles.

Investor/signatory 1		Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td></tr></table> / <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td></tr></table> / <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
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Full name										
Investor/signatory 2 (for joint investors if applicable)		Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td></tr></table> / <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td></tr></table> / <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
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Investor/signatory 3 (for joint investors if applicable)		Date <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td></tr></table> / <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td></tr></table> / <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y
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Title										
Full name										

Please sign and return this form to:

Post IOOF WealthBuilder, Reply Paid 264, Melbourne VIC 8060

Including accompanying proof of identity documents if applicable.

IOOF Wealth Builder

How to contact us

Registered Office

Level 6
161 Collins Street
Melbourne VIC 3000

Postal address

GPO Box 264
Melbourne VIC 3001

Telephone

1800 002 217

Fax

1800 558 539

Email

clientservices@ioof.com.au

Website

www.ioof.com.au