



**IOOF**

# WEALTHBUILDER

Forms booklet

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# IOOF WEALTHBUILDER

October 2021

## 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 group<sup>1</sup>. 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 Act) (**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](http://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, <a href="http://www.ioof.com.au">www.ioof.com.au</a>
Companies and other investors <sup>2</sup>	Application form – Companies and other investors	<a href="http://www.ioof.com.au">www.ioof.com.au</a>
Trusts <sup>3</sup>	Application form – Trusts	<a href="http://www.ioof.com.au">www.ioof.com.au</a>

**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 Investor Services on 1800 002 217 or visit our website [www.ioof.com.au](http://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.

<sup>1</sup> Additional client identification requirements may apply depending on the type of investor applying. Note for new applicants, 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.

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

<sup>3</sup> **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?
<b>Application form: Individual/joint investors and sole traders</b>		
<b>Individual investor</b>	Investor 1: Mr John Smith	<b>Signatory 1:</b> John Smith
<b>Joint investors<sup>4</sup></b>	Investor 1: Mr John Smith Investor 2: Ms Mary Smith Investor 3: Ms Helen Smith	<b>Signatory 1:</b> John Smith <b>Signatory 2:</b> Mary Smith <b>Signatory 3:</b> Helen Smith
<b>Application form: Companies or other investors (Note, 'other investor' types must complete sub-sections (a), (b) &amp; (h) only)</b>		
<b>Company</b>	(a) <b>Name of company/entity:</b> XYZ Pty Ltd (b) <b>List directors</b> Director 1: Mr Joe White Director 2 or <b>Company Secretary:</b> Mr Frank Jones (h) <b>Contact person<sup>5</sup>:</b> Mr Joe White	<b>Signatory 1:</b> Joe White (Company Director) <b>Signatory 2:</b> Frank Jones (Second Company Director or Company Secretary if applicable) Common seal required where applicable.
<b>Incorporated, unincorporated club or body (other investor type)</b>	(a) <b>Name of company/entity:</b> The District Bowls Club (b) <b>List directors</b> Director 1: Mr Fred Brown (Office holder) Director 2: James White (Second Office holder) (h) <b>Name of contact person<sup>5</sup>:</b> Mr Fred Brown	<b>Signatory 1:</b> Fred Brown (Office holder) <b>Signatory 2:</b> James White (Second Office holder)
<b>Application form: Trusts<sup>6</sup></b>		
<b>Deceased estate (other trust type)</b>	(a) <b>Full name of trust:</b> The Estate of Mary Smith (d) <b>Other trust type:</b> Deceased Estate (e) <b>Details of trustee(s)/contact person</b> <u>ii. Individual trustees</u> Trustee 1 <sup>7</sup> : Mr Robert Brown (Executor 1 of Estate) Trustee 2: Mrs Mary Brown (Executor 2 of Estate)	<b>Signatory 1:</b> Robert Brown (Executor 1 of Estate) <b>Signatory 2:</b> Mary Brown (Executor 2 of Estate)
<b>Trust with individual trustees</b>	(a) <b>Full name of trust:</b> Smith Family Trust (b) <b>Full business name of trustee</b> – Not applicable (e) <b>Details of trustee(s)/contact person</b> <u>ii. Individual trustees</u> Trustee 1 <sup>7</sup> : Mr John Smith Trustee 2: Mrs Mary Smith Trustee 3: Ms Helen Smith Trustee 4: Mr Frank Smith	<b>Signatory 1:</b> John Smith (Trustee 1) <b>Signatory 2:</b> Mary Smith (Trustee 2) <b>Signatory 3:</b> Helen Smith (Trustee 3) <b>Signatory 4:</b> Frank Smith (Trustee 4)

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

<sup>4</sup> All correspondence will be sent to Investor 1.

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

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

<sup>7</sup> 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) Foreign 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 and under 16 years of age.**
- 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<sup>®</sup>, 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) – your CRN will be provided to you once your account has been established.

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		 Biller Code
<b>Diversified</b>		
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
<b>Cash and income</b>		
IOOF WealthBuilder Cash Management – IOOF		767673
IOOF WealthBuilder Income – Janus Henderson		767707
<b>Property</b>		
IOOF WealthBuilder International Property Index – Vanguard		767715
<b>Australian shares</b>		
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil		767988
IOOF WealthBuilder Australian Shares Geared – First Sentier		777508
IOOF WealthBuilder Australian Shares Core – Fidelity		767863
IOOF WealthBuilder Australian Shares Long Short – Perpetual		767954
IOOF WealthBuilder Australian Shares Index – Vanguard		767855
<b>International shares</b>		
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** 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.

## 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** 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**.
- 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 legislation 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](http://www.ioof.com.au)) or by contacting Investor Services 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) and Target Market Determination 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 '**IOOF 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:

IOOF 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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# IOOF WEALTHBUILDER

October 2021

## Application form – individual/joint investors and sole traders

**For assistance please contact Investor Services 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 Investor Services 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 legislation, 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**<sup>01</sup> for your **initial investment**, please contact Investor Services 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'**<sup>2</sup> 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](http://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

**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)  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 (If 'yes', complete the Politically Exposed Persons Form at [www.ioof.com.au](http://www.ioof.com.au))  
 Are you residing overseas?  Yes  No (If 'yes', complete the Overseas Investor Form at [www.ioof.com.au](http://www.ioof.com.au))  
 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) <sup>#</sup>

**#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 (If 'yes', complete the Politically Exposed Persons Form at [www.ioof.com.au](http://www.ioof.com.au))  
 Are you residing overseas?  Yes  No (If 'yes', complete the Overseas Investor Form at [www.ioof.com.au](http://www.ioof.com.au))  
 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.

## 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 at [www.ioof.com.au](http://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 age<sup>3</sup>**   **(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 and they must be less than 16 years of age
- 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 initial investment amount is **\$2,000** or **\$500** when utilising a Regular Savings Plan (RSP).

If you wish to utilise a RSP, you must also complete the Regular Savings Plan section – **Step 5** of this application form.

The minimum initial investment per Fund is \$500

Name of Fund	Initial contribution to be invested (min. \$500 per Fund)
<b>Diversified</b>	
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"/>
<b>Cash and income</b>	
IOOF WealthBuilder Cash Management – IOOF	\$ <input type="text"/>
IOOF WealthBuilder Income – Janus Henderson	\$ <input type="text"/>
<b>Property</b>	
IOOF WealthBuilder International Property Index – Vanguard	\$ <input type="text"/>
<b>Australian shares</b>	
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Geared – First Sentier	\$ <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"/>
<b>International shares</b>	
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"/>
<b>Total initial contribution</b>	\$ <input type="text"/>

### Important note:

For any initial deposit equal to or more than \$2 million you must also complete the High Threshold Transaction form available at [www.ioof.com.au](http://www.ioof.com.au)

**Please indicate how you will pay your initial contribution:**

**Cheque**

Made payable to 'IOOF Applications Trust Account – Applicant(s) Name' marked 'Not Negotiable'. Please attach to this application form.

**BPAY**

For initial contributions please call your financial adviser or Investor Services 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 DDR form can be obtained from our website at [www.ioof.com](http://www.ioof.com) or alternatively by contacting Investor Services on 1800 002 217.

## RSP automatic increase facility (optional)

The RSP automatic increase facility automatically increases your RSP contributions each policy anniversary year by 125% of the previous year's monthly RSP contribution.

To take advantage of this feature please complete the relevant section of the **Direct Debit Request (DDR) Form**.

- 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.







## Step 7: Proof of identity requirements

In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act), your application cannot be processed unless this section is completed and you may be requested to provide additional information and documentation to facilitate IOOF Ltd's compliance with AML/CTF legislation). AML/CTF legislation obligates IOOF Ltd 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><b>Note</b>, 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><b>Either one of the following Acceptable Primary Photographic ID documents:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Australian passport (an Australian passport that has expired within the preceding 2 years is acceptable).</li> <li>• 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*.</li> <li>• Card issued under Australian State or Territory law for the purposes of providing a person's age containing a photograph.</li> <li>• 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*.</li> </ul> <p><b>OR (Acceptable Secondary ID documents):</b></p> <ul style="list-style-type: none"> <li>• 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.</li> </ul> <p><b>AND one of the following documents:</b></p> <ul style="list-style-type: none"> <li>• Birth certificate or birth extract issued under Australian State/Territory.</li> <li>• Birth certificate issued by a foreign government, the UN or an agency of the UN.</li> <li>• Citizenship certificate issued by the Commonwealth.</li> <li>• Citizenship certificate issued by a foreign government.</li> <li>• A concession (health or pension) card issued by the Department of Human Services or Centrelink.</li> </ul>
<p>(b) <input type="checkbox"/> Individuals who have been nominated as a Representative or Power of Attorney</p>	<p><b>Either one of the following documents:</b></p> <ul style="list-style-type: none"> <li>• 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.</li> </ul> <p><b>Please note:</b></p> <ul style="list-style-type: none"> <li>• Where a <b>Power of Attorney</b> has been granted, a certified copy of the Power of Attorney must be provided.</li> </ul>

\* 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 Investor Services on 1800 002 217. Alternatively, you can download a copy from our website at [www.ioof.com.au](http://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.

IOOF, as issuer of IOOF WealthBuilder, is required to obtain specific written consent before a fee for financial advice can be deducted from your account. You are not under any obligation to consent to the fee being deducted.

You may alter your fees or revoke your consent at any time by contacting IOOF. Once your consent is revoked, no further fees will be deducted from your account, however any amount paid before you revoke your consent will not be automatically refunded.

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

### IAF – upfront

% (maximum of 3.00% inclusive of GST)

To be applied to your initial contribution **only**.

Please complete **Standing IAF – upfront** if you would like to apply the same rate or to nominate a different rate to be applied to future additional contributions.

### Standing IAF – upfront

For nomination of a standing IAF – upfront for future additional contributions.

% (maximum of 3.00% inclusive of GST)

To be applied to additional contributions received unless individually instructed otherwise on receipt of each contribution.

Your adviser has estimated a fee of \$

for the 12 months<sup>^</sup> commencing

/  /

will be deducted from your account.

### IAF – ongoing

either  % pa (inclusive of GST) **OR** \$  (inclusive of GST)

Note: both % and \$ cannot be nominated

To be deducted from my/our account:

monthly  quarterly  half yearly  yearly commencing from \*  /  /

\* 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.

Your adviser has estimated a fee of \$

for the 12 months commencing

/  /

will be deducted from your account.

### Consent expiry date (required)

Where I have chosen IAF – standing upfront and/or IAF – ongoing, I understand the consent for IOOF to pay the ongoing fee to my

adviser will cease on  /  /  which is 150 days after the anniversary date for an ongoing fee arrangement.

### IAF – one-off

\$  (inclusive of GST) to be deducted from my/our account on  /  /

\* 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.

<sup>^</sup> or less if you have a fixed term advice agreement.

#### 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
- 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																			
Phone (bh)										Phone (ah)																				
Phone (mobile)																														
Email																														

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										

\* 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 Act Part 7.2)
- I confirm that I have conducted the relevant customer identification procedure in line with the obligations under the AML/CTF Act, and  I have attached a certified copy of the applicant's identification document(s) for an individual/sole trader with this application form

Please note: Compulsory where:

- initial contribution is equal to or more than \$2 million or
- the applicant is a Politically Exposed Person or
- the applicant is not residing in Australia

**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](http://www.ioof.com.au). This document also includes a list of persons authorised to certify copies of original documents.

Signature

Dealer stamp

Date  /  /

For assistance, financial advisers can contact Investor Services on 1800 002 217

## 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<sup>^</sup> 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, 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).

### Target Market Confirmation (mandatory)

I/We declare that:

I/We have received personal financial advice in relation to IOOF WealthBuilder

OR

I/We have reviewed and understand the Target Market Determination for IOOF WealthBuilder and confirm that IOOF WealthBuilder meet/s my objectives, financial situation and needs

*Please note: if your investment objective(s), timeframe and/or risk profile are inconsistent with IOOF WealthBuilder then we suggest you seek financial advice that takes into account your personal circumstances.*

## Financial adviser (if applicable)

If I have acquired the services of a financial adviser to obtain advice concerning my investment in IOOF WealthBuilder then I confirm that I have been fully informed of the nature and risks of the selected investment options and am satisfied these investments are suitable for my investment needs.

I acknowledge that I will promptly advise my financial adviser and/or IOOF if any of my details change at any time.

## Investor advice fee(s) (if applicable)

- I authorise IOOF to charge the investor advice fee(s) selected against my account.
- The amount of any investor advice fee(s) that are paid to my financial adviser, or their Australian Financial Services Licensee (Licensee) as agreed by me, will be an additional cost to me and charged against my account. An advice fee will not be charged unless I tell IOOF to do so.
- Any agreed investor advice fee(s) will be charged to my account and paid in full to the financial adviser, or their Licensee, until I instruct IOOF to cease payment or when I change my nominated financial adviser.
- Where I have chosen ongoing fees, I understand the consent for IOOF to pay the ongoing fees to my adviser will cease on the consent end date, which is 150 days after the next anniversary date for my ongoing fee arrangement.
- I understand my consent for one-off fees will last until the one-off fee is paid.
- I understand I can withdraw my consent or vary the ongoing fee arrangement at any time by notice in writing to my adviser, or by contacting IOOF.
- I understand I can withdraw my consent at any time before the cost is passed on to me by contacting IOOF before the fee is paid.

## Proof of identity

- I/We have provided the appropriate documents, as outlined in the 'Completing Proof of Identity' document on [www.ioof.com.au](http://www.ioof.com.au), that may be required for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act)\*.
- 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, 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, 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](http://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:

## Child's Advancement Policy

I agree to the future transfer of ownership of this Policy to the nominated child as specified in Step 3 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.

## 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.

<b>Investor/Signatory 1</b>		Date	D	D	/	M	M	/	Y	Y	Y	Y
Title (if applicable)												
Full name												
<b>Investor/Signatory 2</b> (for joint investors if applicable)		Date	D	D	/	M	M	/	Y	Y	Y	Y
Title (if applicable)												
Full name												
<b>Investor/Signatory 3</b> (for joint investors if applicable)		Date	D	D	/	M	M	/	Y	Y	Y	Y
Title (if applicable)												
Full name												

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

**IOOF WealthBuilder, Reply Paid 264, Melbourne VIC 8060**





**IOOF**

# WEALTHBUILDER

October 2021

## 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 trustee<sup>1</sup>

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

Given name(s)

Mailing address

Suburb  State  Postcode

<sup>1</sup> As previously nominated for your IOOF WealthBuilder account.

## Step 2: Type of instruction

Please select from the below instructions. This is:

A **new** DDR. Please complete **all sections** of this form.

This DDR is for (select one of the following):

An **initial investment\***

An **initial investment\*** and **Regular Saving Plan (RSP)**

\* The initial investment will be debited from your nominated bank account immediately upon establishment of your WealthBuilder account

**RSP only**

RSP payment to commence from   /   /

**OR**

An alteration to my/our existing DDR. Select one of the following:

Change of RSP contribution or RSP Automatic Increase Facility. Complete **Steps 3 and 5** of this form.

and/or

Change to my/our nominated financial institution account. Complete **Steps 4 and 5** of this form.

**OR**

A cancellation of the DDR. Complete **Step 5** of this form.

## Step 3: Initial investment/Regular savings plan contribution(s)

**Note:** The minimum initial investment (without a RSP) is \$2000 or \$500 with a RSP. The minimum initial investment per Fund is \$500.

Please indicate the contribution(s) to be debited from your nominated financial institution account and the amount to be invested into your IOOF WealthBuilder Fund(s). **Note, the minimum monthly RSP contribution is \$100 per Fund.**

Name of Fund	Initial contribution to be invested (min. \$500 per Fund)	Regular contribution to be invested (min. \$100 per Fund)
<b>Diversified</b>		
IOOF WealthBuilder Conservative – IOOF MultiMix	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Moderate – IOOF MultiMix	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Balanced Growth – IOOF MultiMix	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Growth – IOOF MultiMix	\$ <input type="text"/>	\$ <input type="text"/>
<b>Cash and income</b>		
IOOF WealthBuilder Cash Management – IOOF	\$ <input type="text"/>	\$ <input type="text"/>
IOOF WealthBuilder Income – Janus Henderson	\$ <input type="text"/>	\$ <input type="text"/>
<b>Property</b>		
IOOF WealthBuilder International Property Index – Vanguard	\$ <input type="text"/>	\$ <input type="text"/>

Name of Fund	Initial contribution to be invested (min. \$500 per Fund)	Regular contribution to be invested (min. \$100 per Fund)
<b>Australian shares</b>		
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"/>
<b>International shares</b>		
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"/>
<b>Other (please specify Fund name)</b>		
		\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
		\$ <input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>

**Important note:**

For any additional investment equal to or more than \$2 million you must also complete the High Threshold Transaction form available at [www.ioof.com.au](http://www.ioof.com.au)

**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 re-commencement 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 Investor Services 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 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 operating my/our investment account and for other related purposes as detailed in the PDS (and any SPDS) and IOOF Privacy Policy available at [www.ioof.com.au/privacy](http://www.ioof.com.au/privacy)
- 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 action my/our request
- 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

 /  / 

### Investor/signatory 2 (if applicable)

Surname

Given name

Title (if applicable)

Signature

Date

 /  / 

### Investor/signatory 3 (if applicable)

Surname

Given name

Title (if applicable)

Signature

Date

 /  /





**IOOF**

# WEALTHBUILDER

October 2021

## 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 may not be available on the full range of accounts provided by financial institutions. You are advised to check with your 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 and an investor.

It also sets out your rights and responsibilities.

By giving 14 days notice in writing to you, we may change the operation of your DDR facility.

### 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 the AML/CTF legislation 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

If you have any enquiries about your DDR arrangement, or you believe a debit has been incorrectly made or processed, please call Investor Services on 1800 002 217 or email [investorservicesemails@ioof.com.au](mailto:investorservicesemails@ioof.com.au)

## Complaints

If you have a complaint or dispute in relation to your DDR arrangement, please contact the Manager, Customer Care on 1800 002 217 or write to:

**Manager, Customer Care**  
**GPO Box 264**  
**Melbourne VIC 3001**

Where possible, concerns will be resolved immediately. If further investigation is required, our Customer Care Team will acknowledge your complaint in writing and will consider and respond to your complaint as quickly as possible. We are required by law to respond to your complaint within 90 days. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Website:** [www.afca.org.au](http://www.afca.org.au)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Tel:** 800 931 678 (Free call)  
**In writing to:** Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001

## 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.

We will notify you if your debit is dishonoured or rejected. IOOF may cancel your DDR facility without 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.

Where the designated bank account is that of a third party, it is your responsibility to advise us to cease deductions on that account if payments from that account are to cease. No refund of over payments will be made if we are not advised to cease deduction of payments from a third party account.





**IOOF**

# WEALTHBUILDER

October 2021

## 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 operating my/our investment account and for other related purposes as detailed in the PDS (and any SPDS) and IOOF Privacy Policy available at [www.ioof.com.au/privacy](http://www.ioof.com.au/privacy)
- 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 action my/our request
- 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.

<b>Investor/signatory 1</b>		Date	D	D		/	M	M		/	Y	Y	Y	Y
Title														
Full name														
<b>Investor/signatory 2</b> (for joint investors if applicable)		Date	D	D		/	M	M		/	Y	Y	Y	Y
Title														
Full name														
<b>Investor/signatory 3</b> (for joint investors if applicable)		Date	D	D		/	M	M		/	Y	Y	Y	Y
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.

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# 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**

[investorservicesemails@ioof.com.au](mailto:investorservicesemails@ioof.com.au)

**Website**

[www.ioof.com.au](http://www.ioof.com.au)