



IOOF

WEALTHBUILDER

October 2023

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: Product Selection Criteria (non-advised clients only)

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

- ☐ Yes, proceed to Step 2)
- ☐ No, please complete the following mandatory questions

What level of decision making are you seeking when selecting your investment strategy?

- ☐ Extensive investment menu You seek to invest in a product with investments chosen from an extensive investment menu (more than 15 investment options), with administration provided by the fund
- ☐ Limited investment menu You seek to invest in a product with investments chosen from a limited investment menu (less than 15 investment options), with administration provided by the fund
- ☐ Default Option Only You seek to invest in a product with a default investment strategy applied where no investments selection is made. Administration is provided by the fund.

How long do you intend to hold this investment for

- ☐ Less than 1 year You are intending to invest for less than a year
- ☐ 1 to 3 years You are intending to invest from 1 to 3 years.
- ☐ 4 to 7 years You are intending to invest from 4 to 7 years.
- ☐ 8 to 10 years You are intending to invest from 8 to 10 years.
- ☐ Greater than 10years You are intending to invest for greater than 10 years.

What is your risk (ability to bear loss) and return profile?

- ☐ **Low** You are naturally conservative or have a low risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 1 negative return over a 20 year period) and you are comfortable with a low target return profile.

You typically prefer defensive assets such as cash and fixed income.

☐ **Medium** You have a moderate or medium risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 4 negative returns over a 20 year period) and are comfortable with a moderate target return profile.

You typically prefer a balance of growth assets such as shares, property, alternative assets and defensive assets such as cash and fixed income.

☐ **High** You have a higher risk appetite and can accept higher potential losses (e.g. have the ability to bear up to 6 negative returns over a 20 year period) in order to target a higher target return profile.

You typically prefer predominantly growth assets such as shares, property and alternative assets with only a smaller or moderate holding in defensive assets such as cash and fixed income.

☐ **Very High** You have a more aggressive or very high risk appetite, seek to maximise returns and can accept higher potential losses (e.g. have the ability to bear 6 or more negative returns over a 20 year period) and possibly other risk factors, such as leverage.

You typically prefer growth assets such as shares, property and alternative assets.

Step 2: 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:

[illegible]

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**⁶¹ 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 3: 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

Individual/joint investors and sole traders

Investor 1 (all notices and correspondence will be forwarded to the address of Investor 1)

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.			
Residential address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/> Postcode <input type="text"/>
Country	<input type="text"/>		
Mailing address (if different from above)	<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"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Occupation	<input type="text"/>		
Industry of occupation	<input type="text"/>		

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)

Are you residing overseas? ☐ Yes ☐ No (If 'yes', complete the Overseas Investor Form at 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) [#]
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

#Reasons for not providing a TINReason **A** – The country of tax residency does not issue TINs to tax residents, ORReason **B** – You have not been issued with a TIN, ORReason **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

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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)

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Surname

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Given name(s)

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

Residential address

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Suburb

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State

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Postcode

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Country

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Mailing address

(if different from above)

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Suburb

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State

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Postcode

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Phone (bh)

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Phone (ah)

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Phone (mobile)

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Fax

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Email

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Date of birth

D	D	/	M	M	/	Y	Y	Y	Y
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Gender

Male

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Female

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Occupation

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Industry of occupation

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

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

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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?

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Yes

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No

(If 'yes', complete the Politically Exposed Persons Form at www.ioof.com.au)

Are you residing overseas?

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Yes

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No

(If 'yes', complete the Overseas Investor Form at www.ioof.com.au)

Are you a tax resident of Australia?

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Yes

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No

Are you a tax resident of another country?

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Yes

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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 (If 'yes', complete the Politically Exposed Persons Form at www.ioof.com.au)

Are you residing overseas? ☐ Yes ☐ No (If 'yes', complete the Overseas Investor Form at 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. You can only register for this service after you have received an investor number.

Step 4: 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 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 / /

3 Where no nomination is made, the policy transfer will take effect when the child reaches 25 years of age.

Step 5: 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 6** of this application form.

The minimum initial investment per Fund is \$500

Name of Fund	Initial contribution to be invested (min. \$500 per Fund)
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 – Janus 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 – 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"/>
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"/>

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

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 9** '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 6: 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 7**

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 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: 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 8**

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)	<input type="text"/>	Surname	<input type="text"/>
*Given name(s)	<input type="text"/>		

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

*Residential address	<input type="text"/>		
*Suburb	<input type="text"/>	*State	<input type="text"/>
Mailing address (if different from above)	<input type="text"/>	*Postcode	<input type="text"/>
Suburb	<input type="text"/>	State	<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"/>	*Percentage of benefit payable	<input type="text"/> %

Beneficiary 2

*Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
*Given name(s)	<input type="text"/>		

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

*Residential address	<input type="text"/>		
*Suburb	<input type="text"/>	*State	<input type="text"/>
Mailing address (if different from above)	<input type="text"/>	*Postcode	<input type="text"/>
Suburb	<input type="text"/>	State	<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"/>	*Percentage of benefit payable	<input type="text"/> %

Beneficiary 3

[illegible]

Beneficiary 4

[illegible]

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

100.00	%
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Note: For additional beneficiaries, please provide nominations in writing, sign and attach to this application form.

Step 8: 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>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 Investor Services on 1800 002 217. Alternatively, you can download a copy from our website at www.ioof.com.au

Step 9: 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[^] 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.

[^] 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 10: 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 This document also includes a list of persons authorised to certify copies of original documents.

Signature

Date

 / /

Dealer stamp

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

Step 11: 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, 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. In addition to this declaration, IOOF will assess your application and IOOF will notify you/your adviser if we accept your application.

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, 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.

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.

☐

Investor/Signatory 1

Date / /

Title (if applicable)

Full name

Investor/Signatory 2 (for joint investors if applicable)

Date / /

Title (if applicable)

Full name

Investor/Signatory 3 (for joint investors if applicable)

Date / /

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