



1 July 2017

# Application form – individual/joint investors and sole traders

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

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

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

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

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

## Step 1: New investment application

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

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

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

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

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## Step 2: Investor details

Please complete this application form if you are investing as an **'individual'**<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).**

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.

# 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)		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	DD / MM / YYYY	Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Occupation			
Industry of occupation			

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

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

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

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

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

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

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

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

#Reasons for not providing a TIN

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

Security Password

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

Security password [12 empty boxes]

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

Investor 2 (for joint investors only\*)

Title (Dr/Mr/Mrs/Ms/Miss) [4 boxes] Surname [24 boxes]

Given name(s) [24 boxes]

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

Residential address [24 boxes]

Suburb [14 boxes] State [3 boxes] Postcode [5 boxes]

Country [3 boxes]

Mailing address (if different from above) [24 boxes]

Suburb [14 boxes] State [3 boxes] Postcode [5 boxes]

Phone (bh) [3 boxes] [3 boxes] [3 boxes] Phone (ah) [3 boxes] [3 boxes] [3 boxes]

Phone (mobile) [3 boxes] [3 boxes] [3 boxes] Fax [3 boxes] [3 boxes] [3 boxes]

Email [24 boxes]

Date of birth [2][2] / [2][2] / [4] Gender Male [1] Female [1]

Occupation [24 boxes]

Industry of occupation [24 boxes]

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

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? [ ] Yes [ ] No
Are you a tax resident of Australia? [ ] Yes [ ] No
Are you a tax resident of another country? [ ] Yes [ ] No

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

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

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

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

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

**#Reasons for not providing a TIN**

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

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

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

**Security Password**

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

Security password

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

**Investor 3** (for joint investors only\*)

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

Given name(s)

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

Residential address

Suburb  State  Postcode

Country

Mailing address (if different from above)

Suburb  State  Postcode

Phone (bh)     Phone (ah)

Phone (mobile)     Fax

Email

Date of birth   /   /     Gender Male  Female

Occupation

Industry of occupation

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

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

No

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person?  Yes  No

Are you a tax resident of Australia?  Yes  No

Are you a tax resident of another country?  Yes  No

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

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

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

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

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

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

## For Sole Traders only

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

Business name (if applicable)

Australian Business Number (ABN)  -  -  -

Business address

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

Suburb  State  Postcode

**IOOF Portfolio Online registration:** To register for IOOF Portfolio Online, please complete the online application form via the Portfolio Online area of the IOOF website ([www.ioof.com.au](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
- only one investor can be registered as the policy owner
- the **child** must be nominated as the **life insured** (below)
- the adult (such as a parent or guardian) must be registered as the policy owner.

### Life insured 1

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

Given name(s)

Residential address

Suburb  State  Postcode

Date of birth  /  /

### Life insured 2 (if applicable)

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

Given name(s)

Residential address

Suburb  State  Postcode

Date of birth  /  /

### Step 4: Initial investment details

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

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

Name of Fund	Initial contribution to be invested
<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 – 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 – Colonial First State	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Core – Fidelity	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Long Short – Perpetual	\$ <input type="text"/>
IOOF WealthBuilder Australian Shares Index – Vanguard	\$ <input type="text"/>
<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"/>

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

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

Employment

Investments

Other (please specify eg inheritance)

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

Employment

Investments

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

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

**Cheque**

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

**BPAY**

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

**Direct debit**

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

**Is this IOOF WealthBuilder account being established using borrowed funds?**

Yes  No

#### Important note

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

## Step 5: Regular savings plan (optional)

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

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

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

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

No Go to **Step 6**

**Please note:**

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

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

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

## RSP automatic increase facility (optional)

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

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

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

No



### Step 6: Nomination of beneficiaries (optional)

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

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

**Note**

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

#### Individual beneficiaries

##### Beneficiary 1

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

\*Given name(s)

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

\*Residential address

\*Suburb  \*State  \*Postcode

Mailing address (if different from above)

Suburb  State  Postcode

Phone (bh)  Phone (ah)

Phone (mobile)  Fax

Email

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

##### Beneficiary 2

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

\*Given name(s)

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

\*Residential address

\*Suburb  \*State  \*Postcode

Mailing address (if different from above)

Suburb  State  Postcode

Phone (bh)  Phone (ah)

Phone (mobile)  Fax

Email

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

### Beneficiary 3

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

\*Given name(s)

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

\*Residential address

\*Suburb  \*State  \*Postcode

Mailing address (if different from above)

Suburb  State  Postcode

Phone (bh)  Phone (ah)

Phone (mobile)  Fax

Email

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

### Beneficiary 4

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

\*Given name(s)

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

\*Residential address

\*Suburb  \*State  \*Postcode

Mailing address (if different from above)

Suburb  State  Postcode

Phone (bh)  Phone (ah)

Phone (mobile)  Fax

Email

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

### AND/OR Corporate beneficiaries or charitable organisations

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

\*Name of company/entity

**\*Name of contact person**

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

\*Given name(s)

\*Residential address

\*Suburb  \*State  \*Postcode

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

### Beneficiary benefit allocation TOTAL

.  %

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

## Step 7: Proof of identity requirements

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

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

### Individual investor applicants

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

Type of investor (please ✓ appropriate box)	Proof of identity – please provide the relevant document(s).
<p>(a) <input type="checkbox"/> Individuals acting for themselves</p> <p><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 our client services team 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.

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

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

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

### Please note:

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

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

We will only register a financial adviser who:

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

### Financial adviser details

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

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

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

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

### Declaration by financial adviser

In submitting this application form:

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

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

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

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

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

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

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

## Step 10: Applicant declaration

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

I/We declare that:

- all details in this application form are true and correct
- I/we have received and accepted this offer in Australia
- I/we acknowledge that I/we will promptly advise my/our financial adviser and/or IOOF<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 Law, FATCA and CRS laws (as applicable).

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

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

### AML/CTF Law, FATCA and CRS

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

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

### Privacy

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

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

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

<sup>^</sup> IOOF Ltd (IOOF), ABN 21 087 649 625, AFS Licence No. 230522.

## Child's Advancement Policy

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

## Power of Attorney

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

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

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

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