



1 July 2017

Application form – Trusts (with corporate or individual trustees)

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 read together with the 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 an 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**¹ 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 a **Trust** (with either a corporate trustee or individual trustee(s)).

If you are investing as an individual investor or a company, 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.

Trusts (with a corporate trustee or individual trustees)

a) Full name of the Trust

(b) Full business name (if any) of the trustee in respect of the Trust

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(c) Country of establishment of Trust

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(d) Type of Trust (tick all that apply)

Managed Investment Scheme

Registered (provide ARSN if registered)

OR

Unregistered

Other Trust type (such as family, charitable, deceased estate)

Please specify

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Unregulated Trust For unregulated Trusts please list the person(s) who settles the initial sum or assets to create the Trust.

Full name of settlor(s)

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Note for Trustees:

- For **Trusts with a Corporate Trustee**, complete subsection (e)-i below and subsection (f), if applicable. For **Trusts with Individual Trustees**, please complete subsection (e)-ii below and subsection (f), if applicable.
- Note, additional client identification is required under AML/CTF Law. To obtain a copy of the relevant 'FSC Identification Form – for a Regulated/Unregulated Trust, as applicable, please contact our client services team on 1800 002 217. Alternatively, you can download a copy from our website at www.ioof.com.au
- All trustees must sign** the Applicant declaration in Step 8.

e) Details of Trustee(s)/Contact Person (complete either i – Corporate Trustee **OR** ii – Individual Trustee(s) only)

i – Corporate Trustee

Company name

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Contact Person²

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

 Surname

--

Given name(s)

--

Mailing address

--

Suburb

 State

 Postcode

Country

--

Phone (bh)

 Phone (ah)

Phone (mobile)

 Fax

Email

--

Date of birth

 /

 /

 Gender Male Female

² All future notices and correspondence will be sent to the **identified trustee** (trustee 1 for individual trustees) or the **contact person** (corporate trustee). The identified trustee or the contact person must be a signatory on the account. If the identified trustee or the contact person is intended to have authority to transact on the account on behalf of all trustees/signatories, the 'Nomination of Representative Facility' form must be completed. Conditions applying to the appointment of a representative as detailed in the PDS (and any SPDS).

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

Trustee 4

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Residential address (Note: PO Box not accepted)	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Country	<input type="text"/>		

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

(f) Beneficiary details – to be completed only if 'Other Trust type' was selected in subsection (d).

Do the terms of the Trust identify the beneficiaries by reference to membership of a class?

Yes

If yes, please provide details of the beneficiary membership class/es (such as unit holders, family members of named person or charitable purpose).

Class of membership	<input type="text"/>
Class of membership	<input type="text"/>
Class of membership	<input type="text"/>
Class of membership	<input type="text"/>

No

If no, please provide the following beneficiary details

Beneficiary 1

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Residential address (Note: PO Box not accepted)	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Country	<input type="text"/>		

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

Please also provide full details of other individuals who directly or indirectly control the Trust.

Other beneficial owner 1

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Residential address (Note: PO Box not accepted)	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Country	<input type="text"/>		

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

Other beneficial owner 2

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>		
Residential address (Note: PO Box not accepted)	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Country	<input type="text"/>		

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

Identification and tax residency requirements

If you are applying as a Trust, and have a financial adviser, please ensure you complete the relevant FSC/FPA Identification form, including a separate form for individuals who are beneficial owners (as applicable), or, an Additional Tax Information Form if you do not have a financial adviser. To obtain a copy of the relevant form or if your details change at any time please contact our client services team on 1800 002 217.

Security Password

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

Security password

Please note: When an investor is not an individual (eg a company or a trust) or when a representative is nominated, no account information will be provided via the telephone unless this password is quoted.

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

Step 4: Initial investment details

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

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

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

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

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

Employment Investments Other (please specify, eg inheritance)

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

Employment Investments Other (please specify, eg 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. Refer to page 35 of the PDS for further details.

Direct debit

Please complete the separate **Direct Debit Request (DDR)** form located on our website at www.ioof.com.au

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** located on our website at www.ioof.com.au.

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 via direct debit).
- The RSP amount will be deducted from your nominated financial institution account on the 15th day of each month or the nearest business day after the 15th day of the month.

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

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

RSP automatic increase facility (optional)

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

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

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

No

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.

All non-individual investor applicants (eg trusts)

If you are a non-individual investor in IOOF WealthBuilder, making a new investment application, you will need to provide proof of identity documents. The proof of identity documents are required to be submitted with your application form.

The types of acceptable proof of identity are included on a separate document titled '**Completing Proof of Identity**'. This document also includes a list of persons authorised to certify copies of original documents. To obtain a copy please contact one of our client services team on 1800 002 217. Alternatively, you can download a copy from our website at www.ioof.com.au.

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

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

Complete this section if you have agreed with your financial adviser to have IAFs deducted from your account (refer to page 47 of the PDS for further information).

I/we confirm that I/we have agreed with my/our financial adviser to have the following IAF(s) deducted:

IAF – upfront

. %

(maximum of 3.00% inclusive of GST)

To be applied to your initial contribution.

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.

Standing IAF – upfront

For nomination of a different (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.

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.

IAF – one-off

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

Please note:

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

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

We will only register a financial adviser who:

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

Financial adviser details

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

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

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

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

Declaration by financial adviser

In submitting this application form:

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

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

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

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

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

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

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

Step 10: Applicant declaration

I/We wish to invest in IOOF WealthBuilder as described in the IOOF WealthBuilder PDS (including any SPDS). I/We have personally received the PDS (and any SPDS)

or paper print out of the electronic version of the PDS (and any SPDS), to which this application form applies before making an investment.

I/We declare that:

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

- I/We have provided the appropriate documents, as outlined in the 'Completing Proof of Identity' document on www.ioof.com.au, that may be required for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Law)*
- I/we confirm that I/we have correctly indicated our identification and tax residency information in the accompanying FSC/FPA Identification forms (if I have a financial adviser), or, an Additional Tax Information Form (if I do not have a financial adviser).
- If I/we previously have opened an IOOF product and my/our adviser has not conducted the customer identification procedure under AML/CTF Law, and FATCA and CRS laws in conjunction with this application, I/we confirm that I/we are not a foreign resident or US citizen(s) or resident(s) for tax purposes, or are not purchasing this product on behalf of another foreign resident, and/or US citizen or resident for tax purposes.

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

Privacy

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

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

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

Marketing material

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

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.

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

