



IOOF ESSENTIAL

30 September 2020

Advice Fees

Please note: If you wish to charge an Advice fee – one-off please complete the Advice fee – one-off form available on our website or by contacting ClientFirst.

Please complete these instructions in BLACK INK using CAPITAL LETTERS.

Account number

Step 1: Your personal details

Part A – Individual Investor

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

Given name(s)

Date of birth / /

Residential address

Suburb State Post code

Mailing address (if different from above)

Suburb State Post code

Phone (bh) Phone (ah)

Phone (mobile)

Email

Part B – Self Managed Superannuation Fund

Name of Entity/Company/Corporate Trustee

Name of Trust

Part C – Joint Account

Name of Joint Account

Step 2: Advice fees

Choose your fee option. Fees should be provided including GST. Blank boxes will default to nil.

- The default value for each advice fee is 0% or \$0, unless you agree and specify otherwise below in conjunction with your financial adviser.
- Advice fees can only be deducted from your super / pension account if they relate to advice you receive about your super or pension benefits, insurance and investments.
- Advice fee(s) paid to your financial adviser and their Licensee (and quoted in this section) are inclusive of GST.
- The actual amount deducted from your account may be less than the amount quoted. This is because the Fund may be able to claim a reduced input tax credit (RITC) on some of these fees. Where the Fund is able to claim an RITC the benefit is passed on to you which effectively reduces the fee. Note that the RITC rules are subject to change and this may impact the RITC available in the future.

1. Advice fee – ongoing or fixed term arrangement

Section A

Which fee type would you like to establish?

Ongoing

The start date field is optional and if no start date is supplied, the fees will start when the application is processed. This form must be signed within 90 days of the start date.

Start date (optional)

Fixed term arrangement

Fixed Term Arrangement is for fees that cover a 12 month period or less. This form must be signed within 90 days of the start date.

Start date

End date

Section B

The available fee options are:

a. Percentage based fee options – flat percentage or tiered percentage

Flat percentage fee

Up to a maximum of 2.2% per annum (inclusive of GST) of your account balance % per annum (inclusive of GST)

OR

Tiered percentage fee

- Up to a maximum of 2.2% per annum (inclusive of GST) of your account balance can be applied to the amount for each tier.
- Up to a maximum of 7 tiers.

	Balance from	Balance to	% per annum (inclusive of GST)
Tier 1	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 2	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 3	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 4	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 5	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 6	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Tier 7	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

AND/OR

b. Flat dollar fee

Up to a maximum of \$18,000 per annum (inclusive of GST). \$ per annum (inclusive of GST)

2a. Advice fee – upfront (IOOF Essential Super and IOOF Essential Pension only)

Note: Please note this fee cannot be offered in conjunction with a fixed term arrangement.

Up to a maximum of 5.5% (inclusive of GST) of each contribution.

Contributions	<input type="text"/>	% (inclusive of GST)
Transfers/Rollovers (not applicable to transfers from existing accounts within Shadforth Portfolio Service)	<input type="text"/>	% (inclusive of GST)

2b. Advice fee – upfront (IOOF Essential Investment only)

Note: Please note this fee cannot be offered in conjunction with a fixed term arrangement.

Up to a maximum of 5.5% of each deposit.

Deposits received via cheque and BPAY % (inclusive of GST)

Please note: Advice fee – upfront for deposits received via direct debit could be entered when setting up a direct debit using the Direct Debit Request – Investment form.

3. Advice fee – insurance (IOOF Essential Super only)

Up to a maximum of 50% per annum (inclusive of GST) of each insurance premium.

Percentage fee	Primary: Death or Death and TPD cover	<input type="text"/>	% per annum (inclusive of GST)
	Additional: Death or Death and TPD cover	<input type="text"/>	% per annum (inclusive of GST)
	Income protection cover	<input type="text"/>	% per annum (inclusive of GST)

OR

Up to a maximum of \$18,000 per annum (inclusive of GST).

Flat fee (dollar amount) \$ per annum (inclusive of GST)

Step 3: Client declaration and signature(s)

Important note: The Trustee/Service Operator collects the information in this form for the purpose of updating the information it holds about you. Any personal information provided in this form will be handled in accordance with the Privacy policy available at www.ioof.com.au/privacy.

Please note: If this form is signed under Power of Attorney, the Attorney declares that they have not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with this form unless we have already received it).

- I authorise the Trustee /Service Operator to charge the advice fee selected against my account. This fee, if charged on my Super and Pension accounts is for advice I have or will receive about my superannuation/pension benefits, insurance and investments.
- I authorise the Trustee / Service Operator to charge the advice fee(s) selected in this form against my account.
- The amount of any advice fee(s) that are paid to my financial adviser, 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 the Trustee / Service Operator to do so.
- Any agreed advice fee(s) will be charged to my account and paid in full to the financial adviser, until I instruct the Trustee / Service Operator to cease payment.

This form must be signed within 90 days of the start date of the advice fee.

Individual Investor

Signatory 1	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full name	<input type="text"/>									

Self Managed Superannuation Fund and Joint investors

Signatory 1

Title (such as Director/Trustee)

Full name

Date

Signatory 2

Title (such as Director/Trustee)

Full name

Date

Signatory 3

Title (such as Director/Trustee)

Full name

Date

Signatory 4

Title (such as Director/Trustee)

Full name

Date

Signatory 5

Title (such as Director/Trustee)

Full name

Date

Signatory 6

Title (such as Director/Trustee)

Full name

Date

Common seal (of company) if required

Step 4: Adviser Declaration

I confirm that fees have been fully explained to the applicant and that any advice fees charged on the Super and/or Pension accounts relate to advice about the applicant’s superannuation or pension benefits, insurance and investments in the Fund.

Adviser name																														
Licensee name																														
Contact name																														
AFS license number							Adviser code					Dealer code																		
Adviser signature																			Date			/			/					

Please forward all correspondence and enquiries to

Post IOOF Essential, GPO Box 264 Melbourne VIC 3001
Telephone 1800 913 118

Email clientfirst@ioof.com.au
Web www.ioof.com.au