IOOF

IOOF

16 August 2024

Investment instructions

- IOOF Employer Super
- IOOF Personal Super
- IOOF Pension

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

Use this form to:

- switch between being a MySuper member and a Choice member (alternatively, use the MySuper opt-out feature in IOOF Online or the IOOF mobile app)
- switch between existing investment options or re-weight your investment portfolio
- change your Standing Instructions, or
- set an Automatic reweight instruction to your portfolio.

Please note that when changing investment options you will not necessarily have the most recent product disclosure statement for that investment option and accordingly may not have information about material changes and significant events affecting that investment option. You can obtain a product disclosure statement from **www.ioof.com.au** or your licensed financial adviser.

To ensure the investment option selections are listed correctly please add the APIR code along with the name of the investment option. Please refer to the IOOF investment menu list for available APIR codes.

Fixed Term Annuities cannot be purchased using this form and can be purchased online or by contacting ClientFirst on 1800 113 918.

Any investment redemptions will be actioned per your existing tax optimisation method. To view and update your chosen method, please speak to your financial adviser or log in to IOOF Online or the IOOF mobile app.

Step 1: Member details

F	Account nur	nber							
Title (Dr/Mr/Mrs/Ms/Miss)		/Mrs/Ms/Miss)		Surnam	ie				
(Given name	e(s)							
	Date of birt	h L							
r									
l	Please r	efer to the below	summary as a gu	ide to which s	ections yo	u may nee	d to compl	ete:	
l	Step 2:	Opt-out of MySup	er						
l	Step 3:	Pending transaction	ons						
l	Step 4:	Investment redem	nptions						
l	Step 5:	Investment purch	ases						
l	Step 6:	Deposit Instructio	n						
l	Step 7:	Re-weight portfol	io (including estab	olishing an auto	matic re-w	eight facilit	zy)		
l	Step 8:	Cash Account pre	ferences						
١	Step 9:	Income Preference	es						
١	Step 10:	Client declaration	and signature(s)						

step 2. Opt out of my super (ii applicable)	
Please tick this box if you are classified as a MySuper member and wish to opt-out of MySuper and become a Cho Please note that if you do not complete Step 6 to update your deposit instructions, all deposits will remain in the	
Please note: This action will result in you becoming a Choice member and gives you access to the Core and Full Invessalso result in Choice fees applying. Please refer to the PDS for further information.	tment Menus and wi
Step 3: Pending transactions	
To provide you with an efficient service we will not wait for pending transactions to complete before we process your have a pending transaction (a redemption or purchase) currently in progress at the time we receive new instructions (! redemptions or Step 5: Investment purchases) it may result in a variance to your instruction and your request may not	Step 4: Investment

By ticking the box below you can instruct us to wait for all pending transactions on investment options included in your new instructions to complete before we process your instructions.

This may result in a balance remaining in an investment where you intended to redeem 100 per cent.

I acknowledge my request will not be actioned until all pending transactions on investment options included in my new instructions are completed

Step 4: Investment redemptions

Step 2: Opt-out of MySuper (if applicable)

Managed investment options

Please specify either a percentage, unit or dollar allocation. Unless otherwise stipulated, we will process the switch as a dollar value. If you wish to sell a specific asset and use the proceeds to purchase another asset, indicate this by placing corresponding numbers in the boxes provided. When not specified, we will sell all assets detailed in Step 4 and use the proceeds as per the instructions in Step 5.

Please note: Your Deposit Instruction and Cash Account preferences will not be automatically updated to reflect the purchase or redemption of a managed investment option from your account. If you want to change your Deposit Instruction and/or Cash Account preferences, please ensure you complete Steps 6 and 8 respectively.

			'				'	,		(\$ or units please specify of investment		% of investment
No	P	APIR	code						Investment option		option	OR	option
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Listed investments

Minimum trade is \$2,000 per listed investment.

ASX code	Investment option	Units	Investment OR amount

Please note: You can enter a dollar amount. However, the trade will be converted to units. meaning the amount requested may be more or less.

Step 5: Investment purchases

Managed investment options

Please specify either a percentage, unit or dollar allocation to be invested as a result of the Investment Redemptions in Step 4. Unless otherwise stipulated, we will process the switch as a dollar value.

Please note: Your Deposit Instruction and Cash Account preferences will not be automatically updated to reflect the purchase or redemption of a managed investment option from your account. If you want to change your Deposit Instruction and/or Cash Account preferences, please ensure you complete Steps 6 and 8 respectively.

١o	re you complete Steps 6 and 8 re APIR code	Investment option	\$ or units (please specify) % of of investment investment option OR option
=			

Listed investments

Minimum trade is \$2,000 per listed investment.

ASX code	Investment option	Units (Investment OR amount

Please note:

- If additional investments and/or listed investments are required, attach a separate signed sheet
- You can enter a dollar amount. However, the trade will be converted to units meaning the amount requested may be more or less.

Term deposits

Term Deposit Provider	Term (in months)	Amount
		\$
		\$
		\$
		\$

Note: A minimum of \$5,000 per term deposit applies.

For a list of available term deposits, please refer to the IOOF Investment Menu at www.ioof.com.au/forms

Step 6: Deposit Instruction

Please advise us of your Deposit Instruction.	Please advise us of your Deposit Instruction.								
100% Cash Account									
DR									
Deposit Instruction (please complete section below)	Deposit Instruction (please complete section below)								
Please note:									
 Please ensure that the Deposit Instruction includes at least the d The percentages allocated to the Cash Account and your selecte 									
	100F Employer Super, 100F Personal Super and 100F Pension go to our								
website to view the IOOF investment menu (IOF.01) and list yo									
	lease add the APIR code along with the name of the investment option.								
 Maturing investments (term deposits and fixed-term annuities) an refer to Step 4 and 5 to specify these instructions. 	d listed investments cannot form part of your Deposit Instruction. Please								
APIR Code Investment option	Allocation (%)								
Cash Account (Mandato	у)								
	Total (must = 100%)								

If you are opting-out of IOOF MySuper to become a Choice member (Step 2), please provide us with your Deposit Instruction.

Step 7: Re-weight portfolio Please specify your requested re-weight One-off re-weight OR Automatic re-weight facility OR Re-weight now and update Automatic re-weight instruction If establishing an Automatic re-weight facility please specify the re-weight frequency and commencement date. **Automatic re-weight frequency** Use this to automate a re-weight of all the investments in your portfolio, according to a percentage-based instruction at a set frequency. Half yearly Yearly Commencement date (will commence on the 20th of the chosen month). Re-weight preference Deposit Instruction: Re-weight my portfolio in accordance with my deposit instruction in **Step 6**. OR Re-weight instruction: Re-weight my portfolio in accordance with my Re-Weight Instructions specified in the table below. If you have selected the Re-Weight Instruction option, please specify which investments are to be used and the respective allocations. Please list all investments in your portfolio below. **APIR Code or ASX Code** Investment option Allocation (%) Cash Account (Mandatory)

Important

• Maturing investments (and investments that be sold) cannot be traded as part of the automatic reweight facility; however, they need to be included in your Automatic reweight instructions to ensure your portfolio allocation (%) equals 100%

Total (must = 100%)

Step 8: Cash Account preferences (Choice members only)

If you don't indicate a top-up method, the default option of pro-rata will be applied.

If you are a MySuper member, we will top up your Cash Account from the MySuper default investment option. You do not have a 1% minimum cash requirement.

Cash Account limits
You must maintain a minimum percentage allocation to the Cash Account.
Please specify one of the following options:
Cook Associate default asiminarias of 10/ (default outlon)
Cash Account default minimum of 1% (default option) OR
Cash Account percentage nominated in your Deposit Instruction OR
Custom Cash Account minimum of %
Cash Account dollar-based minimum (optional)
You may also nominate a dollar-based minimum on the amount held in your Cash Account (subject to a \$5,000 minimum) that will be used i conjunction with your percentage-based minimum stated above.
If your Cash Account falls below zero, we will then top-up your Cash Account to the lower of your dollar-based minimum or percentage-based minimum.
To set a Cash Account dollar-based minimum, please specify the amount here: \$
Cash Account top-up
If the balance in your Cash Account is zero or below, the Trustee will top up the balance to the lower of:
your selected Cash Account limit; or
• the Cash Account cap
• dollar-based minimum.
We will top up your Cash Account balance by redeeming the necessary amount from your managed investments (without prior notice to you) in accordance with the method you have selected below:
Pro-rata (default option) – Redeem funds across all managed investments according to the proportion of the portfolio that they represent.
OR
Redemption instruction – percentage – Redeem funds from specified managed investments according to the percentage allocation nominated below.
OR
Pecking Order – Redeem funds from my managed investment(s) according to a prioritised list specified below.

Redemption instructions - percentage and pecking order

Please note:

- If you select the pecking order option, please specify which managed investments are to be used and the pecking order in which the funds are to be redeemed, one at a time.
- If you select to have a percentage redemption instruction, the percentages allocated for your selected investment option(s) must add up to 100% not including the Cash Account. To ensure the investment option selections are listed correctly, please add the APIR code along with the name of the investment option.
- Restricted investments, investment options with extended redemption periods, capital guaranteed income/pension investment options and annuity funds and term deposits (maturing investments) cannot form part of your redemption instruction percentage.

APIR Code	Investment option	Allocation (%)	Pecking order
			1
			2
			3
			4
			5
			6
			7
			8
			9
			10
	Redemption Instruction % total (must = 100%)		

Step 9: Income preferences (Choice members only)

I direct the Trustee to manage inco	me distributions that I receive from managed investments	s as follows:
Re-invest (default option) – R	e-invest 100% of the income distributions back into the same	e managed investment that made the
income distribution.		
OR		
	e all income distributions to accumulate in my Cash Account	
OR		
Income Instruction – percent	age – reinvest the income into the managed investments sel	lected below.
· ·	uction – Percentage, please specify which managed investm	
allocations. Please ensure that the Inc	ome Instruction does not contain listed or maturing investm	nents.
16	and the state of t	w.P. d
if you don't indicate your inco	me preference, the default option of re-invest will be ap	pilea.
APIR Code	Investment option	Allocation (%)
	Cash Account (Mandatory)	

Step 10: Member declaration

Important note: The Trustee collects the information in this form in order to process your investment instructions. Any personal information provided in this form will be handled in accordance with the Trustee's privacy policy, available at **ioof.com.au/privacy**.

If you do not provide all of the requested information we may not be able to action your request.

- Managed investments I confirm that all investment information, including the objectives and relative risk of each of the strategies, has been made available to me. I am fully informed of the range of investment strategies that can be chosen and the circumstances in which they can be changed.
- **Listed investments** I hereby authorise that the designated investments be executed on my behalf and acknowledge that this authority is provided on the basis that the Trustee will effect it according to the terms and conditions within the Trust Deed. I also acknowledge these assets will be held in the name of the Fund.
- Maturing Investments I understand these investments are fixed term and penalties will be incurred if terminated prior to maturity.
- **Automatic Reweight Instructions** I acknowledge that reweighting my investments may trigger capital gains and/or losses and understand that this may impact my tax position or benefit in the Fund.
- I consent that where I have chosen an investment with a long withdrawal period (illiquid investments) or there are delays receiving proceeds from selling my investments, any withdrawal or transfer request may be delayed for more than 30 days.
- I understand that the Trustee may, in its discretion, sell illiquid/direct managed investments, listed investments and fixed rate/fixed term investments to fund pension payments and restore Cash Account levels.
- I confirm that I have received and considered the PDS for each of the investment options selected.
- I consent to the collection and use of the above information by the Trustee for the purposes specified in the PDS.
- **Opting-out IOOF MySuper members (if applicable)** I understand that completing this form will result in me becoming a Choice member and Choice fees will apply to my account.

Investment Suitability (mandatory)

To assess which investment options selected for investment objectives	and timeframes, and risk measures.			·				
products you've selected (excludin	g shares):							
I have received personal financ	ial advice in relation to and any invest	ment(s) selected in this f	orm.					
OR								
~	I am aware of the minimum suggested investment timeframes of the investments I have selected, and these investments have a risk measure I am prepared to accept.							
Please note: if your investment objeinvestment(s) selected, we suggest you				nal Super or the				
There may be a delay processing you	r application if responses aren't provi	ded, while we contact yo	u for more inform	nation.				
Member/Authorised			/					
Officer signature		Date	:					

Please forward all correspondence and enquiries to

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