IOOF

ESSENTIAL

5 October 2021

Investment Instruction

Please complete these instructions in BLACK INK using CAPITAL LETTERS and ✓ boxes where provided.

Use this form to:

- switch between existing investment options or re-weight your investment portfolio;
- change your Standing Instructions; or
- set an Automatic re-weight 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 Essential investment menu list for available APIR codes.

Step 1: Client details

Account number ☐☐☐☐☐☐☐☐

Account name ______________________

Please refer to the below summary as a guide to which sections you may need to complete:

Step 2: Pending transactions

Step 3: Investment redemptions

Step 4: Investment purchases

Step 5: Deposit Instruction

Step 6: Re-weight portfolio (including establishing an automatic re-weight facility)

Step 7: Cash Account preferences

Step 8: Income Preferences

Step 9: Client declaration and signature(s)

Step 2: Pending transactions

To provide you with an efficient service we will not wait for pending transactions to complete before we process your instructions. If you have a pending transaction (a redemption or purchase) currently in progress at the time we receive new instructions (Step 3: Investment redemptions, Step 4: Investment purchases or Step 6: Re-weight portfolio) it may result in a variance to your instruction and your request may not be fully completed. This may result in a balance remaining in an investment where you intended to redeem 100%.

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.

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

Step 3: Investment redemptions

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 3 and use the proceeds as per the instructions in Step 4.

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 5 and 7 respectively.

No	APIR code	Investment option	$ or units (please specify) of investment option	OR	% of investment option

Step 4: 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 3.
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 5 and 7 respectively.

No	APIR code	Investment option	$ or units (please specify) of investment option	OR	% of investment option

Step 5: Deposit Instruction

Please advise us of your Deposit Instruction.

☐ 100% Cash Account

OR

☐ Deposit Instruction (please complete section below)

Please note:

- Please ensure that the Deposit Instruction includes at least the default minimum allocation of 1% against the Cash Account. The percentages allocated to the Cash Account and your selected investment option(s) must add up to 100%.
- For a full list of investment options available for selection within IOOF Essential go to our website to view the **IOOF Essential investment menu** and list your selections in the space provided.
- To ensure the investment option selections are listed correctly please add the APIR code along with the name of the investment option.

APIR Code	Investment option	Allocation (%)
	Cash Account (Mandatory)	
	Total (must = 100%)	0.00

Step 6: Re-weight portfolio

Please specify the type of re-weight you wish to occur.

☐ 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. (Choose one)

☐ Quarterly ☐ Half yearly ☐ Yearly

Commencement date

(will commence on the 20th of the chosen month).

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Re-weight Preference

☐ Deposit Instruction: Re-weight my portfolio in accordance with my deposit instruction in **Step 5**.

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	Investment option	Allocation (%)
	Cash Account (Mandatory)	
	Total (must = 100%)	0.00

Step 7: Cash Account preferences

Cash Account limits

You must maintain a minimum percentage allocation to the Cash Account.

Please specify one of the following options:

☐ **Cash Account minimum of 1% (default option)**

OR

☐ **Cash Account percentage nominated in your Deposit Instruction**

OR

☐ **Custom Cash Account minimum of** ______ %

Cash Account cap (optional)

You may also nominate an optional dollar based cap on the amount held in your Cash Account in addition to your nominated Cash account limit above, subject to a $5,000 minimum.

To set a Cash Account cap, please specify the amount here $ ______

Cash Account top-up

If the balance in your Cash Account is zero or below, the Trustee / Service Operator will top up the balance to the lower of:

- your selected Cash Account limit; or
- the Cash Account cap.

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.

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

Redemption Instructions – percentage and pecking order.

APIR Code	Investment option	Redemption Instruction (%)	Pecking Order
			1
			2
			3
			4
			5
			6
			7
			8
			9
			10
	Redemption Instruction % total (must = 100%)	0.00	

Please note:

- The percentages allocated to 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

Step 8: Income preferences

I direct the Trustee/Service Operator to manage income distributions that I receive from managed investments as follows:

☐ **Re-invest (default option)** – Re-invest 100% of the income distributions back into the same managed investment that made the income distribution.

OR

☐ **Retain in Cash Account** – Leave all income distributions to accumulate in my Cash Account.

OR

☐ **Income Instruction – percentage** – reinvest the income into the managed investments selected below.

If you have selected the Income Instruction – Percentage, please specify which managed investments are to be used and the respective allocations. Please ensure that the Income Instruction does not contain listed or maturing investments.

If you don't indicate your income preference, the default option of re-invest will be applied.

APIR Code	Investment option	Allocation (%)
	Cash Account (Mandatory)	
	Total (must = 100%)	0.00

OR

☐ **Automatic Income Distribution Facility** (IOOF Essential Investment Investment Only) – Transfer accumulated income distributions to the nominated account and frequency specified below.

☐ Quarterly ☐ Half-yearly

Financial institution

Financial institution

Account name

BSB –

Account number

Step 9: Client declaration and signature(s)

Important note: The Trustee/Service Operator 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/Service Operator's privacy policy, available at www.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/We confirm that all investment information, including the objectives and relative risk of each of the strategies, has been made available to me/us. I am/We are fully informed of the range of investment strategies that can be chosen and the circumstances in which they can be changed.
- **Automatic Re-weight Instructions** – I/We acknowledge that re-weighting my investments may trigger capital gains and/or losses and understand that this may impact my/our tax position or benefit in the Fund.
- I/We also acknowledge these assets will be held in the name of the custodian, Australian Executor Trustees Limited ABN 84 007 869 794 AFSL 240023
- I/We confirm that I/we have received and considered the product disclosure statement for each of the investment options selected.
- I/We consent to the collection and use of the above information by the Trustee / Service Operator for the purposes specified in the Product Disclosure Statement/Offer Document.

Target Market Confirmation (mandatory)

☐ I/We have received personal financial advice in relation to the investments selected in this form;

OR

☐ Where relevant, I/we have reviewed and understand the Target Market Determination for the investment(s) selected and confirm that the investment(s) meet my/our objectives, financial situation and needs.

Please note: if your investment objective(s), timeframe and/or risk profile are inconsistent with those of the investment(s) you have selected, then we suggest you seek financial advice that takes into account your personal circumstances.

Signature

Signatory 1 Date / /

Role (such as Investor/ Director /Trustee as applicable)

Full name

Additional signatures (if required)

Signatory 2 Date / /

Role (such as Investor/ Director /Trustee as applicable)

Full name

Signatory 3 Date / /

Role (such as Investor/ Director /Trustee as applicable)

Full name

Signatory 4 Date / /

Role (such as Investor/ Director /Trustee as applicable)

Full name

Signatory 5 Date / /

Role (such as Investor/ Director /Trustee as applicable)

Full name

Signatory 6 Date / /

Role (such as Investor/ Director /Trustee as applicable)

Full name

Common seal
(of company) if required

Please forward all correspondence and enquiries to

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