



**IOOF**

# PERSONAL SUPER

## Application form

Dated: 19 August 2024

Issuer: IOOF Investment Management Limited | ABN 53 006 695 021 | AFS Licence No. 230524  
as Trustee of the IOOF Portfolio Service Superannuation Fund | ABN 70 815 369 818.  
Unique Superannuation Identifier: SMF0126AU

# How to get started

In this guide you will find out about:

- the steps you need to follow to set up your account
- how to make additional contributions to your account (once it has been set up) using BPAY®.

## Additional forms to complete

The forms below are optional and can be sent in with the application form where required. These additional forms are available at [ioof.com.au/forms](https://ioof.com.au/forms).

You can also review and update your account by logging in to your online account or mobile app.

| Form name   | When to complete this form   |
|---|--|
| <a href="#">Request to Transfer</a>                             | To transfer monies from another super fund or income stream into IOOF Personal Super.  |
| <a href="#">Beneficiary Nomination</a>                          | To make a Non-lapsing Binding nomination, Binding nomination or Non-Binding nomination (online functionality available once account is established). |
| <a href="#">Application for Insurance</a>                       | To apply for or change insurance cover.  |
| <a href="#">Family Member Application – IOOF Personal Super</a> | When a family member of an existing IOOF Employer Super member who wishes to become a member of IOOF Personal Super.                                 |
| <a href="#">Family Fee Aggregation Application</a>              | To apply for Family Fee Aggregation.   |

Before you complete any forms, please ensure you have read the Product Disclosure Statement (PDS). If you require further information or any assistance in completing the forms, please contact ClientFirst on 1800 913 118 or your financial adviser. Please note that ClientFirst is not authorised to give you investment or financial product advice.

## Step-by-step guide to opening your account

Once you have read the PDS and discussed your investment strategy with your financial adviser (if applicable), you are ready to set up your account.

| How to set up your account |   |
|----------------------------|---|
| Step 1                     | Complete the Application form and all other forms that are relevant to you.   |
| Step 2                     | <p>Payment can be made via BPAY, direct debit, rollovers or transfers.</p> <p><b>IPS – IOOF Personal Super – [your full name or account number]</b></p> <p>For example, if your name is Robert Brown, your cheque should be made payable as follows:</p> <p><b>IPS – IOOF Personal Super – Robert Brown</b></p> <p>If you have completed one or more Request to Transfer forms, attach the signed original(s) to the Application.</p> |
| Step 3                     | <p>Attach your cheque to your Application, and post the Application and all other completed forms to the following address:</p> <p><b>IOOF Personal Super<br/>Reply Paid 264<br/>Melbourne VIC 8060</b></p>   |

We will send you a Welcome Pack, normally within seven business days of joining, confirming your personal details and investment strategy.

## BPAY details

Once your account has been set up you can make additional deposits using BPAY.

| How to use BPAY |   |
|-----------------|---|
| Step 1          | Through your nominated financial institution's telephone or internet banking service, choose the BPAY option.   |
| Step 2          | <p>To make contributions via the BPAY facility, simply log in to your personal account on our website <a href="http://www.ioof.com.au">www.ioof.com.au</a> to obtain your biller code and unique Customer Reference Number (CRN) information.</p> <p>If you are not registered to access your account details, this information is also available by calling ClientFirst on 1800 913 118.</p> |
| Step 3          | Record the receipt number provided for your transaction. Please keep this for your personal records.  |

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19 August 2024

## Personal Superannuation Application

Before you sign this Application form, the Trustee or your licensed financial adviser is obliged to give you a Product Disclosure Statement (PDS), which is a summary of important information relating to the Fund. The PDS will help you to understand the product and decide if it is appropriate to your needs. A target market determinations (TMD) has been issued by us and describes the target market for this product. A copy of the TMD for this product is available at [ioof.com.au](http://ioof.com.au).

Please note: In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), the Trustee may require proof of identity documents prior to you opening this account. It is important for the Trustee to follow this process to help protect the money in your account from potential fraud and to comply with legislative requirements. For further information on the types of identification which can be attached, please refer to the 'Completing Proof of Identity' document on [ioof.com.au](http://ioof.com.au). It also includes a list of persons authorised to certify copies of original documents.

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

### Step 1: Product suitability (required)

Please answer each of the following questions.

**Q1 Have you received personal financial advice in relation to IOOF Personal Super?**

☐

Yes, proceed to Step 2 – Member details

☐

No, please complete the following mandatory questions.

**Q2 Reason for opening this account (tick all that apply as relevant):**

☐

Combine existing superannuation accounts

☐

Save for retirement by contributing and investing within a superannuation environment (excluding SMSF).

☐

Want to open an account to access investment capital before retirement

☐

A temporary Australian resident (other than a New Zealand citizen or permanent resident) looking to open a superannuation account

**Q3 What level of decision-making are you seeking when selecting your investment strategy?**

☐

Extensive Investment menu: Seeking to invest in a product with investments chosen from an extensive investment menu (access to a range of managed investments, separately managed account, listed securities and maturing investments)

☐

Limited Investment menu: Seeking to invest in a product with investments chosen from a limited investment menu (access to a limited range of multi-manager investment options only)

☐

Default Option only: Seeking to invest in a product with a default investment strategy applied where no investments selection is made.

**Q4 Are you seeking insurance cover?**

☐

Yes, seeking automatic default insurance cover without undergoing a health and medical assessment

☐

Yes, seeking to apply for insurance cover subject to underwriting and acceptance by the insurer.

☐

No

## Step 2: Applicant details

|  |  |                                 |  |          |  |
|--|--|---------------------------------|--|----------|--|
| Title (Dr/Mr/Mrs/Ms/Miss)                    | <input type="text"/>   | Surname                         | <input type="text"/>   |          |  |
| Given name(s)                                | <input type="text"/>   |                                 |  |          |  |
| Tax file number                              | <input type="text"/> <input type="text"/> <input type="text"/> | -                               | <input type="text"/> <input type="text"/> <input type="text"/> | -        | <input type="text"/> <input type="text"/> <input type="text"/> |
| Residential address                          | <input type="text"/>   |                                 |  |          |  |
| Suburb                                       | <input type="text"/>   | State                           | <input type="text"/>   | Postcode | <input type="text"/>   |
| Country if not Australia                     | <input type="text"/>   |                                 |  |          |  |
| Mailing address<br>(if different from above) | <input type="text"/>   |                                 |  |          |  |
| Suburb                                       | <input type="text"/>   | State                           | <input type="text"/>   | Postcode | <input type="text"/>   |
| Country if not Australia                     | <input type="text"/>   |                                 |  |          |  |
| Phone (home)                                 | <input type="text"/>   | Phone<br>(work)                 | <input type="text"/>   |          |  |
| Mobile                                       | <input type="text"/>   |                                 |  |          |  |
| Email  | <input type="text"/>   |                                 |  |          |  |
| Date of birth                                | <input type="text"/>   | /                               | <input type="text"/>   | /        | <input type="text"/>   |
|  |  |                                 |  | Gender   | Male <input type="checkbox"/> Female <input type="checkbox"/>  |
| Occupation                                   | <input type="text"/>   |                                 |  |          |  |
| Employment status                            | <input type="checkbox"/> Permanent                             | <input type="checkbox"/> Casual | If casual, number of hours worked per week                     |          | <input type="text"/>   |

If you are residing overseas, you must complete:

- ☐ an Overseas Investor form ([www.ioof.com.au](http://www.ioof.com.au))
- ☐ Certified copies of your identification documents

**Please provide your tax file number (TFN) when acquiring this product. Under the *Superannuation Industry (Supervision) Act 1993*, we are authorised to collect your TFN, which will only be used for lawful purposes and in accordance with the *Privacy Act 1988*. It is not an offence if you choose not to provide your TFN, but providing it has its advantages, including:**

- we will be able to accept all permitted contributions
- other than the tax that may ordinarily apply, you will not pay more tax than you need to, and
- it will be easier to find different super accounts in your name.

**We require your TFN to process your Personal Superannuation Application.**



## Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF)

In accordance with *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Law), please advise the following:

(Note: your application cannot be processed unless this section is completed and you may be requested to provide additional information and documentation to facilitate IOOF's compliance with AML/CTF Law).

### Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) requirements

In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF), please advise the following: (Note: your application cannot be processed unless this section is completed and you may be requested to provide additional information and documentation to facilitate our compliance with the AML/CTF legislation).

Please confirm your source of wealth (how you've obtained your wealth).

- ☐ Income from employment (eg regular and/or bonus)
- ☐ Investment income (eg rent, dividends, pension)
- ☐ Business income
- ☐ one-off payment (eg matured investment, court settlement, redundancy, inheritance)
- ☐ Sale of assets (eg shares, property)
- ☐ Windfall (eg gift, lottery, gambling)

Please confirm your source of funds. (Source of funds is where the funds for the opening of the account have originated from).

- ☐ Income from employment (eg regular and/or bonus)
- ☐ Investment income (eg rent, dividends, pension)
- ☐ Business income
- ☐ One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- ☐ Sale of assets (eg shares, property)
- ☐ Windfall (eg gift, lottery, gambling)

### Politically Exposed Person (PEP)

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

If you have nominated yourself to be a Politically Exposed Person, you must complete and attach:

- ☐ a Politically Exposed Persons form ([www.ioof.com.au](http://www.ioof.com.au))
- ☐ certified copies of your identification documents

## Step 3: Nomination of beneficiaries

You may complete a Beneficiary Nomination form available in this forms booklet, from our website or by contacting ClientFirst. Alternatively you can log on to IOOF Online and submit the signed and dated nomination electronically.

## Step 4a: Deposit Instruction

You are required to make an investment choice as part of your application. If you have not made a decision about your Deposit Instruction, you can choose to invest in the Cash Account until you make another investment choice. Please note the Deposit instruction, Cash Account preferences and Income preferences all form part of your Standing Instructions.

Maturing investments (term deposits and fixed-term annuities) and listed investments do not form part of your Standing Instructions.

For more information on Standing Instructions, please refer to the IOOF General Reference Guide (IOF.02).

Please advise us of the your Deposit Instruction.

**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%.
- If no investment selection is nominated or your choice is unclear, funds will be allocated to the Cash Account.
- For a full list of investment options available for selection within IOOF Personal Super go to our website, select from the **IOOF investment guide (IOF.01)** 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.
- Maturing investments (term deposits and fixed-term annuities) and listed investments cannot form part of your Deposit Instruction. Please refer to Step 3b and 3c to provide these instructions.
- Deposit instructions will not automatically be applied to internal transfers.

|   |           |   |
|---|-----------|---|
| <input type="checkbox"/> <b>100% Cash Account</b> | <b>OR</b> | <input type="checkbox"/> <b>Deposit Instruction</b> |
|---|-----------|---|

  

| APIR Code                  | Investment option        | Allocation (%)       |
|----------------------------|--------------------------|----------------------|
| <input type="text"/>       | Cash Account (Mandatory) | <input type="text"/> |
| <input type="text"/>       | <input type="text"/>     | <input type="text"/> |
| <input type="text"/>       | <input type="text"/>     | <input type="text"/> |
| <input type="text"/>       | <input type="text"/>     | <input type="text"/> |
| <input type="text"/>       | <input type="text"/>     | <input type="text"/> |
| <input type="text"/>       | <input type="text"/>     | <input type="text"/> |
| <input type="text"/>       | <input type="text"/>     | <input type="text"/> |
| <input type="text"/>       | <input type="text"/>     | <input type="text"/> |
| <input type="text"/>       | <input type="text"/>     | <input type="text"/> |
| <b>Total (must = 100%)</b> |                          | <input type="text"/> |

- Your application cannot be processed unless this section is completed.
- If you require more space, please go to our website and download the IOOF New Member Investment Authority form.



## Step 4b: Listed investments

Please provide details of any listed investments you would like to purchase as part of your initial application.

Minimum trade is \$500 per listed investment.

| ASX code             | Investment option    | Units                | OR | Investment amount    |
|----------------------|----------------------|----------------------|----|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | \$ | <input type="text"/> |

**Please note:**

- If additional space is required, please attach a separate signed sheet.
- These investments cannot form part of your Standing Instructions.
- The maximum per listed investment is 30% of your account balance, with no more than 99% of your account balance invested in listed investments.

## Step 4c: Term Deposits (minimum \$5,000)

Please provide details of any term deposits you would like to purchase as part of your initial application.

| Term Deposit Provider | Term (months)        | Amount                  | Maturity Instructions |    |                      |    |                             |                         | Re-invest principal and interest |
|-----------------------|----------------------|-------------------------|-----------------------|----|----------------------|----|-----------------------------|-------------------------|----------------------------------|
|                       |                      |                         | Pay to cash account   |    | Re-invest principal  |    | Re-invest partial principal |                         |                                  |
| <input type="text"/>  | <input type="text"/> | \$ <input type="text"/> | <input type="text"/>  | OR | <input type="text"/> | OR | <input type="text"/>        | \$ <input type="text"/> | OR <input type="text"/>          |
| <input type="text"/>  | <input type="text"/> | \$ <input type="text"/> | <input type="text"/>  | OR | <input type="text"/> | OR | <input type="text"/>        | \$ <input type="text"/> | OR <input type="text"/>          |
| <input type="text"/>  | <input type="text"/> | \$ <input type="text"/> | <input type="text"/>  | OR | <input type="text"/> | OR | <input type="text"/>        | \$ <input type="text"/> | OR <input type="text"/>          |
| <input type="text"/>  | <input type="text"/> | \$ <input type="text"/> | <input type="text"/>  | OR | <input type="text"/> | OR | <input type="text"/>        | \$ <input type="text"/> | OR <input type="text"/>          |

**Please note:**

A minimum of \$5,000 per term deposit applies. For a list of available term deposits, please visit [ioof.com.au/maturing-investments](https://ioof.com.au/maturing-investments).

**Where an investment instruction for a term deposit or listed investment is made at the same time as a new application, these investment instructions will be processed before any other Investment Instructions relating to this new account are processed.**

## Step 5: 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 default minimum of 1%**

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 in conjunction with your percentage-based minimum stated above.

If your Cash Account falls below zero, we will 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:

- the Cash Account default minimum of 1% or the Cash Account percentage nominated in your Deposit Instruction; or
- the Cash Account 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.

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

## Redemption instruction – 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, certain listed 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                   |
|---|----------------------|----------------------|---------------------------------|
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="1"/>  |
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="2"/>  |
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="3"/>  |
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="4"/>  |
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="5"/>  |
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="6"/>  |
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="7"/>  |
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="8"/>  |
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="9"/>  |
| <input type="text"/>                            | <input type="text"/> | <input type="text"/> | <input type="text" value="10"/> |
| Redemption Instruction % total<br>(must = 100%) |                      | <input type="text"/> |                                 |

## Step 6: Income preferences

I direct the Trustee 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** – Re-invest the income into 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.

### Income instruction – percentage

| APIR Code            | Investment option    | Allocation (%)       |
|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Total (must = 100%)  |                      | <input type="text"/> |

## Step 7: Automatic Re-weight Facility

Use this to automate a re-weight of all the eligible investments in your portfolio, according to a percentage-based instruction at a set frequency.

I direct the Trustee to manage my portfolio as follows:

Re-weight frequency (choose one):

☐

Quarterly

☐

Half-yearly

☐

Yearly

Commencement date (will commence on the 20th of the chosen month):

/

**Please note that if the portfolio contains investment options which cannot be selected as part of a Re-weight (for example maturing investments or investments which cannot be sold), the Re-weight preference submitted will be applied to the remaining investment options within the portfolio.**

**Please ensure that the Re-weight preference includes at least the default minimum allocation to the Cash Account. The default Cash Account minimum is 1%.**

**Any asset sales associated with your Automatic Re-weight instructions will be actioned in accordance with your tax optimisation method. To view and update your chosen method, please log into IOOF Online.**

Re-weight preference:

☐

Deposit Instruction:

Re-weight my portfolio in accordance with my Deposit Instruction in Step 4a.

**OR**

☐

Re-weight Instruction:

Re-weight my portfolio in accordance with my Re-weight Instruction specified in the table below.

If you have selected the Re-weight Instruction option, please specify which are to be used and the respective allocations. Please list all investments in your portfolio below.

| APIR code or ASX code | Name of investment option | % allocation         |
|-----------------------|---------------------------|----------------------|
| <input type="text"/>  | Cash Account              | <input type="text"/> |
| <input type="text"/>  | <input type="text"/>      | <input type="text"/> |
| <input type="text"/>  | <input type="text"/>      | <input type="text"/> |
| <input type="text"/>  | <input type="text"/>      | <input type="text"/> |
| <input type="text"/>  | <input type="text"/>      | <input type="text"/> |
| <input type="text"/>  | <input type="text"/>      | <input type="text"/> |
| <input type="text"/>  | <input type="text"/>      | <input type="text"/> |
| <input type="text"/>  | <input type="text"/>      | <input type="text"/> |
| Total                 |                           | <input type="text"/> |

Must add up to 100% including the Cash Account allocation

## Step 8: Initial contribution details

Details of the contribution included with this application

|                                       |    |                      |
|---------------------------------------|----|----------------------|
| Rollovers/transfers                   | \$ | <input type="text"/> |
| Personal contribution <sup>1</sup>    | \$ | <input type="text"/> |
| Salary sacrifice contribution         | \$ | <input type="text"/> |
| Superannuation guarantee contribution | \$ | <input type="text"/> |
| Spouse contribution                   | \$ | <input type="text"/> |
| Downsizer contribution <sup>2</sup>   | \$ | <input type="text"/> |
| Total contribution amount             | \$ | <input type="text"/> |

### Important note:

For initial contributions equal to or more than \$2 million you must also complete and attach:

- ☐ a High Threshold Transaction form ([www.ioof.com.au](http://www.ioof.com.au))
- ☐ certified copies of your identification documents

- <sup>1</sup> If you want to claim a tax deduction for your personal contribution, please complete a Tax Deduction Notice form which can be obtained from our website.
- <sup>2</sup> You must provide us with a completed ATO downsizer contribution form before or at the time of making your downsizer contribution. The form is available from the ATO website.

## Step 9: Insurance cover

The fund offers Death, Death and Total & Permanent Disablement and Income Protection insurance. You may apply for insurance cover by completing the Application for Insurance available in this forms booklet, from our website or by contacting ClientFirst.

## Step 10: Transfer of existing super

Do you have any previous super funds that you would like to transfer into the Fund?

☐ Yes ☐ No

If Yes, please complete a 'Request to Transfer' form available in the forms booklet, from our website or by contacting ClientFirst.

## Step 11: SuperMatch search and consolidation using IOOF Online

SuperMatch makes consolidating your super easy by using the ATO's automatic electronic search facility.

You can log on to IOOF Online and consolidate your super with a few clicks of a mouse. Using the SuperMatch online functionality you can conduct a search for your super monies with other superannuation funds including lost member accounts or any ATO-held super (such as super guarantee payments, superannuation holding accounts, Government super contributions or unclaimed superannuation monies).

## Step 12: Fees for financial advice (if applicable)

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

- IOOF Investment Management Limited (IIML), as trustee of your super fund, is required to obtain specific written consent on an annual basis before a fee for financial advice can be deducted from your account. You are not under any obligation to consent to the fee being deducted.
- You may revoke your consent at any time by contacting IIML via the options at the end of this form. Once your consent is revoked, no further fees will be deducted from your account however any amounts paid before you revoke your consent will not be automatically refunded.
- On termination of a fee arrangement, accrued but undeducted Advice Fees may be deducted after the termination date. Where advice fees are deducted monthly they are deducted monthly in arrears.
- 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.
- For further information on advice fees, please refer to the Product Disclosure Statement.

### Which fee type would you like to establish?

- ☐ Member Advice Fee – One-Off (please complete Section A)
- ☐ Member Advice Fee – Ongoing (please complete section B)
- ☐ Member Advice Fee – Upfront (please complete Sections C )
- ☐ Member Advice Fee – Insurance (please complete Section D)
- ☐ Member Advice Fee – Fixed Term Arrangement (please complete Section E)

If you have selected a Member Advice Fee – Ongoing, Member Advice Fee – Upfront (IOOF Employer Super and IOOF Personal Super only) or Member Advice Fee – Insurance please provide your consent end date below:

The start date is optional, if no start date is provided fees will commence on the date this form is processed with the start date applying to all ongoing upfront and insurance advice fees. This form must be signed no more than 90 days prior to the start date.

Start date (optional)        /   /

Consent end date  
(required)                  /   /

The consent end date is the date when all ongoing advice fees will end if we have not received your consent to continue. Your consent to an ongoing fee arrangement ends 150 days after the next anniversary date.

### (1) Member Advice Fee – One-Off

A maximum of 10% of the account balance up to a fee of \$11,000 (inclusive of GST), OR a maximum fee of \$3,300 (inclusive of GST) where the fee is greater than 10% of the account balance.

\$  per request (inclusive of GST)

#### Please select the services being provided in relation to the One-Off fee:

- |  |   |
|--|---|
| <input type="checkbox"/> Review of your account            | <input type="checkbox"/> Contribution strategy                |
| <input type="checkbox"/> Strategic superannuation advice   | <input type="checkbox"/> Insurance in superannuation strategy |
| <input type="checkbox"/> Investment advice on your account | <input type="checkbox"/> Withdrawal advice                    |



## (2) Member Advice Fee – ongoing

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

The available fee options are:

### (2a) Percentage-based fee

#### Flat percentage fee

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

Your adviser has estimated a fee of \$  for the 12 months commencing  /  /

This fee will be calculated daily using the percentage fee above applied against your daily account balance and will be charged to your account monthly.

**AND/OR**

### (2b) Flat dollar fee.

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

This fee will be pro-rated based on the number of days in the month and deducted monthly.

## (3) Member Advice Fee – Upfront

**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 eXpand) | <input type="text"/> | % (inclusive of GST) |

Your adviser has estimated a fee of \$  for the 12 months commencing  /  /

This fee will be calculated using the percentage fee above, applied against your contribution and/or rollover amount and will be charged to your account as contributions and/or rollovers are received.

## (4) Member Advice Fee – Insurance

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) |

Your adviser has estimated a fee of \$  for the 12 months commencing  /  /

This fee will be calculated using the percentage fee above, your insurance premium and will be charged to your account monthly.

**OR**

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

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

This fee will be pro-rated based on the number of days in the month and deducted monthly.

**(5) Member Advice Fee – fixed term arrangement**

Fixed Term Arrangement is for fees that cover a twelve month period or less. The form must be signed within 90 days of the start date. If the supplied start date is in the past, the date will default to the date the application is processed.

Start date  /  /

End date  /  /

**(5a) Percentage-based fee****Flat percentage fee**

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

% per annum  
(inclusive of GST)

Your adviser has estimated a fee of \$  for the term of the Fixed Term Arrangement

This fee will be calculated daily using the percentage fee above, your daily account balance and will be charged to your account monthly.

**AND/OR**

**(5b) Flat dollar fee.**

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

This fee will be pro-rated based on the number of days in the month and deducted monthly.

**AND/OR**

**(5c) Member Advice Fee – Insurance**

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) |

Your adviser has estimated a fee of \$  for the term of the Fixed Term Arrangement.

This fee will be calculated using the percentage fee above, your insurance premium and will be charged to your account monthly.

**OR**

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

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

This fee will be pro-rated based on the number of days in the month and deducted monthly.

**Please select the services being provided in relation to the Fixed Term Arrangement:**

- |  |   |
|--|---|
| <input type="checkbox"/> Review of your account            | <input type="checkbox"/> Contribution strategy                |
| <input type="checkbox"/> Strategic superannuation advice   | <input type="checkbox"/> Insurance in superannuation strategy |
| <input type="checkbox"/> Investment advice on your account | <input type="checkbox"/> Withdrawal advice                    |

## Step 13: Financial 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       |  |              |   |
| Phone (bh)         |  | Phone Mobile |   |
| Email              |  |              |   |
| AFS license number |  |              |   |
| Adviser signature  |  |              | Date <input type="text"/> / <input type="text"/> / <input type="text"/> |

### Please forward all correspondence and enquiries to

**Post:** IOOF, GPO Box 264, Melbourne VIC 8060  
**Email:** [clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au)  
**Telephone:** 1800 913 118  
**Web:** [www.ioof.com.au](http://www.ioof.com.au)

## Step 14: Member declaration and signature

### Proof of identity

It is important that you provide the appropriate documents and details of your identity as outlined in the 'Completing Proof of Identity' document on [ioof.com.au](http://ioof.com.au). This information may be required for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Law). The Trustee may subsequently require you to provide a certified copy of your identification.

### Privacy

Your personal information (including sensitive information, where required and authorised) provided to the Trustee is used for the purpose of opening a Super account and for other related purposes. For the purpose of providing you with the product or service you have requested, the Trustee may disclose your personal information to its related bodies corporate, your employer, your financial adviser, insurers, professional advisers, businesses that have referred you to the Trustee, medical professionals where you have applied for insurance cover, banks and other financial institutions, or to provide you with information about other products or services that may be of interest to you. The Trustee is required to collect your personal information under the *Superannuation Industry (Supervision) Act 1993* and the AML/CTF Law. If you do not provide all of the requested information, the Trustee may not be able to action your request. To verify your identity for Know Your Customer (KYC) purposes, the Trustee may also solicit personal information about you from reliable identity verification service providers.

Your personal information will be handled in accordance with the Trustee's privacy policy. The privacy policy contains information about how you may access or correct your

personal information held by the Trustee, information on any likely overseas disclosure of your personal information, and how you may complain about a breach of the Australian Privacy Principles. You may request a copy of the Trustee's privacy policy by contacting ClientFirst on 1800 913 118 or at [ioof.com.au/privacy](http://ioof.com.au/privacy). By signing and submitting this application form, you acknowledge that the personal information you have provided will be handled by the Trustee as outlined in the PDS and the privacy policy.

### Transferring from another product within the Fund

If you are transferring from another product within the Fund, then you do so on the terms and conditions outlined in the PDS.

### Financial adviser (if applicable)

If details of your financial adviser have been included in this application form (or an adviser appointed at a later date), by signing and submitting this form, you:

- Request the Trustee to acquire the services of the financial adviser to advise you about your superannuation or pension benefits and to act on your behalf in relation to this account.
- Authorise your adviser and their staff to act as your agent to operate your account, to give any instructions on your behalf in relation to your account to the Trustee by any methods as set out in the PDS and to request and authorise payment of a withdrawal benefit to your nominated bank account.

- Instruct the Trustee to follow your adviser's instructions until the Trustee receives notice that you have cancelled your adviser's authority.
- Release and indemnify the Trustee and any member of the Insignia Financial Group from and against all demands, actions, proceedings, claims, losses, liabilities and costs arising directly or indirectly out of or in connection with the Trustee acting or omitting to act on instructions given by your financial adviser and their staff under this authority, except to the extent caused or contributed to by the Trustee's fraud, negligence or wilful default.

## Deposit Instruction

The Trustee, IOOF Investment Management Limited (IIML), ABN 53 006 695 021, AFSL 230524 is directed to process the Deposit Instructions specified on this form. The Instructions provided in this form override any previous Instructions.

## Investment options with extended redemption periods

If you elect to make an investment in an investment option that is designated as a restricted investment in the IOOF Investment Menu as updated on the IOOF website (also referred to as an 'illiquid investment'), you need to be aware that:

- If you request to rollover or transfer the whole or part of your withdrawal benefit from the fund, the Trustee is not required to transfer the whole of your withdrawal benefit (or a partial amount requested to be transferred) which is invested in a restricted investment within the usual period of 30 days after receiving the request and all information prescribed by superannuation law (including all information that is necessary to process your request); and
- Unless specified otherwise, restricted investments are illiquid because the issuer of the investment has imposed withdrawal restrictions on the investment. By signing and submitting this application form, you consent that you understand and accept that a period longer than 30 days is required (in respect of the whole or part of the requested transfer amount) in which a transfer from a restricted investment must be effected because of the illiquid nature of restricted investments.

## Product disclosure statements for managed investment options

The Trustee has made available to you, through the IOOF website, electronic versions of the product disclosure statement(s) (PDSs) for the underlying managed investments which are offered as investment options through this product. You can also obtain copies of the PDS at no additional charge on request by contacting your financial adviser or by calling our ClientFirst service on 1800 913 118.

By signing and submitting this application form, you confirm that you have obtained the PDSs for your selected underlying investment options. The PDS for a managed investment may be updated or replaced by the fund manager, responsible entity or issuer of the managed investment, from time to time. By signing and submitting this application form, you acknowledge that when further investments are made into a managed investment you have selected (including through investment switches or additional contributions), you may not have received the current PDS for the managed investment at that time and disclosure about certain material changes and significant events that the issuer of the managed investment product would be required to give you (under section 1017B(1) of the *Corporations Act 2001*) if you had made an equivalent direct acquisition of the managed investment.

## Investment options and financial advice

It is important that you understand the risks for your selected investment options (see the information about the available categories and the typical investors that they could suit in the Investment Guide). We recommend that you seek advice from a financial adviser before selecting an investment option. Certain investment options are only available for clients of a particular financial adviser or AFS Licensee. These investments will no longer be available to you if you cease to be a client of that financial adviser or AFS Licensee. See the IOOF Investment Menu which indicates which investment options are available to 'advised clients' only and provides details in the footnotes about investment options available only to clients of particular financial advisers or AFS Licensees.

## Maturing investments (term deposits or fixed-term annuities)

The Trustee has made available to you, through the IOOF website, electronic versions of the applicable PDS, terms and conditions or product guide (disclosure documents) for each maturing investment offered as an investment option through this product. You can also obtain copies of these documents at no additional charge on request by contacting your financial adviser or by calling our ClientFirst service on 1800 913 118. Where it may take longer than 30 days to redeem a maturing investment, the Trustee is not required to transfer the whole of my withdrawal benefit (or a partial amount requested to be transferred) within 30 days after receiving all information prescribed by Super law (including all information that is necessary to process my request). By signing and submitting this application form, you agree to access the disclosure documents in these ways and confirm that you have received the applicable disclosure documents for any maturing investment you have selected.

## Source of wealth and funds

Under AML/CTF legislation, we are required to identify your source of wealth and funds and may request further information or evidence from you.

## Document verification

The Trustee may seek to validate any government issued ID you have provided for identity purposes. This may include providing your personal details such as name, date of birth and address and any identification document to an external secure document verification service provider to validate. By signing and submitting the application you provide consent for the Trustee to verify your identity through their preferred external secure document verification service provider Green ID in the event the certified identification you have provided cannot be used to verify your identity. This includes disclosing your name, date of birth, residential address and email address to a credit reporting agency and by confirming the authenticity of my government issued ID with the relevant government departments. If you have not provided any required identification document, the identification document cannot be verified, or the Trustee is not satisfied the identity requirement has been met, the Trustee may not be able to process your application.

## Power of Attorney

If your Application is signed under a Power of Attorney, please enclose a certified copy of the Power of Attorney and the proof of identity documents, as outlined in the 'Completing Proof of Identity' document on [ioof.com.au](http://ioof.com.au), for both the Applicant and the Attorney, with your Application. If signed under Power of Attorney, the Attorney certifies that no notice of revocation of that Power of Attorney has been received.

## PDS and Trust Deed

Before submitting this application, you should read the IOOF Employer Super PDS and contact us if you have any questions. You can also access the Trust Deed which governs the Fund at [ioof.com.au](http://ioof.com.au) or by calling ClientFirst on 1800 913 118. By signing and submitting this application, you confirm that you have obtained a copy of the PDS and apply for an IOOF Employer Super account and to become a member of the Fund. If your application is accepted, our relationship with you will be governed primarily by the Trust Deed and superannuation legislation, and we do not intend by this form to create a contractual relationship with you.

## Information you provide

We will rely on the information you give us to process your request. By signing and submitting this application form, you represent that the information you have provided is true and correct. If you do not provide us with all of the requested information or if information provided is incorrect, we may not be able to comply with your request. If any of the information you have provided changes, you should inform the Trustee as soon as possible.

## Your instructions to us

We are not required to ask whether instructions are genuine or proper. You agree to release us from, and indemnify us against, any and all losses and liabilities arising from any payment or action we make based on any written instruction (even if not genuine) we receive bearing your account number and a signature we reasonably believe is yours or that of your representative. You also agree neither you, nor anyone claiming through you, has any claim against us or the Fund in relation to these payments or actions. Your release and indemnity does not apply where the loss or liability has been caused or contributed to by our fraud, negligence or wilful default.

We do not accept any liability whatsoever for an instruction not being implemented in these circumstances.

## Target Market confirmation

☐ I have reviewed and understand the Target Market Determination available at [www.ioof.com.au](http://www.ioof.com.au) for IOOF Personal Super and any relevant investment(s) selected. I confirm IOOF Personal Super and any investment(s) selected meets my objectives, financial situation and needs.

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

## AML/CTF legislation confirmation where I do not have a financial adviser

Providing certified ID is not mandatory when opening a super account unless you're also submitting any of the below documents.

### Where relevant I have attached:

- ☐ An Overseas Investor form if I am not residing in Australia.
- ☐ A Politically Exposed Persons form if I am politically exposed.

## Member advice fees (if you completed Step 12)

- I authorise the Trustee to charge the member advice fee(s) selected against my account.
- I confirm that fees have been fully explained to me and that any member advice fees relate to advice about my superannuation or pension benefits, insurance and investments in the Fund.
- The amount of any member advice fee(s) that are paid to my financial adviser, or their Australian Financial Services Licensee (Licensee) as agreed by me, will be an additional cost to me and charged against my account. A member advice fee will not be charged unless I tell the Trustee to do so.
- Any agreed member advice fee(s) will be charged to my account and paid in full to the financial adviser, or their Licensee, until I instruct the Trustee to cease payment or when I change my nominated financial adviser
- Where I have chosen Ongoing fees, I understand the consent for IIML to pay the ongoing fees to my adviser will cease on the consent end date, which is 150 days after the next anniversary date for my ongoing fee arrangement.
- I understand my consent for one-off fees will last until the one-off fee is paid.
- I understand my consent for a fixed term arrangement, will last until the end date stated above.
- I understand I can withdraw my consent or vary the ongoing fee arrangement at any time by notice in writing to my adviser, or by contacting ClientFirst.
- I understand I can withdraw my consent at any time before the cost is passed on to me by contacting the Trustee before the fee is paid.

Member/Applicant  
signature

Date  /  /

If you are under 18 we require a parent/guardian to co-sign this application

Parent/guardian signature

Date  /  /

Parent/guardian full name

### Please forward all correspondence and enquiries to

#### Applications and forms

**Post:** IOOF Personal Super, Reply Paid 264, Melbourne VIC 8060  
**Email:** [clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au)  
**Fax:** 03 6215 5800

#### Enquiries

**Telephone enquiries:** 1800 913 118  
**Email enquiries:** [clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au)

# Contact us

**Postal address**

Reply Paid 264  
Melbourne VIC 8060

**Telephone**

1800 913 118

**Fax**

03 6215 5800

**Email**

[clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au)

**Website**

[www.ioof.com.au](http://www.ioof.com.au)

**Trustee**

IOOF Investment Management Limited  
ABN 53 006 695 021  
AFS Licence No. 230524

**Registered address**

Level 1, 800 Bourke Street  
Docklands VIC 3008

**Unique Superannuation Identifier**

SMF0126AU