

Section A: Fixed Term Arrangement (FTA)

Please complete this section if you wish to enter into a fixed term arrangement for the following fees:

- Member Advice Fee – FTA
- Member Advice Fee – Insurance

Fixed Terms Arrangement is for fees that cover a 12 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 start date will default to the date the form is processed.

You **cannot** elect to have a Member Advice Fee – Upfront if you have agreed to have a FTA

Please provide the start date and end date of the FTA:

Start date / /

End date / /

Complete the relevant fee details in Section B that form part of the FTA.

Section B: Member advice fees

Please complete this section if you have selected the following fees:

- Member Advice Fee – Upfront
- Member Advice Fee – Ongoing
- Member Advice Fee – Insurance fee

Please provide your consent end date below:

Consent end date (required) / /

The consent end date is the date when all ongoing 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. A consent end date is not required where you have selected a FTA above or if you have only selected a Member Advice Fee – Upfront for a pension account.

Complete the relevant fee details below

(1) Member Advice Fee – Upfront

Note: This fee cannot be offered in conjunction with a FTA.

You can agree to nominate a different Member Advice Fee – Upfront for each of the following types of contributions:

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

Voluntary or personal contributions received via cheque

% (inclusive of GST)

Transfers from other superannuation funds

% (inclusive of GST)

Contributions received via Direct Debit Request (one-off and Regular Contribution Plan) and BPAY (personal superannuation only)

% (inclusive of GST)

Important note: Any existing Member Advice Fee – Upfront arrangements will be replaced if you provide new Member Advice Fee – Upfront instructions in this form.

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

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

Please select the services being provided (required for pension accounts):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Withdrawal advice

(2) Member Advice Fee (FTA or Ongoing)

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% pa (inclusive of GST) can be applied to the amount for each tier.
- Each subsequent tier percentage must be less than the previous tier percentage.
- The default fee will be 0% if no nomination is made.
- Up to a maximum of 5 tiers.

		Amount	% pa (inclusive of GST)
Tier 1	Nil to	\$ <input type="text"/>	<input type="text"/>
Tier 2	Next	\$ <input type="text"/>	<input type="text"/>
Tier 3	Next	\$ <input type="text"/>	<input type="text"/>
Tier 4	Next	\$ <input type="text"/>	<input type="text"/>
Tier 5	Next	\$ <input type="text"/>	<input type="text"/>

Your adviser has estimated a fee of \$ for the 12 months or FTA 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 in arrears at the beginning of each month.

AND/OR

(b) Flat dollar fee

Up to a maximum of \$1,500 per month (inclusive of GST) \$ per month (inclusive of GST)

Please select the services being provided if you have selected a FTA:

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

(3) 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 for the One-Off fee:

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

(4) Member Advice Fee – Insurance (FTA or Ongoing) (personal superannuation only)

The available fee options are:

(a) Flat percentage fee

You can agree to nominate a different Member Advice Fee – Insurance for each type of insurance. Applies to group life and income protection insurance only.

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

Death only cover % per annum (inclusive of GST)
 Death & TPD cover % per annum (inclusive of GST)
 Income protection cover % per annum (inclusive of GST)

OR

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

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

(b) Flat dollar fee

Up to a maximum of \$1,500 per month (inclusive of GST)

\$ per month (inclusive of GST)

Please select the services being provided if you have selected a FTA:

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

Step 3: Member declaration and signature

Member advice fees

- I authorise the Trustee to charge the member advice fee selected against my account. This fee is for advice I have or will receive about my superannuation/pension benefits, insurance and investments.
- The amount of any member advice fee(s) that we pay to the financial adviser or their Licensee, as agreed by you, will be an additional cost to you and charged against your account. We shall not charge a member advice fee unless you tell us to do so.
- Any agreed member advice fee(s) will be charged by us to your account and paid in full to the financial adviser or their Licensee, until you instruct us to cease payment or when you change your 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 or upfront fees in my pension account will last until the one-off fee is paid or my pension commences.
- 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.

Note for Power of Attorney

If this form is signed under a Power of Attorney, please enclose a certified copy of the Power of Attorney with this form. If signed under Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power.

Privacy

I understand that any personal information collected or held by the Trustee will be handled in accordance with its privacy policy, a copy of which can be obtained by contacting the Client Services Team on 1800 913 118 or by visiting www.ioof.com.au/privacy

Member signature

Signature

Date

 / /

Step 4: Adviser declaration

I confirm that fees have been fully explained to the applicant and that any member advice fees 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

 / /

Please sign and return this form to

Post GPO Box 264, Melbourne VIC 3001

Email clientfirst@ioof.com.au

Facsimile 03 8614 4431

Enquiries 1800 913 118