

# IOOF WealthBuilder

## Application form – Trusts (with corporate or individual trustees)

**For assistance please contact Investor Services on 1800 002 217**

This application form accompanies the IOOF WealthBuilder Product Disclosure Statement (PDS) (and any Supplementary Product Disclosure Statement (SPDS)) which provides important information about investing in IOOF WealthBuilder. We recommend you read the PDS (and any SPDS) thoroughly before making an application to invest. We will only consider applications for initial investments on receipt of this application form, which has been read together with the PDS (and any SPDS).

If you have received the PDS (and any SPDS) electronically, we can send you a paper copy including this application form free of charge upon request. Simply contact Investor Services on 1800 002 217.

The investments offered in the PDS (and any SPDS) are only available to persons receiving the PDS (and any SPDS) and accepting the offer to invest within Australia. A person who gives another person access to the application form, must at the same time and by the same means, give the other person access to the PDS (and any SPDS). All words and phrases in this application form have the same meaning as given to them in the PDS (and any SPDS).

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

### Step 1: Product Selection Criteria (non-advised clients only)

I/We have received personal financial advice in relation to IOOF WealthBuilder:

- Yes, proceed to Step 2.
- No, please complete the following mandatory questions.

#### What level of decision making are you seeking when selecting your investment strategy?

- Extensive investment menu      You seek to invest in a product with investments chosen from an extensive investment menu (more than 15 investment options), with administration provided by the fund.
- Limited investment menu      You seek to invest in a product with investments chosen from a limited investment menu (less than 15 investment options), with administration provided by the fund.
- Default Option Only      You seek to invest in a product with a default investment strategy applied where no investments selection is made. Administration is provided by the fund.

#### How long do you intend to hold this investment for?

- Less than 1 year      You are intending to invest for less than a year
- 1 to 3 years      You are intending to invest from 1 to 3 years
- 4 to 7 years      You are intending to invest from 4 to 7 years
- 8 to 10 years      You are intending to invest from 8 to 10 years
- Greater than 10 years      You are intending to invest for greater than 10 years

**What is your risk (ability to bear loss) and return profile?**

- Low      You are naturally conservative or have a low risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 1 negative return over a 20 year period) and you are comfortable with a low target return profile.  
You typically prefer defensive assets such as cash and fixed income.
- Medium      You have a moderate or medium risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 4 negative returns over a 20 year period) and are comfortable with a moderate target return profile.  
You typically prefer a balance of growth assets such as shares, property, alternative assets and defensive assets such as cash and fixed income.
- High      You have a higher risk appetite and can accept higher potential losses (e.g. have the ability to bear up to 6 negative returns over a 20 year period) in order to target a higher target return profile.  
You typically prefer predominantly growth assets such as shares, property and alternative assets with only a smaller or moderate holding in defensive assets such as cash and fixed income.
- Very High      You have a more aggressive or very high risk appetite, seek to maximise returns and can accept higher potential losses (e.g. have the ability to bear 6 or more negative returns over a 20 year period) and possibly other risk factors, such as leverage).  
You typically prefer growth assets such as shares, property and alternative assets.

**Step 2: New investment application**

This application form is to be completed for **new** investments into an IOOF WealthBuilder.

If you are an existing investor please provide your investor/account number:

**Note:** Generally, investors who hold an existing investment in other AULBL products will not be required to provide proof of identification requirements under AML/CTF legislation, unless they are applying under a different name to their existing accounts (e.g. as joint investors, or in a family company name) or in a different capacity to their existing accounts (e.g. as trustee for a trust, or director of a company).

If you would like to use **BPAY**<sup>®1</sup> for your **initial investment**, please contact Investor Services on 1800 002 217 to obtain a Customer Reference Number (CRN). Once received, please provide your CRN below:

**Step 3: Investor details**

Please complete this application form if you are investing as a **Trust** (with either a corporate trustee or individual trustee(s)).

**If you are investing as an individual/joint investors or a company, please complete the separate application form (as applicable) located on our website at [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder)**

1. Registered to BPAY Pty Ltd ABN 69 079 137 518. Only available if your nominated financial institution offers this service.

**Trusts (with a corporate trustee or individual trustees)**

**(a) Full name of the Trust**

  


**(b) Full business name (if any) of the trustee in respect of the Trust**

**(c) Country of establishment of Trust**

**(d) Type of Trust**

**Managed Investment Scheme**

Registered (provide ARSN if registered)  -  -

OR

Unregistered

**Other Trust type** (such as family, charitable, deceased estate)

Please specify

**Unregulated Trust** For unregulated Trusts please list the person(s) who settles the initial sum or assets to create the Trust.

Full name of settlor(s)

**Note for Trustees:**

- For **Trusts with a Corporate Trustee**, complete subsection (e)-i below and subsection (f), if applicable. For **Trusts with Individual Trustees**, please complete subsection (e)-ii below and subsection (f), if applicable.

Note, additional client identification is required under AML/CTF legislation. To obtain a copy of the relevant 'FSC Identification Form – for a Regulated/Unregulated Trust, as applicable, please contact Investor Services on 1800 002 217. Alternatively, you can download a copy from our website at [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder)

- **All trustees must sign** the Applicant declaration in Step 11.

**(e) Details of Trustee(s)/Contact Person** (complete either i – Corporate Trustee **OR** ii – Individual Trustee(s) only)

**i – Corporate Trustee**

Company name

**Contact Person<sup>2</sup>**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Mailing address

Suburb  State  Postcode

Country

Phone  Mobile

Email

Date of birth  /  /  Gender  Male  Female

2. All future notices and correspondence will be sent to the **identified trustee** (trustee 1 for individual trustees) or the **contact person** (corporate trustee). The identified trustee or the contact person must be a signatory on the account. If the identified trustee or the contact person is intended to have authority to transact on the account on behalf of all trustees/signatories, the 'Nomination of Representative Facility' form must be completed. Conditions applying to the appointment of a representative as detailed in the PDS (and any SPDS).

**ii – Individual Trustee(s)**

Please list all trustee(s), including name(s) and address(es):

**Trustee 1<sup>3</sup>**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

This section must be completed. Note: PO Box can only be provided under 'Mailing address'.

Residential address

Suburb  State  Postcode

Country

Mailing address (if different from above)

Suburb  State  Postcode

Phone  Mobile

Email

Date of birth  /  /  Gender  Male  Female

Occupation

Industry of occupation

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 'yes', complete the Politically Exposed Persons Form on our website)

Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

**Trustee 2**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address (Note: PO Box not accepted)

Suburb  State  Postcode

Country

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 'yes', complete the Politically Exposed Persons Form on our website)

Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

3. All future notices and correspondence will be sent to the **identified trustee** (trustee 1 for individual trustees) or the **contact person** (corporate trustee). The identified trustee or the contact person must be a signatory on the account. If the identified trustee or the contact person is intended to have authority to transact on the account on behalf of all trustees/signatories, the 'Nomination of Representative Facility' form must be completed. Conditions applying to the appointment of a representative as detailed in the PDS (and any SPDS).

**Trustee 3**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address (Note: PO Box not accepted)

Suburb  State  Postcode

Country

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 'yes', complete the Politically Exposed Persons Form on our website)

Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

**Trustee 4**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address (Note: PO Box not accepted)

Suburb  State  Postcode

Country

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 'yes', complete the Politically Exposed Persons Form on our website)

Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

**(f) Beneficiary details** – to be completed only if 'Other Trust type' was selected in subsection (d).

Do the terms of the Trust identify the beneficiaries by reference to membership of a class?

Yes If yes, please provide details of the beneficiary membership class/es (such as unit holders, family members of named person or charitable purpose).

Class of membership

Class of membership

Class of membership

Class of membership

No If no, please provide the following beneficiary details.

**Beneficiary 1**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address (Note: PO Box not accepted)

Suburb  State  Postcode

Country

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 'yes', complete the Politically Exposed Persons Form on our website)

Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

**Beneficiary 2**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address (Note: PO Box not accepted)

Suburb  State  Postcode

Country

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 'yes', complete the Politically Exposed Persons Form on our website)

Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

**Beneficiary 3**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address (Note: PO Box not accepted)

Suburb  State  Postcode

Country

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 'yes', complete the Politically Exposed Persons Form on our website)

Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

**Beneficiary 4**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address (Note: PO Box not accepted)

Suburb  State  Postcode

Country

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 'yes', complete the Politically Exposed Persons Form on our website)

Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

**(g) Beneficial owners** – to be completed for unregulated Trusts

Please confirm the Trustees listed in sub-section (e) ii are beneficial owner(s) of the Trust.

This includes control by acting as Trustee; or by means of trusts, agreements, arrangements, understandings and practices; or exercising control through the capacity to direct the Trustees; or the ability to appoint or remove the Trustees.

Trustee 1  Yes  No  
 Trustee 2  Yes  No  
 Trustee 3  Yes  No  
 Trustee 4  Yes  No

Please also provide full details of other individuals who directly or indirectly control the Trust.

**Other beneficial owner 1**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address  
(Note: PO Box not accepted)

Suburb  State  Postcode

Country

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 'yes', complete the Politically Exposed Persons Form on our website)  
 Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

**Other beneficial owner 2**

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address  
(Note: PO Box not accepted)

Suburb  State  Postcode

Country

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 'yes', complete the Politically Exposed Persons Form on our website)  
 Are you residing overseas?  Yes  No (If 'yes', complete an Overseas Investor Form on our website)

**Identification and tax residency requirements**

If you are applying as a Trust, and have a financial adviser, please ensure you complete the relevant FSC/FPA Identification form, including a separate form for individuals who are beneficial owners (as applicable), or, an Additional Tax Information Form if you do not have a financial adviser. To obtain a copy of the relevant form or if your details change at any time please contact Investor Services on 1800 002 217.

**IOOF Portfolio Online registration:** To register for IOOF Portfolio Online, please complete the online application form via the Portal link on our website. You can only register for this service after you have received an investor number.

## Step 4: Life insured

### Trust or corporate investors

Where the investor is a trust or other corporate entity, a life insured must be specifically nominated for the account.

#### Life insured 1

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address

Suburb  State    Postcode

Date of birth   /   /

#### Life insured 2 (if applicable)

Title  Dr  Mr  Mrs  Ms  Miss Surname

Given name(s)

Residential address

Suburb  State    Postcode

Date of birth   /   /





**Please indicate how you will pay your initial contribution:**

**Cheque**  
Made payable to 'IOOF Applications Trust Account – Applicant(s) Name' marked 'Not Negotiable'. Please attach to this application form.

**BPAY**  
For initial contributions please call your financial adviser or Investor Services on 1800 002 217 to obtain a Customer Reference Number (CRN) and relevant BPAY Biller Codes. Refer to the PDS for further details.

**Direct debit**  
Please complete the separate **Direct Debit Request (DDR)** form located on our website at [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder)

**Is this IOOF WealthBuilder account being established using borrowed funds?**

Yes  No

**Important note:**

- An investor advice fee – upfront of up to 3.00% (inclusive of GST) may be charged on your initial (and subsequent) contributions depending on arrangements in place with your financial adviser. Refer to **Step 9** 'Investor advice fees'.
- Contributions net of any investor advice fee – upfront or stamp duty (if applicable) will be invested in your nominated IOOF WealthBuilder Fund(s).

**Step 6: Regular savings plan (optional)**

Do you wish to set up a Regular Savings Plan (RSP), through a direct debit facility from your nominated financial institution account?

**If your initial contribution is less than \$2,000, you must tick yes.**

Yes To commence a RSP you must complete the **Direct Debit Request (DDR) Form** located on our website at [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder)  
You might also wish to select the optional **RSP automatic increase facility**, please see below.

No Go to **Step 7**.

**Please note:**

- Your initial contribution (minimum of \$500) must be received prior to the RSP commencing (this includes where the initial investment is made via direct debit).
- The RSP amount will be deducted from your nominated financial institution account on the 15th day of each month or the nearest business day after the 15th day of the month.

You can change your RSP contributions or financial institution account details at any time by completing a new DDR form.

A copy can be obtained from our website at [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder) or alternatively by contacting Investor Services on 1800 002 217.

**RSP automatic increase facility (optional)**

The RSP automatic increase facility automatically increases your RSP contributions each policy anniversary year by 125% of the previous year's monthly RSP contribution.

To take advantage of this feature please complete the relevant section of the **Direct Debit Request (DDR) Form**.

- Each year, three months prior to your policy anniversary date, you will receive notification of the intended increase to your RSP contribution.
- You are free to cancel the RSP automatic increase facility at anytime.

**Step 7: Nomination of beneficiaries (optional)**

Do you wish to nominate a beneficiary(ies) to receive the proceeds of your account on maturity?

Yes Please complete the section(s) below.

No Go to **Step 8**.

**Note:**

- Where beneficiaries are nominated, the **mandatory fields (\*)** must be completed.
- Children under 16 years of age cannot nominate beneficiaries.
- Percentage of your benefits payable to nominated beneficiaries **must total 100%**.
- Note, if one or more nominated beneficiaries have deceased (prior to the life insured), the portion of benefit allocated to the deceased beneficiary(ies) will be proportionately allocated to the remaining beneficiary(ies) based on their existing percentage allocation. Alternatively a new nomination can be provided by the policy owner.

**Individual beneficiaries**

**Beneficiary 1**

\*Title  Dr  Mr  Mrs  Ms  Miss Surname

\*Given name(s)

This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.

\*Residential address

\*Suburb  \*State  \*Postcode

Mailing address (if different from above)

Suburb  State  Postcode

Country

Phone  Mobile

Email

\*Date of birth  /  /  \*Percentage of benefit payable  %

**Beneficiary 2**

\*Title  Dr  Mr  Mrs  Ms  Miss Surname

\*Given name(s)

This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.

\*Residential address

\*Suburb  \*State  \*Postcode

Mailing address (if different from above)

Suburb  State  Postcode

Country

Phone  Mobile

Email

\*Date of birth  /  /  \*Percentage of benefit payable  %

**Beneficiary 3**

\*Title  Dr  Mr  Mrs  Ms  Miss Surname

\*Given name(s)

This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.

\*Residential address

\*Suburb  \*State  \*Postcode

Mailing address (if different from above)

Suburb  State  Postcode

Country

Phone  Mobile

Email

\*Date of birth  /  /  \*Percentage of benefit payable  %

**Beneficiary 4**

\*Title  Dr  Mr  Mrs  Ms  Miss Surname

\*Given name(s)

This section must be completed. Note: PO Box can only be provided below under 'Mailing address'.

\*Residential address

\*Suburb  \*State  \*Postcode

Mailing address (if different from above)

Suburb  State  Postcode

Country

Phone  Mobile

Email

\*Date of birth  /  /  \*Percentage of benefit payable  %

**AND/OR Corporate beneficiaries or charitable organisations**

Such as companies, trusts, partnerships, associations, registered co-operatives or government entities.

\*Name of company/entity

**\*Name of contact person**

\*Title  Dr  Mr  Mrs  Ms  Miss Surname

\*Given name(s)

\*Mailing address

\*Suburb  \*State  \*Postcode

\*Date of birth  /  /  \*Percentage of benefit payable  %

**Beneficiary benefit allocation TOTAL**  %

**Note:** For additional beneficiaries, please provide nominations in writing, sign and attach to this application.

**Step 8: Proof of identity requirements**

In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act), your application cannot be processed unless this section is completed and you may be requested to provide additional information and documentation to facilitate AULBL compliance with AML/CTF legislation). AML/CTF legislation obligates AULBL to verify the identity of each of its investors before providing financial services to them.

**All non-individual investor applicants (e.g. trusts)**

If you are a non-individual investor in IOOF WealthBuilder, making a new investment application, you will need to provide proof of identity documents. The proof of identity documents are required to be submitted with your application form.

The types of acceptable proof of identity are included on a separate document titled '**Completing Proof of Identity**'. This document also includes a list of persons authorised to certify copies of original documents. To obtain a copy please contact Investor Services on 1800 002 217. Alternatively, you can download a copy from our website at [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder)

**Step 9: Investor advice fees (optional) – complete with your financial adviser if applicable**

AULBL facilitates the payment of investor advice fees (IAFs) by deducting them from your account and paying them to your financial adviser directly.

AULBL, as issuer of IOOF WealthBuilder, is required to obtain specific written consent 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 alter your fees or revoke your consent at any time by contacting AULBL. Once your consent is revoked, no further fees will be deducted from your account, however any amount paid before you revoke your consent will not be automatically refunded.

**I/we confirm that I/we have agreed with my/our financial adviser to have the following IAFs deducted:**

**IAF – upfront**

% (maximum of 3.00% inclusive of GST)

To be applied to your initial contribution **only**.

Please complete **Standing IAF – upfront** if you would like to apply the same rate or to nominate a different rate to be applied to future additional contributions.

**Standing IAF – upfront**

For nomination of a standing IAF – upfront for future additional contributions.

% (maximum of 3.00% inclusive of GST)

To be applied to additional contributions received unless individually instructed otherwise on receipt of each contribution.

Your adviser has estimated a fee of \$

for the 12 months<sup>^</sup> commencing  /  /  will be deducted from your account.

**IAF – ongoing**

**either**  % pa (inclusive of GST) **OR** \$  (inclusive of GST)

Note: both % and \$ cannot be nominated.

To be deducted from my/our account:

monthly  quarterly  half yearly  yearly commencing from\*  /  /

\*The date from which the IAF - ongoing will be calculated. The IAF – ongoing will generally be deducted on the first day of the month following the end of the nominated frequency.

Your adviser has estimated a fee of \$

for the 12 months<sup>^</sup> commencing  /  /  will be deducted from your account.

**Consent expiry date (required)**

Where I have chosen IAF – standing upfront and/or IAF – ongoing, I understand the consent AULBL to pay the ongoing fee to my adviser will cease on  /  /  which is 150 days after the anniversary date for an ongoing fee arrangement.

**IAF – one-off**

\$  (inclusive of GST)

to be deducted from my/our account on  /  /

\*The date from which the IAF - ongoing will be calculated. The IAF – ongoing will generally be deducted on the first day of the month following the end of the nominated frequency.

^or less if you have a fixed term advice agreement.

**Please note:**

- IAFs are not fees associated with AULBL. They are separately negotiated between you and your financial adviser for the provision of advice and services.
- You may alter or cancel IAFs at any time by writing to us.
- may not be deducted on the 1st of the nominated month in certain circumstances, for example, if there are insufficient funds where switches or withdrawals are pending.
- Asset (percentage) based IAFs are not permitted for accounts established with borrowed funds.
- Upon transfer of policy ownership, or a change of adviser, existing IAF arrangements will be cancelled and will need to be re-negotiated/agreed between the new policy owner/adviser.

**Step 10: Financial adviser details** (financial adviser to complete, if applicable)

We will only register a financial adviser who:

- holds a current Australian Financial Services (AFS) Licence
- is an authorised representative of a current AFS Licensee.

**Financial adviser details**

Dealer group

License name

Financial adviser name

Financial adviser number  AFS licence number

If you are a new financial adviser\* please also complete the following details:

Business name

Business address

Suburb  State  Postcode

Mailing address (if different from above)

Suburb  State  Postcode

Phone  Mobile

Email

\*An email notifying you of your new financial adviser number will be forwarded to your office shortly after receipt of this application.

**Declaration by financial adviser**

In submitting this application form:

- I declare that I hold a current AFS Licence **OR** I am a representative or an authorised representative nominated to act on behalf of a holder of a current AFS Licence
- I confirm that I have provided the applicant with all the necessary information concerning their chosen investment, including the PDS (and any SPDS)
- I consent to provide AULBL access to all proof of identification records for the purposes of this application if requested (pursuant to the AML/CTF Act Part 7.2)
- I confirm that I have conducted the relevant customer identification procedure in line with the obligations under the AML/CTF Act, and:

I have attached a certified copy of the applicant’s identification document(s) for an individual/sole trader with this application form

Please note: Compulsory where:

- initial contribution is equal to or more than \$2 million, or
- the applicant is a Politically Exposed Person, or
- the applicant is not residing in Australia.

**OR**

I have completed and signed the relevant FSC/FPA identification form(s), which is attached to this Application (and retained a certified copy of the applicant’s identification document(s))

**OR**

I have sighted and retained a certified copy of the applicant’s identification document(s) recorded in the following ‘Record of proof of identity’ table (please complete the table and declaration below).

Record of proof of identity (ID)^	ID document 1	ID document 2
Verified from	<input checked="" type="checkbox"/> Original <input checked="" type="checkbox"/> Certified copy	<input checked="" type="checkbox"/> Original <input checked="" type="checkbox"/> Certified copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date	<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"/>
Expiry date	<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"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input checked="" type="checkbox"/> N/A <input checked="" type="checkbox"/> Sighted	<input checked="" type="checkbox"/> N/A <input checked="" type="checkbox"/> Sighted

Record of proof of identity (ID)^	ID document 3	ID document 4
Verified from	<input checked="" type="checkbox"/> Original <input checked="" type="checkbox"/> Certified copy	<input checked="" type="checkbox"/> Original <input checked="" type="checkbox"/> Certified copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date	<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"/>
Expiry date	<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"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input checked="" type="checkbox"/> N/A <input checked="" type="checkbox"/> Sighted	<input checked="" type="checkbox"/> N/A <input checked="" type="checkbox"/> Sighted

Record of proof of identity (ID)^	ID document 5	ID document 6
Verified from	<input checked="" type="checkbox"/> Original <input checked="" type="checkbox"/> Certified copy	<input checked="" type="checkbox"/> Original <input checked="" type="checkbox"/> Certified copy
Document issuer	<input type="text"/>	<input type="text"/>
Issue date	<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"/>
Expiry date	<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"/>
Document number	<input type="text"/>	<input type="text"/>
Accredited English translation	<input checked="" type="checkbox"/> N/A <input checked="" type="checkbox"/> Sighted	<input checked="" type="checkbox"/> N/A <input checked="" type="checkbox"/> Sighted

^For further information on the types of proof of identity which can be attached or verified and retained, please refer to the 'Completing Proof of Identity' document which is located at [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder). This document also includes a list of persons authorised to certify copies of original documents.

Signature

Date

/   /

Dealer stamp

**For assistance please contact Investor Services on 1800 002 217**

**Step 11: Applicant declaration IOOF WealthBuilder**

I/We wish to invest in IOOF WealthBuilder as described in the IOOF WealthBuilder PDS (including any SPDS). I/We have personally received the PDS (and any SPDS) or paper print out of the electronic version of the PDS (and any SPDS) to which this application form applies before making an investment.

I/We declare that:

- all details in this application form are true and correct
- I/we have received and accepted this offer in Australia
- I/we acknowledge that I/we will promptly advise my/our financial adviser and/or AULBL^ if any of my/our details change at any time
- I/we certify that I/we am/are the applicant(s) named in Step 2 of this application form OR I/we am/are authorised to provide information and complete this application form on their behalf (i.e. by way of Power of Attorney)
- I/we am/are aware that information provided about me/us and my/our accounts may be provided to the relevant tax authority within Australia or internationally
- I/we agree to provide any information that may be required for the purposes of AML/CTF, FATCA and CRS laws (as applicable).

I/We confirm that I/we have read and understood:

- that an investment made in IOOF WealthBuilder does not represent an investment in AULBL, nor any related body corporate within the Australian Unity group, nor any investment management company appointed to manage the investment assets of the IOOF WealthBuilder Funds
- that neither AULBL nor any related body corporate within the Australian Unity group, nor any investment management company appointed to manage the investment assets of the IOOF WealthBuilder Funds, guarantees the performance of any IOOF WealthBuilder Fund
- that investments in IOOF WealthBuilder are subject to investment risks including possible delays in repayment and loss of income and principal invested
- the PDS (and any SPDS) in full and on becoming an investor, I/we agree to be bound by the provisions of the PDS (and any SPDS) and the Benefit Fund Rule 7.4 (as amended).

^Australian Unity Life Bonds Limited (AULBL) ABN 21 087 649 625, AFS Licence No. 230522.



### Financial adviser (if applicable)

If I have acquired the services of a financial adviser to obtain advice concerning my investment in IOOF WealthBuilder then I confirm that I have been fully informed of the nature and risks of the selected investment options and am satisfied these investments are suitable for my investment needs.

I acknowledge that I will promptly advise my financial adviser and/or AULBL if any of my details change at any time.

### Investor advice fee(s) (if applicable)

- I authorise AULBL to charge the investor advice fee(s) selected against my account.
- The amount of any investor 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. An advice fee will not be charged unless I tell AULBL to do so.
- Any agreed investor advice fee(s) will be charged to my account and paid in full to the financial adviser, or their Licensee, until I instruct AULBL to cease payment or when I change my nominated financial adviser.
- Where I have chosen ongoing fees, I understand the consent for AULBL 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 I can withdraw my consent or vary the ongoing fee arrangement at any time by notice in writing to my adviser, or by contacting AULBL.
- I understand I can withdraw my consent at any time before the cost is passed on to me by contacting AULBL before the fee is paid.

### AML/CTF Law, FACTA and CRS

- I/We have provided the appropriate documents, as outlined in the 'Completing Proof of Identity' document on [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder), that may be required for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act).
- I/We confirm that I/we have correctly indicated any applicable foreign or United States tax residency status, for Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, in Step 2 of this application form and during the customer identification process.
- If I/we previously have opened an AULBL product and my/our adviser has not conducted the customer identification procedure under AML/CTF, FATCA and CRS laws, in conjunction with this application, I/we confirm that I/we are not a foreign resident or US citizen(s) or resident(s) for tax purposes, or are not purchasing this product on behalf of another foreign resident, and/or US citizen or resident for tax purposes.

### Privacy

Information (including my/our personal information) provided to AULBL is used for the purpose of opening an investment account and for other related purposes. AULBL may disclose my/our personal information to its related bodies corporate, a person with whom I/we have a joint investment, my/our financial adviser, professional advisers, businesses that have referred me/us to AULBL, banks and other financial institutions, or to provide me/us with information about other products or services that may be of interest to me/us.

AULBL is required to collect my/our personal information under the Corporations Act 2001, the AML/CTF, FATCA and CRS laws. If I/we do not provide all of the requested information, AULBL may not be able to action my/our request. To verify my/our identity for Know Your Customer (KYC) purposes, AULBL may also solicit personal information about me/us from reliable identity verification service providers.

My/Our personal information will be handled in accordance with AULBL's Privacy Policy. The Privacy Policy contains information about how I/we may access or correct my/our personal information held by AULBL and how I/we may complain about a breach of the Australian Privacy Principles. I/We may request a copy of the Privacy Policy by contacting AULBL on 1800 002 217 or at [australianunity.com.au/AULBL/privacy](http://australianunity.com.au/AULBL/privacy).

### Marketing material

If you **do not** agree to AULBL or any related body corporate within the Australian Unity group using your personal information for the purposes of marketing the products and services of the Australian Unity group from time to time, then please tick this box:

### Power of Attorney

If your application is signed under a Power of Attorney, please enclose an original certified copy of the Power of Attorney and the proof of identity documents required in Step 7 ('Proof of identity requirements') for the attorney, with your application form. If signed under Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power.

### Corporate investors

This application must be signed either:

- under common seal
- by two directors or a director and company secretary, or
- by the sole director (where applicable).

**Important reminder – Identification and tax residency requirements**

If you have a financial adviser and are investing as a Trust, you will need to complete and return with your application form, the additional FSC/FPA Identification form(s) relevant to your investor type.

If you do not have a financial adviser you will need to complete the relevant Additional Tax Information Form(s). Refer to the separate 'Completing Proof of Identity' document to help you understand what you will need to provide us relevant to your investor type.

All relevant forms can be downloaded from our website at [australianunity.com.au/aulbl-wealthbuilder](http://australianunity.com.au/aulbl-wealthbuilder), or alternatively you can request a copy from Investor Services on 1800 002 217.

**If not signing under common seal, please state your title, such as Director, Company Secretary or Sole Director and Company Secretary.**

**Signatory 1**

Surname

Given name(s)

Title (such as Director/Sole Director/Company Secretary/Trustee)

Signature

Date

**Signatory 2**

Surname

Given name(s)

Title (such as Director/Sole Director/Company Secretary/Trustee)

Signature

Date

**Signatory 3** (for additional Trustees if applicable)

Surname

Given name(s)

Title (such as Director/Sole Director/Company Secretary/Trustee)

Signature

Date

**Signatory 4** (for additional Trustees if applicable)

Surname

Given name(s)

Title (such as Director/Sole Director/Company Secretary/Trustee)

Signature

Date

Common seal (of company) if required



**Post to:**

IOOF WealthBuilder, Reply Paid 264, Melbourne VIC 8060



**Enquiries:**

1800 002 217



**Facsimile:**

1800 558 539



**Email:**

[investorservices@insigniafinancial.com.au](mailto:investorservices@insigniafinancial.com.au)