



# IOOF WEALTHBUILDER

## Removal of BPAY minimum amount required for additional investments

To provide more flexibility in managing your IOOF WealthBuilder investment bond, we have removed the \$500 minimum amount when making an additional investment via BPAY<sup>®1</sup>.

BPAY is a secure and convenient way to make one-off investments<sup>2</sup> to your IOOF WealthBuilder account by calling your financial institution or visiting their website.

If you would like to use BPAY, your CRN is displayed on your Welcome Letter and Certificate of Membership provided to you when your account was first established. Otherwise, contact your financial adviser or our Investor Services team on 1800 002 217 to obtain your CRN.

### Guide to making BPAY payments

To make payments via BPAY, you will need:

- your Customer Reference Number (CRN)
- the applicable Biller Codes.

**BPAY is only available to investors with an Australian financial institution account. Please contact your financial institution to arrange BPAY.**

**Payments via BPAY generally cannot be reversed.**

### How to use BPAY

#### Step 1

Through your nominated financial institution's telephone or internet banking service, select the BPAY option.

#### Step 2

Enter the applicable Biller Code:

IOOF WealthBuilder	BPAY Biller Code
<b>Diversified</b>	
IOOF WealthBuilder Conservative – IOOF MultiMix	777912
IOOF WealthBuilder Moderate – IOOF MultiMix	777888
IOOF WealthBuilder Balanced Growth – IOOF MultiMix	777755
IOOF WealthBuilder Growth – IOOF MultiMix	777839
<b>Cash and income</b>	
IOOF WealthBuilder Cash Management – IOOF	767673
IOOF WealthBuilder Income – Janus Henderson	767707
<b>Property</b>	
IOOF WealthBuilder International Property Index – Vanguard	767715

<sup>1</sup> BPAY<sup>®</sup> is a registered trademark of BPAY Pty Ltd, ABN 69 079 137 51. Only available if your nominated financial institution offers this service.

<sup>2</sup> It is important that you consider the impact of your contributions in relation to the 125% rule when investing via BPAY. Please refer to the latest Product Disclosure Statement (PDS) for more information on the 125% rule. In addition, it is recommended that you plan to make any BPAY contributions at least three business days before you require them to be received by us (eg, in advance of your policy anniversary date) to allow time for your financial institution to process your transaction.

IOOF WealthBuilder	BPAY Biller Code
<b>Australian shares</b>	
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	767988
IOOF WealthBuilder Australian Shares Geared – Colonial First State	777508
IOOF WealthBuilder Australian Shares Core – Fidelity	767863
IOOF WealthBuilder Australian Shares Long Short – Perpetual	767954
IOOF WealthBuilder Australian Shares Index – Vanguard	767855
<b>International shares</b>	
IOOF WealthBuilder International Shares – Magellan	777607
IOOF WealthBuilder International Shares – Platinum	777524
IOOF WealthBuilder International Shares Hedged – Walter Scott	777656
IOOF WealthBuilder International Shares Index – Vanguard	777516
<b>IOOF WealthBuilder (Closed to new investors<sup>3</sup>)</b>	
<b>Easy Choice</b>	
Capital Guaranteed Fund	84152
Cash Fund	969204
Capital Stable Fund	84418
Fixed Interest Fund	84160
Balanced Fund	84178
Australian Shares Fund	84186
High Growth Fund	84194
<b>Custom Choice</b>	
Australian Shares Fund – MultiMix	84442
International Shares Fund – MultiMix	84202
Smaller Companies Fund – Perennial	84236
Australian Broad Based Shares Fund	84210
Global Property Securities Fund	84467
Global Shares High Alpha Fund	84228

### Step 3

Enter the CRN for your account and the amount you wish to deposit.

### Step 4

Record the receipt number provided for your transaction. Please keep this for your personal records.

**If you require any assistance call Investor Services on 1800 002 217 or email us at [investorservices@ioof.com.au](mailto:investorservices@ioof.com.au)**

<sup>3</sup> Only available to investors who established their IOOF WealthBuilder account prior to 16 December 2015.