

Application form – individual/joint investors and sole traders

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 Application Criteria

This financial product is only available to investors who have received current personal financial advice and/or are wholesale investors who invest a minimum of \$500,000.

The following questions assist Australian Unity in meeting its regulatory obligations by enabling it to assess whether this financial product is being distributed in line with its distribution conditions.

Both questions are mandatory.

Are you investing at least \$500,000?

☐ Yes

☐ No

Have you received current personal financial advice in relation to this application and is this application necessary to implement such personal financial advice?

☐ Yes - You must complete the Financial Adviser Details section for this application to be accepted.

☐ No

Important: If you have answered 'no' to each of the above questions, you are not eligible to invest in this financial product. Please do not continue as we are unable to accept your application. We recommend that you obtain professional financial advice to ascertain if the Fund meets your investment objectives.

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^{®1}** 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 an '**individual²**' or '**joint**' investor only.

If you are investing as a company or a trust, please complete the separate application form (as applicable) located on our website at 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.
2. Individual investors include individuals acting for themselves or as sole traders.

Individual/joint investors and sole traders

Investor 1 (all notices and correspondence will be forwarded to the address of Investor 1)

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

Is the new investor a child between 10 and 16 years?

☐ Yes (If yes, please attach written consent of parent or guardian)

☐ No

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)

Are you a tax resident of Australia? ☐ Yes ☐ No

Are you a tax resident of another country? ☐ Yes ☐ No

Please answer both tax residency questions as you can be a tax resident of more than one country. If you are only a tax resident of Australia and no other country please proceed to **'Investor 2'**.

FOREIGN RESIDENTS ONLY – Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Under FATCA and CRS laws, we are required to ask all investors to provide additional information about their tax residency. Tax residency rules differ by country. Whether an individual is a tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. This information will be reported to the relevant tax authority with Australia and internationally.

For all countries where you are a tax resident please provide a TIN (Tax Identification Number) which is the number assigned by each country for the purposes of administering tax laws such as a Social Security Number in the US. If a TIN cannot be provided, please list one of the three reasons specified below (A, B or C) for not providing a TIN.

Country	TIN	Reason for no TIN (A,B or C)*
<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"/>

#Reasons for not providing a TIN

Reason **A** – The country of tax residency does not issue TINs to tax residents, OR

Reason **B** – You have not been issued with a TIN, OR

Reason **C** – The country of tax residency does not require the TIN to be disclosed.

Investor 2 (for joint investors only)

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

Is the new investor a child between 10 and 16 years?

☒ Yes (If yes, please attach written consent of parent or guardian)

☒ No

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)

Are you a tax resident of Australia? ☒ Yes ☒ No

Are you a tax resident of another country? ☒ Yes ☒ No

Please answer both tax residency questions as you can be a tax resident of more than one country. If you are only a tax resident of Australia and no other country please proceed to **'Investor 3'**.

FOREIGN RESIDENTS ONLY – Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Under FATCA and CRS laws, we are required to ask all investors to provide additional information about their tax residency. Tax residency rules differ by country. Whether an individual is a tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. This information will be reported to the relevant tax authority with Australia and internationally.

For all countries where you are a tax resident please provide a TIN (Tax Identification Number) which is the number assigned by each country for the purposes of administering tax laws such as a Social Security Number in the US. If a TIN cannot be provided, please list one of the three reasons specified below (A, B or C) for not providing a TIN.

Country	TIN	Reason for no TIN (A,B or C)*

#Reasons for not providing a TIN

Reason **A** – The country of tax residency does not issue TINs to tax residents, OR

Reason **B** – You have not been issued with a TIN, OR

Reason **C** – The country of tax residency does not require the TIN to be disclosed.

Investor 3 (for joint investors only)

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

Is the new investor a child between 10 and 16 years?

☐ Yes (If yes, please attach written consent of parent or guardian)

☐ No

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)

Are you a tax resident of Australia? ☐ Yes ☐ No

Are you a tax resident of another country? ☐ Yes ☐ No

Please answer both tax residency questions as you can be a tax resident of more than one country. If you are only a tax resident of Australia and no other country please proceed to '**For Sole Traders only**'.

FOREIGN RESIDENTS ONLY – Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS)

Under FATCA and CRS laws, we are required to ask all investors to provide additional information about their tax residency. Tax residency rules differ by country. Whether an individual is a tax resident of a particular country is often (but not always) based on the amount of time a person spends in a country, the location of a person's residence or place of work. This information will be reported to the relevant tax authority with Australia and internationally.

For all countries where you are a tax resident please provide a TIN (Tax Identification Number) which is the number assigned by each country for the purposes of administering tax laws such as a Social Security Number in the US. If a TIN cannot be provided, please list one of the three reasons specified below (A, B or C) for not providing a TIN.

Country	TIN	Reason for no TIN (A,B or C)*

***Reasons for not providing a TIN**

Reason **A** – The country of tax residency does not issue TINs to tax residents, OR

Reason **B** – You have not been issued with a TIN, OR

Reason **C** – The country of tax residency does not require the TIN to be disclosed.

For Sole Traders only

In addition to completing **Investor 1**, please also complete this section if you are an individual investor applying as a sole trader:

Business name (if applicable)

Australian Business Number (ABN) - -

Business address

If different from residential address above. PO Box not accepted.

Suburb State Postcode

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

Individual investors

By default, each investor (policy owner) registered on the account is automatically registered as the life/lives insured. If you wish to nominate a life insured different to the investor(s), or if you are taking out a Child's Advancement Policy, please complete this section.

Child's Advancement Policy

Is this a Child's Advancement Policy?

☒ **Yes** (see important notes below before completing the life insured details).

Please nominate a vesting age³ (between 10 to 25 years of age)

Please note that if a Child's Advancement Policy is to be issued:

- only one child can be nominated and they must be less than 16 years of age
- only **one investor** can be registered as the policy owner
- the **child** must be nominated as the **life insured** (below)
- the adult (such as a parent or guardian) must be registered as the policy owner.

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 / /

3. Where no nomination is made, the policy transfer will take effect when the child reaches 25 years of age.

Step 5: Initial investment details

You can use this form to invest in one or more IOOF WealthBuilder Fund(s). The minimum investment amount is **\$2,000** or **\$500** when utilising a Regular Savings Plan (RSP).

If you wish to utilise a RSP, you must also complete the Regular Savings Plan section – **Step 6** of this application form.

The minimum initial investment per Fund is \$500.

Name of Fund	Initial contribution to be invested (min. \$500 per Fund)
Diversified	
IOOF WealthBuilder Conservative – MLC MultiActive	\$ <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"/>
IOOF WealthBuilder Moderate – MLC MultiActive	\$ <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"/>
IOOF WealthBuilder Balanced – MLC MultiActive	\$ <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"/>
IOOF WealthBuilder Growth – MLC MultiActive	\$ <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"/>
Cash and income	
IOOF WealthBuilder Cash Management – MLC	\$ <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"/>
IOOF WealthBuilder Income – Janus Henderson	\$ <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"/>
Property	
IOOF WealthBuilder International Property Index – Vanguard	\$ <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"/>
Australian shares	
IOOF WealthBuilder Australian Shares Emerging Leaders – Ausbil	\$ <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"/>
IOOF WealthBuilder Australian Shares Geared – Colonial First State	\$ <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"/>
IOOF WealthBuilder Australian Shares Core – Fidelity	\$ <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"/>
IOOF WealthBuilder Australian Shares Long Short – Perpetual	\$ <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"/>
IOOF WealthBuilder Australian Shares Index – Vanguard	\$ <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"/>
International shares	
IOOF WealthBuilder International Shares – Magellan	\$ <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"/>
IOOF WealthBuilder International Shares – Platinum	\$ <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"/>
IOOF WealthBuilder International Shares Hedged – Walter Scott	\$ <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"/>
IOOF WealthBuilder International Shares Index – Vanguard	\$ <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 initial contribution	\$ <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 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**.

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**.

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 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. You may be requested to provide additional information and documentation to facilitate AULBL's 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.

Individual investor applicants

If you are a new individual investor in IOOF WealthBuilder, making a new investment application, you will need to provide originals or original certified copies of one or more of the following documents. The proof of identity documents are required to be submitted with your application form.

Type of investor (please X appropriate box)	Proof of identity – please provide the relevant document(s)
<p>(a) <input checked="" type="checkbox"/> Individuals acting for themselves</p> <p>Note, for joint investors, the necessary proof of identity is required for each investor.</p> <p>OR</p> <p><input checked="" type="checkbox"/> Individuals acting as a sole trader</p>	<p>Either one of the following Acceptable Primary Photographic ID documents:</p> <ul style="list-style-type: none"> • Current driver's licence (issued under Australian State/Territory, or a foreign country equivalent, containing a photograph of the individual). Please copy front and back of licence. • Australian passport (an Australian passport that has expired within the preceding 2 years is acceptable). • Foreign passport or an international travel document issued by a foreign government, the United Nations (UN) or an agency of the UN, containing a photograph and signature of the person whose name the document is issued*. • Card issued under Australian State or Territory law for the purposes of providing a person's age containing a photograph. • A National Identity Card issued by a foreign government, the UN or an agency of the UN, containing a photograph and signature of the person whose name the card is issued*. <p>OR (Acceptable Secondary ID documents):</p> <ul style="list-style-type: none"> • A notice issued to an individual (showing the current residential address such as a tax notice within last 12 months or a utilities bill within last 3 months) that contains their residential address and records the provision of financial benefits/services or the debt owed by the individual. <p>AND one of the following documents:</p> <ul style="list-style-type: none"> • Birth certificate or birth extract issued under Australian State/Territory. • Birth certificate issued by a foreign government, the UN or an agency of the UN. • Citizenship certificate issued by the Commonwealth. • Citizenship certificate issued by a foreign government. • A concession (health or pension) card issued by the Department of Human Services or Centrelink.
<p>(b) <input checked="" type="checkbox"/> Individuals who have been nominated as a Representative or Power of Attorney</p>	<p>Either one of the following documents:</p> <ul style="list-style-type: none"> • For verification of the identity of a nominated representative or Power of Attorney, refer to the proof of identity requirements listed in Section (a) above. <p>Please note:</p> <ul style="list-style-type: none"> • Where a Power of Attorney has been granted, a certified copy of the Power of Attorney must be provided.

*Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

Who can certify your documents?

The '**Completing Proof of Identity**' document provides a list of persons authorised to certify copies of original documents. To obtain a copy please contact one of Investor Services on 1800 002 217. Alternatively, you can download a copy from our website at 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.

[illegible]

for the 12 months^a commencing

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

 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^a 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

D	D
---	---

 /

M	M
---	---

 /

Y	Y	Y	Y
---	---	---	---

 which is 150 days after the anniversary date for an ongoing fee arrangement.

IAF – one-off

[illegible]

to be deducted from my/our account on 01 / MM / YY YY YY YY

*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.
- IAFs 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	<input type="text"/>																
License name	<input type="text"/>																
Financial adviser name	<input type="text"/>																
Financial adviser 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"/>	<input type="text"/>	AFS licence number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

Business name	<input type="text"/>																
Business address	<input type="text"/>																
Suburb	<input type="text"/>								State	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing address (if different from above)	<input type="text"/>																
Suburb	<input type="text"/>								State	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone	<input type="text"/>								Mobile	<input type="text"/>							
Email	<input type="text"/>																

*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" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
Expiry date	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
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" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
Expiry date	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
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" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
Expiry date	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>	<input type="text" value="DD"/> <input type="text" value="DD"/> / <input type="text" value="MM"/> <input type="text" value="MM"/> / <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/> <input type="text" value="YY"/>
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/auibl-wealthbuilder. This document also includes a list of persons authorised to certify copies of original documents.

By submitting this application on behalf of my client I attest that:

- I have provided personal financial advice to my client in relation to the financial product sought to be acquired by this application.
- The issuance of the financial product sought to be acquired by this application is necessary to implement that personal financial advice.

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^A 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).

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 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.

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

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.

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:

☐

Child's Advancement Policy

I agree to the future transfer of ownership of this Policy to the nominated child as specified in Step 3 of this application form. This transfer will be effective from the date the child reaches the nominated vesting age or if no nomination is made, when the child reaches 25 years of age.

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.

Joint Investors

If each investor is able to operate the account and bind the other joint investor(s) for future transactions (including additional investments, switches and withdrawals) please tick this box:

☐

Investor/Signatory 1

Surname

Given name(s)

Title (if applicable)

Signature

Date

Investor/Signatory 2 (for joint investors if applicable)

Surname

Given name(s)

Title (if applicable)

Signature

Date

Investor/Signatory 3 (for joint investors if applicable)

Surname

Given name(s)

Title (if applicable)

Signature

Date



Post to:

IOOF WealthBuilder, Reply Paid 264, Melbourne VIC 8060



Facsimile:

1800 558 539



Enquiries:

1800 002 217



Email:

investorservices@insigniafinancial.com.au