

IOOF WealthBuilder

Key Features Document

12 May 2026



About this document

This document is the Key Features Document (KFD) for IOOF WealthBuilder (WealthBuilder). WealthBuilder is a life insurance product offering investment in a number of 'benefit funds' as defined in the *Life Insurance Act 1995* (Cth) (Benefit Funds)¹. Investments in WealthBuilder are offered by Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence No. 237989 ('Lifeplan'), referred to in this KFD as 'we', 'our' or 'us'.

Lifeplan is a leading provider of tax effective investment products such as investment, education bonds and funeral bonds. Lifeplan is a friendly society and a wholly owned subsidiary of Australian Unity Limited ABN 23 087 648 888 ('Australian Unity'). Lifeplan is part of the group of companies undertaking investment activities at Australian Unity, generally known as Australian Unity Wealth & Capital Markets.

Effective 31 October 2023, Australian Unity acquired Australian Unity Life Bonds Limited ('AULB') (formerly IOOF Ltd) and its investment bond business from IOOF Life Pty Ltd ABN 86 006 718 707, which is part of the Insignia group of companies consisting of Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia). Following the acquisition, AULB has operated alongside, but separate to, Lifeplan.

An application to transfer all of AULB's business to Lifeplan was approved by the prudential regulator of both AULB and Lifeplan, the Australian Prudential Regulation Authority (APRA), with effective date of 1 December 2024.

This KFD is an important document that will help you decide whether this product continues to meet your needs. You should use it to compare this product with other similar products you may be considering.

Throughout this KFD, the WealthBuilder Benefit Funds¹ are referred to as the 'Funds' or 'investment options'.

References to 'business day' in this KFD, refer to a business day in Melbourne, Victoria, Australia.

Taxation Information

The tax information provided in this KFD is current at the time of its preparation, is general in nature and is only intended to provide a guide on how tax may affect you as an investor in IOOF WealthBuilder. Tax laws may change in the future and may affect your tax position and the tax information described in this KFD. You should seek independent tax advice relevant to your particular circumstances.

How to find updated information

Information in this KFD is subject to change from time to time and may be updated by us without notice, if the change is not materially adverse to you. If a materially adverse change is made, we will provide you with written notice.

Updated information can be obtained by:

- contacting Investor Services on **1300 1300 38** between 8.30am and 5.30pm weekdays (Melbourne time)
- emailing enquiries@australianunity.com.au
- visiting our website australianunity.com.au/wealth/save-for-the-future/aulbl-wealthbuilder

A printed copy of updated information will be provided free of charge on request.

Seeking financial advice before you make additional investments

Effective 29 August 2025, WealthBuilder was closed to new investor accounts. From this date we will no longer accept or process applications for new investors into the IOOF WealthBuilder investment bond.

The information contained in this KFD is of a general nature only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of this information with regard to your objectives, financial situation and needs. Lifeplan recommends that you seek financial advice from a licensed financial adviser before deciding to invest in WealthBuilder.

The Australian Securities and Investments Commission (ASIC) can help you check if a financial adviser is licensed. You can visit ASIC's MoneySmart website (www.moneysmart.gov.au) or contact **1300 300 630**.

Important notice

If you withdraw from this product (or from any Fund within this product) you may get back less than the amount you put in, due to the level of investment returns (which can be negative for all Funds), the product's fees and costs and any advice fees you have negotiated with your financial adviser.

1. Each WealthBuilder investment option is held within a separate Benefit Fund under the *Life Insurance Act 1995* (Cth).

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What is IOOF WealthBuilder?

WealthBuilder is an investment bond² for people looking to save or invest for the medium-to-long-term and provides a unique and simple solution for investment, tax planning and estate planning needs.

IOOF WealthBuilder provides a wide range of strategies for every state of an investor's life cycle

Tax-effective wealth accumulation. Planning and building your future.	Getting ready to retire. Being retired.	Estate planning. Providing for you and your family.
<ul style="list-style-type: none"> • Savings plans: <ul style="list-style-type: none"> – Dream boat, holiday – Home deposit – Child's education 	<ul style="list-style-type: none"> • Tax-effective income stream • Contribution caps reached • Business succession planning • Trust investing 	<ul style="list-style-type: none"> • Getting your affairs in order • Nominating beneficiaries • Child's Advancement Policy • Legacy to grandchildren

What IOOF WealthBuilder can do for you

WealthBuilder provides access to a range of investment options, but unlike traditional investment products, such as unit trusts, earnings from the investment bond are taxed in the hands of Lifeplan, rather than the investor. As a life insurance investment product, WealthBuilder also provides investors with the ability to nominate beneficiaries to receive investment proceeds in the event of death.

Depending on your needs and lifestyle goals, you can use WealthBuilder for a number of purposes, such as:

- saving for your child's education or for a property purchase
- planning for that big overseas holiday when you retire or a new car
- giving your children or grandchildren a financial head start with an investment
- managing and protecting your finances when you pass away
- managing your tax more effectively.

Whatever your needs and lifestyle goals, WealthBuilder may be able to help you get there. It can meet the different needs of different people at varying stages of their life – we call it our multi-generational wealth solution.

You can select from a range of investment options, accessing quality investment managers and a mix of asset classes, providing you with flexibility and investment choice.





Who can invest?

Effective 29 August 2025, WealthBuilder was closed to new investor accounts. From this date we will no longer accept or process applications for new investors into the IOOF WealthBuilder investment bond. Importantly, there will be no changes to how existing IOOF WealthBuilder clients interact with us. Existing IOOF WealthBuilder clients will continue to be able to:

- add to their investment through one-off applications or through Regular Savings Plans;
- switch underlying investment options; and
- make withdrawals through one-off requests or through the Regular Withdrawal Facility.

If you would like further information about the policy owner and types of investors, please refer to page 6...

IOOF WealthBuilder – a flexible investment solution

 <p>Tax management</p>	<p>Make the most of what is available to you</p> <p>WealthBuilder is a tax paid investment bond. This means that any earnings from your WealthBuilder investment get taxed at the current company tax rate of 30%, rather than at your marginal tax rate. As long as your money remains invested, Lifeplan pays the tax on the investment earnings, so you don't have to report the WealthBuilder earnings to the ATO. If you withdraw your investment after 10 years, you generally won't ever have to report any WealthBuilder earnings to the ATO.</p> <p>If you choose to withdraw your investment within 10 years from the start date of the tax period of your WealthBuilder investment account, you may need to include some of your WealthBuilder earnings in your personal income tax return. However, you will receive a full credit for the tax Lifeplan has already paid, so there is no doubling-up of tax.</p>	<p>More details and complementary features can be found on:</p> <p>Tax management page 9</p>
 <p>Wealth accumulation</p>	<p>Planning and building your future</p> <p>WealthBuilder gives you the ability to save or invest towards a goal while still being able to access your money at any time if you need to, subject to certain conditions.</p> <p>You can start investing with as little as \$500 if established along side a Regular Savings Plan (RSP). The RSP allows you to organise regular direct debits from your financial institution account on a monthly basis.</p> <p>Due to the tax paid structure of investment bonds, there are some limits around the maximum contributions that can be made to a WealthBuilder account each year. Put simply, after your first year, you can invest (in any one year) up to 125% of the previous anniversary year's investment amount without affecting the tax benefits of your account.</p> <p>You can generally access your savings at any time, or even use the Regular Withdrawal Facility to supplement your other income if you choose. It's important to know and understand the rules and tax implications around withdrawing your money from your WealthBuilder account.</p>	<p>Regular Savings Plan page 17</p> <p>125% rule page 11</p> <p>Regular Withdrawal Facility page 17</p>
 <p>Estate planning</p>	<p>Providing for your family</p> <p>WealthBuilder has been designed to give you the ability to plan ahead for how you will distribute your wealth when you pass away. It's about having control over how your wishes are to be carried out and most importantly, it's about peace of mind.</p> <p>WealthBuilder has different features to help you plan and manage your estate, including the ability to pass on your wealth to your children or grandchildren through a Child's Advancement Policy or by nominating beneficiaries for when you pass away. By nominating beneficiaries, the proceeds go straight to the beneficiaries rather than to your estate and as it is a tax paid investment, your loved ones don't need to pay tax on the amount that they receive.</p> <p>WealthBuilder also has certain protections against creditors in the event of bankruptcy.</p>	<p>Child's Advancement Policy page 8</p> <p>Nominating beneficiaries page 6</p>
 <p>Education savings</p>	<p>Investing for your child</p> <p>WealthBuilder enables you to invest for the purpose of paying for a child's education. Regardless of the type of school you decide to send your child to, there will be costs involved. To help ease the burden of saving for a child's education, whether it be for secondary school or tertiary studies – WealthBuilder can assist with education savings.</p> <p>WealthBuilder allows you to set up a fund for education savings, with the ability to add a Regular Savings Plan. You might also like to consider a Child's Advancement Policy where you can build education savings for a child or grandchild, but with the flexibility to spend it on other financial priorities if needed, such as a first car, an overseas holiday, wedding expenses or a deposit on a home.</p>	<p>Regular Savings Plan page 17</p> <p>Child's Advancement Policy page 8</p>

Understanding the different roles in IOOF WealthBuilder

WealthBuilder is a type of life insurance policy that allows you to nominate or elect the following for your investment:

- a policy owner/investor (who in most cases is you)
- a life insured
- one or more nominated beneficiaries.

Policy owner (investor)

This is the person whose name the WealthBuilder investment is in. The policy owner (if at least 16 years of age) holds full investment rights regarding the WealthBuilder policy, including making transactions and nominating beneficiaries.

WealthBuilder is open to a wide range of investors including:

Individuals (who are 10 years of age or more)

Children between 10 and 16 years of age must have written consent from a parent or guardian to invest, and until the child reaches 16 years of age, the child will not have full investment rights under the policy nor the ability to transact on the account. This means that, prior to the child reaching 16 years of age, no withdrawals or switches are permitted on the account by either the child or the parent/guardian.

Investors can also establish a Child's Advancement Policy which offers additional benefits as an alternative investment for minors. Please see page 8 for more details.

Joint owners

Up to three investors can jointly own a WealthBuilder account (other than a Child's Advancement Policy). Should one policy owner pass away, the investment continues in the name of the surviving owner(s). Unless a separate life insured is nominated, each joint owner will be treated as a joint life insured. In this circumstance, the WealthBuilder policy matures on the death of the last surviving life insured.

Organisations, companies and trusts

You can own a WealthBuilder account in the name of an organisation, company or trust. A life insured must be specifically nominated for the account and the relevant WealthBuilder form must be completed and signed by the directors of the company or in accordance with the governing documents of the trust or organisation.

Life insured

This is the person whose life is insured under the WealthBuilder policy.

The life insured must be a natural person. This can be you as the policy owner, your spouse, child, grandchild or a person unrelated to you. Where you do not specify a particular person as the life insured, you will be treated as the life insured.

On the death of the life insured (or, in the case of joint lives insured, on the death of the last surviving life insured), the policy 'matures' and the investment proceeds are paid out to one of the following:

- the policy owner(s), or their estate(s)
- the nominated beneficiary(ies).

For further information on policy maturity, please refer to 'Death of the life insured' on page 7 of this document.

Nominated beneficiary

This person will receive some or all of the proceeds from the WealthBuilder account upon the death of the life insured in accordance with the instructions recorded on your WealthBuilder account.

Please note:

- the nominated beneficiary cannot be the same person as the life insured
- investors must be at least 16 years of age to be able to nominate beneficiaries
- corporate or charitable organisations may also be nominated as a beneficiary.

Please refer to page 7 of this document 'How to nominate a beneficiary' for further information. You can simply nominate one or more beneficiaries by completing the 'Nomination of Beneficiaries' form available on our website. If you do not nominate a beneficiary, then the proceeds from your investment will be distributed to your estate.

Estate planning

How to nominate a beneficiary

By nominating beneficiaries, proceeds can be distributed quickly and delays commonly associated with obtaining probate on an estate can be avoided. Importantly, proceeds are paid to the beneficiaries without the imposition of any additional fees or taxes that may apply to other types of investments.

Investors who are at least 16 years of age or more, can nominate a beneficiary (or beneficiaries) to receive the proceeds of the investment on the death of the life insured. The investor, as the policy owner, has full control over the WealthBuilder account and can make additions, withdrawals or switches and can change or remove the nominated beneficiaries until the death of the life insured.

On the death of the life insured, the policy 'matures' and proceeds are then paid directly to the nominated beneficiaries under the terms of the policy.

For a joint policy, the beneficiaries must be nominated by the investors jointly, or by the last surviving investor. On the death of the last surviving life insured, the account proceeds are paid to the nominated beneficiaries.

In the case where a nominated beneficiary passes away before the life insured, the percentage allocated to the deceased beneficiary, will be proportionately weighted and allocated to any remaining beneficiaries based on their existing percentage allocation. Alternatively, a new nomination of beneficiary(ies) can be provided.

Death of the life insured

On the death of the life insured (or, in the case of a joint policy, the death of the last surviving life insured), the policy matures and all proceeds are paid out either directly to the nominated beneficiaries or to the policy owner(s) or their estate under the terms of the policy.

The maturity date is the date Lifeplan receives written notification of the death of the last surviving life insured, plus all necessary documentation to establish entitlement.

Regardless of when the investment commenced, payments on the death of the life insured are not assessable to the policy owner(s), their estate or the nominated beneficiaries.

Transfer of ownership

Transferring ownership of your WealthBuilder policy is another way you can effectively manage the passing on of your wealth from one generation to the next. Generally, you can transfer ownership of your WealthBuilder policy to another person, organisation or into joint names without incurring additional fees, stamp duty (in most cases), personal income tax or capital gains tax liabilities. What's more important is that the start date for your 10-year tax period remains unchanged for tax benefit purposes.

Once registered by Lifeplan, complete ownership (including all legal rights) of the investment is transferred to the new policy owner(s). The new policy owner also retains full advantage of the policy's existing tax benefit status. It is important to note that the life insured does not change upon transfer of ownership.

Please see also page 12 of this document under 'Capital Gains Tax' for further information about transfer of ownership.

Child's Advancement Policy

A Child's Advancement Policy allows you to invest on behalf of a child without being exposed to applicable penalty taxes associated with investments held by minors. An adult investor can establish a Child's Advancement Policy for a child less than 16 years of age. Under each Child's Advancement Policy, only one child can be nominated with a single policy owner, i.e., a Child's Advancement Policy cannot have joint owners or multiple lives insured.

How the Child's Advancement Policy works

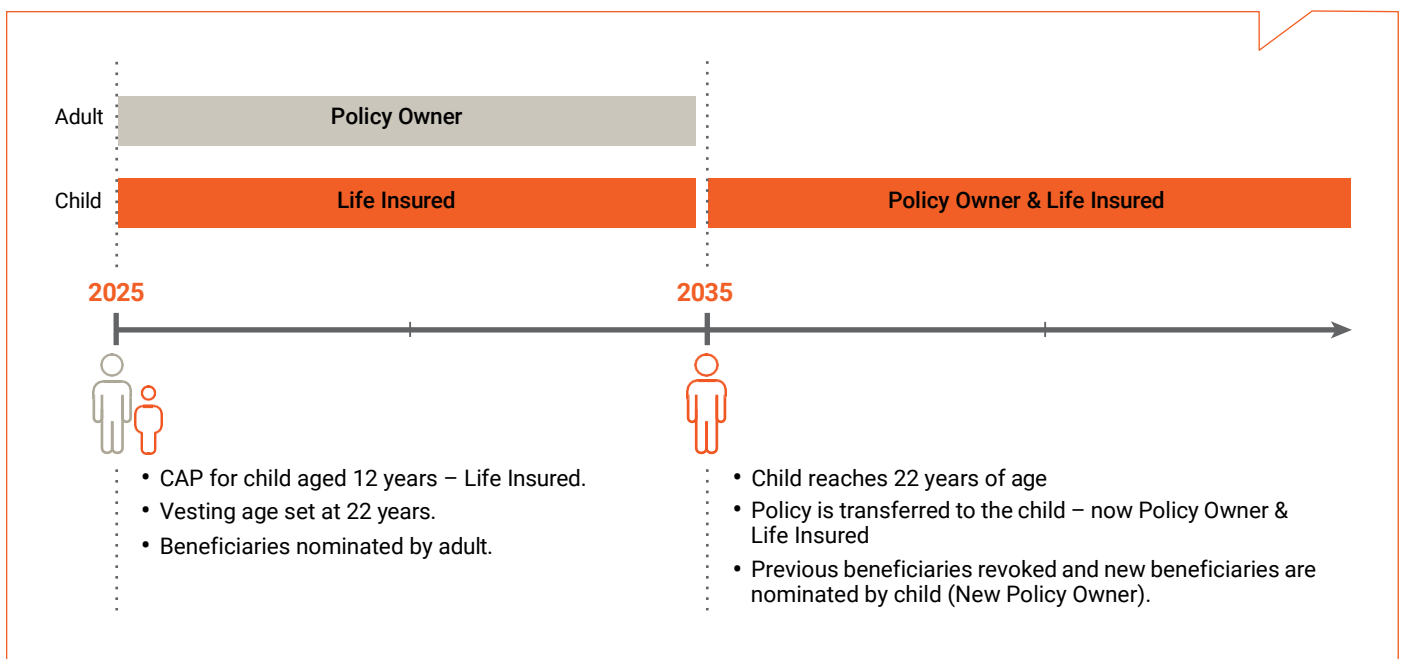
Under a Child's Advancement Policy, the adult is the policy owner and the child is the life insured. The policy owner (adult) may nominate an age for the child (between 10 and 25 years of age) when the Child's Advancement Policy is to be transferred into the name of the life insured (the child).

This is known as the nominated vesting age. Where no vesting age is nominated, the Child's Advancement Policy will automatically transfer to the child when the child reaches 25 years of age.

There are no personal tax or capital gains tax consequences on transfer at the vesting age and no stamp duty is payable on the transfer.

The policy owner has full control over the investment and can make switches and withdrawals or change the vesting age until the Child's Advancement Policy is transferred to the child. Under the terms of the Child's Advancement Policy, the policy owner is unable to change the child originally nominated as the life insured.

Example: Child's Advancement Policy (CAP)



When the Child's Advancement Policy is transferred to the child who has reached at least age 16, the child then has full control over the investment and the account reverts to a normal WealthBuilder investment. Where a Child's

Advancement Policy is transferred to a child who is between 10 and 16 years of age, the child only gains full control over the investment when they reach 16 years of age.

If the policy owner dies before the Child's Advancement Policy is transferred to the child, the Child's Advancement Policy will be held on trust for the child by the investor's Legal Personal Representative until the child reaches the vesting age.

The policy owner can nominate one or more beneficiaries to receive the proceeds of the Child's Advancement Policy in the event that the child dies before reaching the vesting age. In this circumstance, the proceeds of the Child's Advancement Policy will be paid to the beneficiaries nominated by the policy owner.

Please note: Any beneficiary nomination(s) made by the investor will be automatically revoked when the Child's Advancement Policy is transferred to the child.

Tax management

The taxation and social security information outlined in this KFD is general in nature and is based on Lifeplan's general understanding of relevant legislation and rules at the time of preparation of this document.

As with any other investment you may consider, we recommend you seek appropriate financial advice to determine your own tax and social security position.

Tax on investment earnings

WealthBuilder is a 'tax paid' investment. This means that tax on investment earnings is paid by Lifeplan, as the taxpayer, at the current company tax rate of 30% and investment earnings are credited to investors accounts (or incorporated in the unit price) after this tax has been paid.

Tax advantages for investors

As Lifeplan is the taxpayer, you, the investor, do not need to declare ongoing investment earnings as assessable income in your personal income tax return whilst your money remains invested in your WealthBuilder account.

This means you can choose whether and when to access or activate assessable investment earnings and manage your personal tax when making withdrawals within the 10-year tax period. In effect, this allows you to defer the application of your marginal tax rate to your investment earnings on withdrawal, to future years.

It is important to note, that after the 10-year tax period, there is no personal tax whatsoever on your WealthBuilder investments.

Any capital component of your withdrawal(s) from WealthBuilder, during or after the 10-year tax period, is free from personal income tax.

To the extent that tax is payable by investors, those investors on higher marginal tax rates also have the benefit of investment returns being taxed at the 30% tax rate instead of the higher marginal tax rate. This benefits the investor while their investment remains in WealthBuilder, or if they need to withdraw part or all of their investment within the 10-year tax period. Please see the 'Tax on withdrawals' section for further information on these tax benefits.

Tax advantages for children

Investment earnings from a WealthBuilder investment owned by a child less than 18 years of age are taxed in the hands of Lifeplan at the current rate of 30%, which is lower than the penalty tax rate for minors. As Lifeplan is the taxpayer, no income tax return needs to be lodged for WealthBuilder investments owned by children.

For Child's Advancement Policies, when ownership of the policy automatically transfers to the child on reaching the nominated vesting age, the start date of the 10-year tax period does not change and there will be no capital gains tax consequences.

Tax on withdrawals

Withdrawals after 10 years

If, after 10 years from the start date of the WealthBuilder policy, an investor makes a withdrawal, then no part of the withdrawal (including any growth on the investment) is assessable for tax purposes to the investor. This means you do not have to pay any tax or report any investment income to the ATO relating to your post 10-year withdrawal from your WealthBuilder account.

Withdrawals within the 10-year tax period

You can withdraw your money at any time with WealthBuilder. However, if you withdraw part or all of your investment within the 10-year tax period, some or all of the investment growth component of your withdrawal value may need to be included in your personal income tax return and may be subject to tax.

You will however, be eligible for a compensating tax offset for the tax that has already been paid by Lifeplan (at the 30% tax rate). This means that, on withdrawal:

- if your marginal tax rate is more than 30%, you will not incur double the tax on your investment earnings, as you will only pay the difference between your marginal tax rate and the 30% tax already paid by Lifeplan on the assessable investment growth component of your withdrawal
- if your marginal tax rate is less than 30%, you may end up reducing the tax you may need to pay on your other income for that year (due to the tax already paid by Lifeplan) on the assessable investment growth component of your withdrawal.

At all times, the capital component of your withdrawal (i.e., any net investments you have made) is free of personal income tax.

If your marginal tax rate is lower than the 30% tax already paid and you do not absorb all of the 30% tax offset against your personal income tax liability on your WealthBuilder withdrawal, you can apply the tax offset against your other tax liabilities, such as income from wages/salary, capital gains or investment income.

The 30% tax offset applies only in the financial year in which your WealthBuilder investment growth component is withdrawn by you.

You will not need to calculate the tax offset yourself, as this will be automatically done for you by the ATO.

The amount of investment growth relating to your withdrawal amount that is assessable depends on the year in which you have withdrawn your money.

Help with identifying what you need to report to the ATO

Lifeplan will confirm how much income (if any) you are required to report to the ATO if you were to withdraw your investment. This information is also included in your WealthBuilder Annual Statement sent to you after 30 June each year.

The table below provides a summary of what portion of your investment growth would be assessable if you were to withdraw part or all of your WealthBuilder investment.

Tax treatment of investment growth on withdrawal

Year of withdrawal ^c	Assessable portion of growth
First 8 years	All
During the 9th year	2/3 (or approximately 66.6%)
During the 10th year	1/3 (or approximately 33.3%)
After 10 years	None

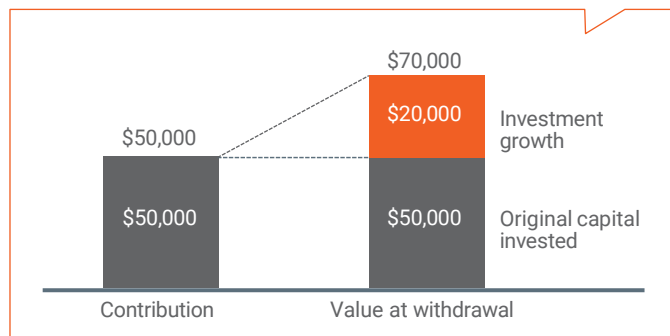
^c From the start date of the 10-year tax period for your WealthBuilder account.

Example:

Jane initially invested \$50,000 in WealthBuilder and after 8½ years (during her 9th policy year) she requested to withdraw her money from her WealthBuilder investment. At this time, the investment growth on her account was \$20,000, making her total investment value \$70,000.

Although the total investment value after 8½ years was \$70,000, Jane will only have to declare as personal income, 2/3 of the investment growth component of her total withdrawal. This equates to \$13,333.33 (2/3 of the \$20,000 investment growth component). However, Jane will also receive a tax offset of \$4,000 (30% of \$13,333.33) for the tax already paid by Lifeplan.

The money Jane originally contributed (the capital) is not assessable.



This example assumes the full \$50,000 is invested.

Adding to your investment and the 125% rule

WealthBuilder allows you to maximise your investment by making additional contributions to your account each year. As long as your contributions in any one policy anniversary year are not more than 125% of the previous year's gross contributions, the start date of your 10-year tax period will remain as the commencement date of your WealthBuilder account.

If contributions in any policy anniversary year exceed 125% of the previous years' contributions, the start date of your 10-year tax period will be reset to the anniversary date in the year in which the excess contribution occurred. For example, if your original start date was 3 June 2020, and you exceeded the 125% rule on 5 June 2025, your new start date will be 3 June 2025. If you do not make an investment in any one year, you can no longer add to your investment without triggering a restart of your 10-year tax period. You could, however, start a new investment bond with a new 10-year tax period.

Example:

Helen started a WealthBuilder investment on 1 February 2024 (start date for her 10-year tax period) with an initial \$5,000 investment. No further contributions were made during her first year.

- In March 2025, in her second policy anniversary year, Helen contributes \$6,000 in total of Regular Savings Plan (RSP) contributions and continues the same level of contributions. Helen could have contributed up to \$6,250 ($\$5,000 \times 125\%$).
- Helen makes regular contributions of \$6,000 during every anniversary year.
- In December 2030 (during her 7th policy anniversary year), Helen makes her regular contribution of \$6,000 plus a one-off contribution of \$1,500 to maximise her total contributions in line with the 125% limit (calculation: $\$6,000 \times 125\%$).
- In January 2032, Helen makes her regular contribution of \$6,000 and a further one-off contribution of \$5,000. As Helen also has RSP contributions in place, at the time the single additional contribution is made, Helen's contributions for that policy anniversary year totalled \$11,000, which exceeds her maximum contribution limit for that year of \$9,375 (calculation: $\$7,500 \times 125\%$).
- In this circumstance, the start date for Helen's 10-year tax period would be reset to 1 February 2031 – the policy anniversary date in the year in which the excess contribution is made.

This example is detailed further in the table below.

How the 125% rule is applied

Helen's policy commenced 1 February 2024[#]

Policy anniversary year ending 31 January	2025	2026	2027	2028	2029	2030	2031	2032
End of year	1	2	3	4	5	6	7	8
One-off contribution	\$5,000	–	–	–	–	–	\$1,500	\$5,000 [^]
Regular contribution	–	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
Total contributed for the year	\$5,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$7,500	\$11,000
Maximum contribution – 125% limit [*]	N/A	\$6,250	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$9,375
Percentage of prior year's contributions	Helen can contribute as much as she likes in the first year	120%	100%	100%	100%	100%	125%	147%
Period to reach end of 10-year tax period	9 years	8 years	7 years	6 years	5 years	4 years	3 years	10 years [*]

[#] Original start date for Helen's 10-year tax period.

[^] In January 2032, Helen makes a one-off contribution of \$5,000, which coupled with her Regular Savings Plan contributions exceed her maximum contribution limit for that policy anniversary year by \$1,625.

[>] The maximum contribution Helen can make each year in line with the 125% rule, whilst maintaining the benefits of her 10-year tax period.

^{*} Helen's start date for her policy's 10-year tax period is reset to 1 February 2031, the policy anniversary date in the year in which the 125% limit is exceeded.

Contributions made during the life of the policy and within the 125% rule, can enjoy a tax paid status after a much shorter period overall.

After the 10-year tax period, contributions made within the 125% rule instantly receive tax paid status.

If in any one year, no additional contributions are made, any contributions to the same WealthBuilder investment in following years will, for tax purposes, be treated as exceeding the 125% limit and would result in a recommencement of the investment start date for the 10-year tax period.

If you intend to make an additional contribution to your WealthBuilder investment which you think may breach the 125% rule, you should consult your financial adviser for advice. For tax purposes you may consider starting a new investment bond with your additional monies, to ensure the start date of your existing investment remains unchanged under the tax rules.

Tax in the event of death or financial hardship

If your WealthBuilder investment is paid out before the end of the 10-year tax period due to the death of the life insured, no part of the investment proceeds (including any growth on the investment) is assessable to the recipient. The same tax treatment will also apply where the investment is paid out in circumstances where the investor is experiencing unforeseen serious financial difficulties.

Other tax considerations

Investors do not need to declare investment earnings on their WealthBuilder investments each year, while their money remains invested. This means that investors can hold a WealthBuilder investment without it impacting their taxable income, which can be important for:

- managing tax offsets such as the Low-Income Tax Offset, Senior and Pensioner Tax Offset and other tax thresholds such as the Family Tax Benefit
- determining how much Medicare Levy you are required to pay.

Capital Gains Tax

There are no Capital Gains Tax (CGT) consequences to your WealthBuilder investment in the following circumstances:

- an investor switches between WealthBuilder Funds, as the investor is not disposing of an asset and acquiring another
- any investment growth received by the original investor
- the original investor assigns ownership of their WealthBuilder account to a subsequent investor (without exchange of consideration)

Goods and Services Tax

Neither contributions to, nor withdrawals from WealthBuilder give rise to you being liable for Goods and Services Tax (GST) excluding investor advice fees (please see page 16 of this document for more information). Lifeplan may incur expenses (which incorporate amounts on account of GST) in respect of various acquisitions.

Although the actual effective tax rates may be less than 30%, the tax offset you receive on any tax already paid by Lifeplan is currently fixed at 30%.

Tax File Number and Australian Business Number

You are not required to quote your Tax File Number (TFN) or, if you have one, an Australian Business Number (ABN) to invest in WealthBuilder.

Franking credits and other deductions

Like other forms of investing, WealthBuilder's effective tax rate may be adjusted as a result of franking credits and tax offsets as well as other tax deductions from underlying investments. This means that whilst the tax rate for returns on investment bonds is currently 30%, the effective tax rate may be lower after taking into account franking credits and other adjustments.

Social security

Investing in WealthBuilder may affect your current and future social security and/or Veterans' Affairs entitlements.

Income and Assets Test treatment

Investments in WealthBuilder are treated as financial assets for the purposes of Department of Human Services' calculations and are counted as assets under the assets test and deemed to earn income under the income test.

As a result of the potential tax and social security implications, we recommend you consult your financial adviser, Centrelink or the Department of Veterans' Affairs to find out how you may be affected.

Investment menu

Who manages IOOF WealthBuilder?

WealthBuilder is an investment life insurance product issued by Lifeplan Australia Friendly Society Limited ABN 78 087 649 492. Lifeplan is part of the Australian Unity Group. Established in 1840, Australian Unity is Australia's first member-owned wellbeing company, delivering health, wealth and care services.

Investment managers

Lifeplan has appointed Australian Unity Funds Management Limited (AUFM) ABN 60 071 497 115, AFS Licence No. 234454 as overall investment manager of the Funds. AUFM has engaged fund managers who will manage the underlying investment vehicles (Underlying Managed Funds or UMFs) in which the WealthBuilder Funds invest.

Each of the WealthBuilder Funds invests in a different Underlying Managed Fund managed by these underlying fund managers.

Investment options

WealthBuilder offers a range of diversified and traditional sector investment options (or Funds) in our investment menu. The diversified investment options include a mix of asset classes to achieve varied risk/return profiles. This means you can select the option that best suits your own needs for capital security and return.

Alternatively, you can invest through our range of more specialised sector investment options across cash and income, property, Australian shares, and international shares to suit your specific risk/return appetite.

How to select investment options within IOOF WealthBuilder

Before you select an investment option from our menu, you should consider:

- what your investment objectives are
- what level of security you require from an investment (i.e., how much risk you are willing to accept when investing. Risk in this context refers to 'volatility', i.e., the possibility that your investment will experience negative fluctuations in value over time.)
- what level of return you wish your investment to deliver – generally, higher returns from investments come from greater levels of short-term risk or volatility; conversely, lower returns usually come from less volatile investments. This means that when investing, there is a trade-off between risk and return.

It is not possible to eliminate investment risk altogether, but it is possible to formulate investment strategies which may manage and reduce the risk of your investment. One strategy you might want to consider to help achieve this is 'diversification' – spreading your money across different asset classes and/or investment managers.

Fund profiles and financial advice

Referring to the categories described in the Fund profiles on the WealthBuilder website alone is not a substitute for personal advice or a detailed financial plan. This information is of a general nature only and is subject to change.

We cannot provide you with assurance that the Funds will achieve their stated objectives. Investment objectives are performance measures only and should not be seen as targets or predictions. The value of your investment may rise or fall.

The typical investor profiles included in the Fund profiles table on the WealthBuilder website do not take into account your individual objectives, financial situation or needs.

Lifeplan recommends that you obtain professional financial advice from a licensed financial adviser before making any investment decision in relation to the WealthBuilder Funds.

Your financial adviser should be able to help you understand the various types of risk and assess which investment option is appropriate for your specific circumstances in regard to both risks and returns.

Fees and other costs

This section shows fees and other costs that you may be charged. You should read all of the information about fees and costs because it is important to understand their impact on your investment. Fees and costs for particular Funds are set out on our website.

Type of fee or cost ^{i, ii}	Amount	How and when paid
Management costsⁱⁱⁱ		
Management costs The fees and costs for managing your investment. The amount you pay for specific Funds is shown on our website.	Annual management fee^v 0.50% – 2.95% p.a. depending on the Fund. Performance fees Estimated to be 0.00–0.42% p.a. <i>(Applicable to certain Funds only, as shown on our website)</i>	This fee is paid monthly in arrears and expressed as a percentage of the total assets of each Fund. It is calculated on the gross asset value of each Fund (after allowances for certain liabilities) and is deducted from the assets of the Fund and incorporated in the daily unit price. Performance fees (if applicable) are generally charged as and when incurred by the underlying investment manager and charged to investors indirectly through an increase in the total management cost of the relevant Fund. They are deducted from the assets of the Fund and incorporated into the daily unit price. See 'How are performance fees charged' for further information.
Service fees		
Switching fee^v The fee for changing Funds	Nil	Not applicable.

- i When money moves in or out of a WealthBuilder investment option (or Fund), you may incur transaction costs (buy/sell spreads) which are included in the entry and exit price of the applicable Fund you choose. For more information on transaction costs, please refer to the 'Transaction costs' section below.
- ii These fees and costs do not include amounts payable to financial advisers. Refer to 'What can be paid to your financial adviser' on page 16 of this document for details on how your adviser may be remunerated for advice services.
- iii The total amount you pay may vary from the estimated total management cost listed on our website, due to any directly referable expenses which may be charged to the relevant Fund or where performance fees are charged by underlying fund managers. See the sections 'Other expenses' and 'Performance fees' below for further information.
- iv The annual management fee does not include other expenses charged to the Funds or any applicable performance fees that may be incurred.
- v When money moves in or out of a WealthBuilder investment option (or Fund), you may incur transaction costs (buy/sell spreads) which are included in the entry and exit price of the applicable Fund you choose. For more information on transaction costs, please refer to 'Buy/sell spread' on page 15 of this document.

Additional explanation of fees and costs

Management costs

The management costs include the annual management fee and estimated performance fees.

Underlying fund managers' fees (excluding performance fees) are currently paid out of the annual management fee (there is no additional charge to you). Performance fees may apply to certain Funds and, if incurred, will be charged in addition to the annual management fee and will form part of the total management cost for the applicable Fund. An estimate of the total management cost (including estimated performance fees), and transaction costs for each WealthBuilder Fund are detailed on our website.

Other expenses

In addition to the management costs, a Fund may be charged directly referable expenses. These expense recoveries include, but are not limited to, income tax, bank fees, Government duties on bank accounts, and the net costs of GST. These expenses may be charged to the relevant Fund as and when they are incurred. An estimate of expenses (based on the relevant amounts incurred during the previous financial year) are included in the management fees and costs.

Performance fees

Some Funds have direct or indirect exposure to underlying fund managers who charge performance fees which increase ongoing annual fees and costs for those Funds. It is important to note that it is the underlying fund manager who charges the performance fee.

What is a performance fee?

A performance fee is a fee that may be charged by an underlying fund manager calculated by reference to the out-performance of their UMF against their specific performance hurdles.

Performance fees provide an incentive for underlying fund managers to generate superior investment returns. This means performance fees are usually charged as a result of a corresponding increase in investment returns of the UMF over a specific period, which benefits investors through improved performance.

How are performance fees charged?

How performance fees are charged will vary between underlying fund managers, as different calculation methods are adopted, and different performance targets set by each individual underlying fund manager. Some Funds (such as the diversified investment options) gain exposure to a variety of underlying investment managers who all perform differently in different market conditions.

Consideration is also given to periods of past under-performance by the underlying fund manager, which is generally recovered before a performance fee is incurred. If the underlying fund manager does not achieve their set performance targets, then no performance fee is charged.

Performance fees are generally incurred as and when charged by the underlying fund managers in response to their out-performance, making it difficult to accurately predict the performance fee impact at the WealthBuilder Fund level.

If a performance fee applies, it will be deducted from the assets of the relevant UMF and incorporated into the daily unit price of that UMF. This means that a performance fee (if applicable) will not be charged to you directly, but it will be indirectly incurred as it will form part of the total costs incurred by the relevant Fund.

Fees on our website provides the estimated performance fees for indicative purposes only. These are calculated based on the performance fees that accrued in relation to the relevant UMF each averaged over the previous 5 financial years, or where the UMF was not in operation for the previous 5 financial years, by reference to the number of financial years in which the UMF has operated.

Performance fees may be more or less than the figures provided on our website, and the disclosed amounts of performance fees for future years may be more or less than the amounts set out in this table.

Funds that do not currently incur performance fees are subject to change if those Funds subsequently gain exposure (directly or indirectly) to an underlying fund manager or UMF that charge performance fees.

Transaction costs

There may be transaction costs incurred by the relevant Fund. The transaction costs of the relevant Fund can be found in the UMF's PDS.

Buy/sell spread

The difference between the entry unit price and the exit unit price is known as a buy/sell spread. It is an adjustment determined by Lifeplan to take into consideration the costs incurred when buying and selling the underlying assets or securities within each Fund (e.g., underlying costs such as brokerage, and any clearing and settlement costs). It only applies when you put money into a Fund or take money out of a Fund (including if you switch between Funds).

The estimated buy/sell spread that applies to each Fund is shown in the UMF's PDS. The actual buy/sell spread is subject to change from time to time depending on changes to the composition of the Funds' assets and exposures to UMF's or investment managers.

The buy/sell spread is an additional cost included in the unit price of each Fund. It is not charged to you separately and is not a fee paid to Lifeplan. Please see the UMF's PDS for further information on how the entry and exit prices are calculated.

Fee changes

Lifeplan has the right, under the Benefit Fund Rules, to increase the fees or charge fees without investor consent up to the following limits where applicable:

- Contribution fees may be charged to a maximum of 5.00%
- Annual management fees may be charged to a maximum of:
 - 2.00% p.a. for IOOF WealthBuilder Cash Management
 - 5.00% p.a. for the remaining Funds
- Switching fees of up to 2.00% of the amount switched may be charged

The fees that currently apply to each Fund are listed on our website.

Should we decide for any reason, to increase our fees, we will provide you with at least 30 days notification.

Advice fees

Additional fees may be payable if you have engaged a financial adviser. Please refer to the 'What can be paid to your financial adviser' section below.

What can be paid to your financial adviser

The fees and costs listed on our website do not include commission payments to financial advisers.

Investor advice fees (optional)

An investor advice fee (IAF) is a fee for the optional provision of advice and services which you may elect to have paid from your WealthBuilder account directly to your financial adviser.

An IAF will be agreed by you, based on negotiations with your financial adviser.

IAFs are not fees associated with Lifeplan. However, Lifeplan will facilitate payment of an IAF upon your instruction to deduct the agreed IAF from your account and to pay it directly to your financial adviser. You may instruct Lifeplan to pay the IAF **upfront**, on an **ongoing** basis and/or as a **one-off** charge as outlined in the table below:

Investor advice fee (IAF)	Description	IAF example ⁱ
IAF – upfront	Up to 3.00% (inclusive of GST) can be charged on each contribution you make to your account. The IAF – upfront is deducted from the gross contribution amount(s).	Bill has made a contribution of \$5,000 and agreed with his financial adviser to pay an IAF – upfront of 3.00% (inclusive of GST). This means \$150 (3.00% of \$5,000) is deducted from Bill's gross contribution with a net \$4,850 invested into his WealthBuilder account. The \$150 IAF (inclusive of GST) is paid to Bill's financial adviser.
IAF – ongoing	Can be paid monthly, quarterly, half yearly or yearly, as either: <ul style="list-style-type: none"> a percentage p.a. of your investment account balance, based on the average daily account balance during the period a fixed dollar amount. IAF – ongoing will generally be deducted from your investment on the first day of the month following the end of the nominated period.	<p>Percentage p.a.</p> <p>Bill has a WealthBuilder account and has agreed to pay his financial adviser an IAF – ongoing of 1.00% p.a. (inclusive of GST) on a monthly basis. Assuming Bill's average daily account balance is \$15,000ⁱⁱ, then the ongoing IAF deducted from Bill's account would be \$12.50 per month (\$15,000 x 1.00% p.a./12). The \$12.50 IAF (inclusive of GST) is paid to Bill's adviser every month.</p> <p>Fixed dollar amount</p> <p>Bill agrees to a fixed dollar IAF – ongoing of \$1,000 p.a. to be paid to his financial adviser on a quarterly basis. Each quarter, the \$250 IAF (inclusive of GST) will be deducted from Bill's account and paid to his adviser.</p>
IAF – one-off	Can be a set dollar amount only. IAF – one-off will generally be deducted from your account on the first of the requested month.	<p>Fixed dollar amount</p> <p>Bill agrees to a fixed dollar IAF – one-off of \$1,000 to be paid to his financial adviser in July. The \$1,000 IAF (inclusive of GST) will be deducted from Bill's account on the first of July and paid to his adviser.</p>

Important information about IAFs

- All IAFs are deducted and paid inclusive of GST
- If you invest in more than one Fund, an ongoing or one-off IAF will be deducted proportionally across each Fund
- Upon transfer of policy ownership or change of financial adviser, existing IAF arrangements will cease and new arrangements will need to be re-negotiated/agreed between the new policy owner and adviser.

ⁱ Please note that these examples are provided for illustration purposes only and is not an indication of the IAF payable from your investment.

ⁱⁱ This example assumes a constant average daily account balance of \$15,000 throughout the year, i.e., it does not take into consideration any transactions or market movement on the value of the assets.

Investing in IOOF WealthBuilder

Adding/withdrawing your money

You can add (invest) or withdraw money from your WealthBuilder account in a number of ways:

	Minimum
<p>One-off contributions</p> <p>You can make one-off contributions by cheque, or BPAY® if this facility is available from your nominated financial institution. Payments via credit card are not accepted.</p>	<p>\$2,000 (or \$500 initial with an RSP) \$500 per Fund</p>
<p>RSP (monthly direct debit facility)</p> <p>The RSP facility allows you to set up a direct debit arrangement for regular monthly contributions to your WealthBuilder account.</p> <p>RSP forms are available on the Lifeplan website (www.australianunity.com.au/aulbl-wealthbuilder) or by contacting Investor Services on 1300 1300 38.</p>	<p>\$100 per month/Fund</p>
<p>One-off withdrawals</p> <p>One-off withdrawals can be made at any time for part or all of your investment by writing to us. A withdrawal form is also available on the Lifeplan website (www.australianunity.com.au/aulbl-wealthbuilder) or by contacting Investor Services on 1300 1300 38.</p>	<p>\$500 per Fund</p>
<p>RWF (regular withdrawals)</p> <p>WealthBuilder offers an RWF with withdrawals occurring monthly, quarterly, half-yearly or yearly to help you meet your lifestyle needs.</p> <p>RWF forms are available on the Lifeplan website (www.australianunity.com.au/aulbl-wealthbuilder) or by contacting Investor Services on 1300 1300 38.</p>	<p>\$200 per withdrawal</p>

Contributions and the 125% rule

WealthBuilder allows you to make additional contributions to your account at any time.

Within the first year of your WealthBuilder account, there is no limit to the amount you can contribute.

In subsequent years, however, there is a limit placed on the contributions you can make to your existing account to ensure maintenance of your 10-year tax benefit. This limit is set at 125% of your previous anniversary year's contributions (the 125% rule).

If your total contributions exceed 125% of your previous anniversary year's contributions, you will activate a restart of the 10-year tax period on your account.

It is important that you understand the 125% rule and its impact on your WealthBuilder investment to avoid any unintentional consequences.

How do I know how much I can contribute under the 125% rule?

Each year prior to your WealthBuilder anniversary date, we will notify you of:

- your current contributions for that year
- how much more you are able to contribute to be in line with the 125% rule for that anniversary year
- the maximum contributions you can make for the next policy anniversary year to maintain your valuable tax benefits

This way, you are kept informed of your contributions each year and potential savings position, so you can manage your WealthBuilder contributions for the next year.

Need to know more about the 125% rule? See page 10 of this document.

Other important information

Enquiries and complaints resolution

If you have any enquiries about this product or your investments in the WealthBuilder Funds, please contact Investor Services on **1300 1300 38** or email enquiries@australianunity.com.au.

If you have a complaint about WealthBuilder (or wish to obtain further information about the status of an existing complaint), please contact the Manager, Customer Care on **1300 1300 38** or write to:

**Senior Service Manager
Australian Unity –
Investment Bonds Reply
Paid 93753
MELBOURNE VIC 8060 (Postage paid)**

If you let us know of any concerns arising from your dealings with us, we can work towards providing suitable resolutions and better service for all clients in the future.

When you get in touch with us, please provide:

- your contact details
- your account or investor number
- a detailed description of the facts surrounding your complaint or concern

Where possible, issues will be resolved straightaway.

Our Customer Care team will acknowledge your complaint in writing and, if further investigation is required, will consider and respond to your complaint as quickly as possible. We are required by law to respond to your complaint within 30 days.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing: Australian Financial Complaints Authority,
GPO Box 3,
Melbourne VIC 3001

Representative facility

You can nominate another person such as a spouse, relative, financial adviser, accountant or solicitor to transact on your account on your behalf. Only you (the investor) can authorise a representative to act on your behalf. Please refer to the 'Representative facility' in the 'Transfer of ownership form' available on our website to nominate a representative.

The following conditions apply:

- Your representative can generally do everything that you can do in respect of your investment in WealthBuilder including making withdrawals. However, any payments must be made to you (the investor) either by cheque or bank transfer.
- Your representative cannot appoint other representatives, transfer the ownership of your policy to anyone else, or nominate/change beneficiaries or lives insured.
- You are responsible for anything that your representative does on your behalf.
- If someone whom Lifeplan reasonably believes to be your representative acts on your behalf, we will treat the request as if you had personally acted.
- If your representative is a company, its directors or authorised officers can act as the representative.
- If your representative is a partnership, one of the partners can act as the representative.

To cancel the authority of your nominated representative you must give Lifeplan 14 days' prior written notice.

Please refer to the separate Forms Booklet as specific proof of identification requirements may apply for some Representatives under the AML/CTF Act.

Your privacy

We are committed to protecting your privacy. Any personal information we collect about you will be handled in accordance with the Australian Unity Privacy Policy, which outlines how we manage personal information, how to access or correct your personal information, and how you may complain about a breach of your privacy.

We collect your personal information for the following purposes:

- to administer and provide products and services and to manage our relationship with you;
- to process transactions, to answer queries and for security purposes;
- to develop products and services;
- to meet regulatory requirements; and
- to allow the Australian Unity Group to market products and services to you (subject to your right to opt-out of receiving various direct marketing materials at any time).

For the purpose of providing you with the products and services that you have requested, we may share your personal information:

- within the Australian Unity Group or external parties, including auditors, mail houses and contractors
- when required or authorised to do so by law
- to your representatives, including financial advisor or employer, banks or other financial institution, legal and accounting firms, in circumstances where you have expressly consented to the disclosure

It is generally unlikely that we will disclose your personal information overseas, however any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient complies with Australian privacy laws.

You are entitled to access information we have about you. You should notify us immediately if any of the information we hold about you changes, so that we can ensure your information is always complete, accurate and up to date.

If you have concerns about the accuracy and completeness of the information we hold, you may request access to, or correction of, your personal information by contacting the Privacy Officer:

By mail: Privacy Officer,
Australian Unity –
Investment Bonds Reply
Paid 93753
Melbourne VIC 8060 (postage paid)

By email: enquiries@australianunity.com.au

By phone: 1300 1300 38

Depending upon the nature of the request, we may have the right to impose a reasonable charge.

To obtain a copy of the Australian Unity Privacy Policy please contact Investor Services on 1300 1300 38 or visit our website at www.australianunity.com.au/privacy-policy.

Related party contracts

Lifeplan has investment and service contracts with related parties within the Australian Unity group, including Australian Unity Funds Management (AUFM) ABN 60 071 497 115, AFS Licence No. 234454.

AUFM:

- has been appointed by Lifeplan as overall investment manager of the Funds
- has engaged various underlying investment managers to manage the assets or determine appropriate UMFs in which the WealthBuilder Funds may invest
- may be paid management fees by Lifeplan from management costs deducted from the Funds.

Automatic Exchange of Information (AEOI) regime

Lifeplan intends to meet any requirements imposed on WealthBuilder under Australian legislation designed to give effect to AEOI regimes.

Australia's obligations under AEOI regimes include legislation designed to give effect to the *Foreign Account Tax Compliance Act (FATCA)* and the Organisation for Economic Co-operation and Development's (OECD) *Common Reporting Standard (CRS)*. As such, Lifeplan may collect certain information from you, report payments made in respect of your investment and retain information to meet record keeping requirements.

It is recommended you consult with your tax advisor to discuss the impact these AEOI regimes may have on you.

About the Benefit Funds

The WealthBuilder investment options are held within separate IOOF WealthBuilder Benefit Funds under the *Life Insurance Act 1995* (Cth). A Benefit Fund is established in the records of a friendly society to provide benefits in accordance with the Benefit Fund Rules (Rules).

The Rules are approved by the Australian Prudential Regulation Authority (APRA) to protect investors. Benefit Fund Rule 7.4 applies to the WealthBuilder investments.

Each WealthBuilder investment is issued in accordance with the Rules, which cover such areas as maximum fees and charges, allowable benefits, authorised investments, the circumstances in which Lifeplan is permitted to change the UMF of your Fund or switch the value of your units to a similar Fund, as well as your rights and obligations as an investor. To obtain a copy of the Rules, please contact Investor Services on 1300 1300 38.

For Real Wellbeing
Since 1840

australianunity.com.au/wealth