

# Australian Unity Sustainable Enhanced Cash Fund

Information Memorandum  
10 December 2018



# Information Memorandum

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## Australian Unity Sustainable Enhanced Cash Fund - ARSN 606 111 166

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### 1. About the Fund

The Australian Unity Sustainable Enhanced Cash Fund ('Fund') ARSN 606 111 166 is a registered managed investment scheme under the Corporations Act 2001 (Cth) (Corporations Act). Australian Unity Funds Management Limited ABN 60 071 497 115, AFS Licence No. 234454 ('AUFM', 'we', 'us' or 'our') is the Responsible Entity for the Fund.

### 2. About this Information Memorandum

This document contains important information about the Fund but does not take into account your investment objectives, financial situation or needs. Before making any decision based upon information contained in this document, you should read it carefully in its entirety and consider consulting with a financial adviser or tax adviser.

This Information Memorandum ('IM') is not a "disclosure document" or "Product Disclosure Statement" as defined in the Corporations Act.

This IM may be updated or replaced from time to time. A copy of the IM is available on request, free of charge by contacting Investor Services on 13 29 39 or visiting [australianunity.com.au/wealth](http://australianunity.com.au/wealth).

All references to \$(dollar) are references to Australian dollars.

### Business day

In this IM, a business day refers to a Melbourne business day on which Australian financial institutions are open for business. In Melbourne this excludes Saturday and Sunday.

### Eligible investors

This is a limited offer and units are only available for subscription at AUFM's discretion. Investment is only available to Wholesale Clients as defined by the Corporations Act ('Wholesale Clients') receiving this IM (electronically or otherwise) in Australia.

All offers for subscription are non-transferable. All applications under this IM are subject to acceptance by AUFM. An investment in the Fund should be considered in the context of the risks outlined in this IM.

### The Responsible Entity

AUFM is the issuer of this IM and is a wholly owned subsidiary of Australian Unity Limited ABN 23 087 648 888 (AUL) and forms part of the Australian Unity Group of companies.

The Fund offered under this IM is not guaranteed or otherwise supported by AUFM, AUL or any other member of the Australian Unity Group of companies. You should consider this when assessing the suitability of the investment and, in particular, aspects of risk. The Fund is managed by AUFM's in-house cash and fixed interest team, Altius.

AUFM may appoint other investment managers to manage aspects of the Fund's portfolio. AUFM may appoint a new investment manager at its discretion.

### 3. Benefits of investing in the Fund

- Access to a portfolio of cash and short term interest bearing securities;
- Daily liquidity;
- Managed by a team with an average of 29+ years of cash and portfolio management experience; and
- A Fund which considers environmental, social and governance issues.

#### Investment objective

The Fund aims to outperform (pre fees) the Bloomberg<sup>1</sup> Ausbond Bank Bill Index plus 60 to 100 basis points per annum over rolling three-year periods.

#### Investment strategy

The Fund invests in a combination of short-term money market instruments and medium-term floating rate notes. These may include direct or indirect holdings of government, bank, corporate, asset backed and other securities. The Fund aims to maintain capital stability through limited exposure to interest rate movements and credit management.

The Fund invests in short-term and medium-term securities that are investment grade rated. The investment manager may also use derivatives for portfolio positioning and for managing market risk.

In addition to satisfying our comprehensive investment process, securities considered for the Fund must satisfy criteria documented in our Sustainability Policy ("Sustainability Policy") maintained by our Sustainability Advisory Committee ('Committee').

The Sustainability Policy contains principles which form the basis of a 'sustainability screen' to determine an investment universe of security issuers. The Committee has appointed an independent external research provider (Adviser) to monitor and rank eligible security issuers.

In ranking security issuers the Adviser considers factors including:

- Environmental effects of the issuer;
- Social consequences of their business; and
- Quality of Governance.

The Adviser's ranking forms the basis on which the Committee determines if a security may be included in the investible universe of the Fund.

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<sup>1</sup> Bloomberg Finance L.P. and its affiliates (collectively, "Bloomberg") do not approve or endorse this material and disclaim all liability for any loss or damage of any kind arising out the use of all or any part of this material.

## Key Features

Minimum investment requirements		
Minimum initial investment amount	\$20,000	Further information is outlined in the section 'Making investments and withdrawals' from page 5.
Minimum additional investment amount	5,000	
Minimum withdrawal amount	\$5,000	
Minimum balance	\$20,000	
Fees and other costs		
Establishment fee	Nil	Further information is outlined in the section 'Fees and other costs' from page 7.
Contribution fee	Nil	
Withdrawal fee	Nil	
Exit fee	Nil	
Management Fee	0.30%	
Reporting		
Account statement	Annually	Further information is outlined in the section 'Additional information' from page 9.
Distributions	Monthly	
Tax statement	Annually	
Confirmations	Following investments and withdrawals	
Performance	Full information relating to the Fund's performance can be accessed on our website at: <a href="http://australianunity.com.au/wealth/">australianunity.com.au/wealth/</a>  The website includes information on the Fund's returns over a period of time. While it is relevant information, you should not rely on past performance as an indicator of future performance.	
Annual Report	Available on our website. You can elect to have an Annual Report sent to you.	



#### 4. Risk factors

Risk generally refers to the variability and volatility of an investment return and the likelihood of incurring a loss on your investment.

All investments come with a degree of risk. You will need to determine how much risk you are able or willing to tolerate. The main risks of investing include a decrease in the value of your investment, a fluctuation or a decrease in the amount of income generated from your investment, or a lower than expected rate of return.

These risks can arise from various circumstances, including:

- Changes to government policies relating to tax or economics that may have adverse impacts on investment markets or the tax treatment of investment returns; and
- Changes to social, economic (e.g. inflation and interest rates), political, commercial and technological environments or to market sentiment, that may make certain investments less attractive (market risk).

It is commonly accepted that there is a relationship between the level of return generated by an investment and its level of risk. The spectrum below shows the five main types of investments according to their relationship between risk and return for you to consider.

Cash	Fixed Interest/ Mortgages	Property	Equities
<----->			
Lower risk, but normally a lower return over a longer term		Higher risk, but normally a higher return over a longer term	

#### How we manage risk

We are unable to eliminate all investment risks, but we do analyse, manage and aim to reduce the impact of risks through the use of carefully considered investment guidelines. Other risks of investing may apply and you should seek appropriate advice before investing.

#### Particular risks relevant to the Fund

##### Derivatives risk

A derivative is a financial instrument which derives its value from another source, such as a share. The main types of derivatives are options, futures and swaps. The investment manager may seek to utilise derivatives for portfolio positioning and for managing market risk. Derivatives will not be utilised for speculative purposes.

Derivatives can expose a trust to risks such as market risk (the risk that the value of the derivative will fluctuate due to movement in the price of the underlying security, index or financial obligation), basis risk (the risk where the value of the derivative moves independently from the value of the underlying security, index or financial obligation) and counterparty risk (the risk of loss arising from the failure of another party to meet contractual obligations).

#### Liquidity risk

Liquidity relates to how quickly you can access your money from an investment. Investments in direct property, for example, are generally less liquid than cash, due to the time it takes to sell property. Similarly, securities of smaller issuers may be less liquid than larger issuers such as government. This is a risk in all market conditions, however, especially in falling markets.

The Fund holds a certain amount of cash and other liquid assets to enable you to access your money in a relatively short amount of time. However, if the level of withdrawals exceeds the available liquid assets, it may take longer for you to access your money or the Fund may lose value from selling assets at an inopportune time.

#### Fixed interest risk

There is a risk that an issuer of a fixed interest security may not be able to make interest payments or to repay the principal, which may reduce the value of your investment and level of income. Changes in interest rates or changes to the credit-worthiness of issuers will also impact the value of your fixed interest investments.

As fixed interest securities are not generally traded on an exchange (like equities), in adverse market conditions, these securities may become less liquid than under normal circumstances. This may impact on the performance of the Fund, and it may take longer for you to withdraw your money.

## 5. Investing and withdrawing

### Investing

This table explains how to make an investment in the Fund. The Application Form is attached to this IM

	What you need to send us	Minimum <sup>1</sup>	Cut off times	Important information
Initial investment	A completed application form <b>and</b> a cheque or completed direct debit details.	\$20,000	The application form (and cheque if applicable) must be received by 3:00pm at our Melbourne office on a Melbourne business day for you to receive the application price effective for that day. Otherwise, you will receive the application price effective the next business day.	Review your application before you sign it, as incomplete applications may not be accepted.
Additional investment(s)	Provide us with appropriate written instructions	\$5,000		

1. We reserve the right to vary minimum investment amounts and to accept or reject any investment (in whole or in part) at our discretion without explanation.

### Suspension of applications

In exceptional circumstances, where it is considered to be in the best interest of investors, the processing of all applications may be suspended. If this occurs, your application request will be processed using the next available unit price.

### Withdrawing

This table explains what is required to make a withdrawal.

	What you need to send us	Minimum <sup>2</sup>	Cut off times	Important information
Withdrawals <sup>1</sup>	Written request (signed by the appropriate signatories) and your Australian financial institution account details.	\$5,000	Your written request must be received by 3:00pm at our Melbourne office on a Melbourne business day for you to receive the withdrawal price effective for that day. Otherwise, you will receive the withdrawal price effective next Melbourne business day.	Withdrawal proceeds will only be paid to a nominated Australian financial institution account. Cheque withdrawals and third party payments are not available. Incomplete withdrawal requests may not be accepted.

1. Withdrawals are generally processed within five business days although under the Constitution we have a longer period to satisfy withdrawal requests.

2. We reserve the right to vary minimum withdrawal amounts and to accept or reject any withdrawal requests (in whole or in part) at our discretion. If your withdrawal causes your account balance to fall below the minimum, it may be treated as a full withdrawal.

### Minimum balance

The minimum account balance is \$20,000. If the current value of your account is below the minimum balance required, AUFM may withdraw your units and pay you the proceeds.

### Unit prices

Unit prices are generally calculated daily. The unit price is calculated by taking the value of the Fund's assets, and deducting the liabilities. The resulting value is then divided by the total number of units issued by the Fund.

The Responsible Entity may apply a buy/sell spread at its discretion. Both the application and withdrawal price are calculated by taking into account any applicable buy/sell spread. The buy/sell spread is a percentage amount applied to the unit price. It ensures that there is an equitable application of costs of buying and selling assets to investors entering or exiting the Fund.

There is currently no buy or sell spread.

### Distributions

Generally, any distributions of net income are paid after the end of the Fund's distribution period. Distributions are generally paid within 21 business days of the end of the distribution period. The Fund aims to distribute on a monthly basis. The amount of distribution income paid to you is based on the number of units you hold at the end of each distribution period. The distribution policy will be aligned to the ongoing earning capacity of the Fund.

### Payment of your distributions

- Unless you request otherwise, distributions will be reinvested as additional units in the Fund. The distribution reinvestment price is the unit price at the end of the distribution period less the cents per unit distribution payable.
- You can have your distribution paid directly to an account held at an Australian financial institution. If you wish to have the distribution paid to you, complete Step [6] of the Application Form and provide your bank account details. If you do not provide bank account details then your distributions will be automatically reinvested.

### Cooling off

The cooling off period does not apply to Wholesale Clients.

## 6. Fees and costs

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your account, from the returns on your investment or from the Fund's assets as a whole. Taxes are set out in another part of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

Type of Fee or Cost		AMOUNT
Fees when your money moves in or out of the Fund.		
Establishment fee:		Nil
Contribution fee:		Nil
Withdrawal fee:		Nil
Termination fee		Nil
Exit fee:		Nil
<b>Management Costs<sup>1</sup></b>		
The fees and costs for managing your investment	0.30%pa	<p>The Management Cost comprises of:</p> <ul style="list-style-type: none"><li>• A Management fee is calculated and accrued daily but paid monthly in arrears from the Fund.</li><li>• Estimated indirect cost of 0.00% of the gross asset value of the Fund<sup>2</sup>.</li><li>• Estimated recoverable expense of 0.00% of the gross asset value of the Fund.</li><li>• Any costs recoverable for the Fund</li></ul>

1. These fees may be negotiated for investors who qualify as a 'wholesale client' (as defined in the Corporations Act 2001). Refer to 'Wholesale Clients' in Section 7 of the Additional Information Document.

2. Refer to 'Indirect costs' below for more information on the Fund's indirect costs.

Other service fees, such as an advice fee, may apply if you have a financial adviser. Refer to 'Payments to financial advisers and intermediaries' section for more information.



### Example of annual fees and costs

This table gives an example of how the fees and costs in the Fund can affect your investment over a 1 year period. You should use this table to compare this product with other managed investment products.

<b>EXAMPLE – Australian Unity Sustainability Enhanced Cash Fund</b>		<b>BALANCE OF \$20,000 WITH TOTAL CONTRIBUTION OF \$5,000 DURING YEAR</b>
Contribution Fees	Nil	For every \$5,000 you put in, you will be charged \$0
<b>PLUS</b> Management Costs	0.30% p.a.	<b>And</b> , for every \$20,000 you have in the Fund you will be charged \$60.00 each year.
<b>EQUALS</b> Cost of Fund		If you had an investment of \$20,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of :  \$60.00 <sup>1,2</sup>  What it costs you will depend on the investment option you choose and the fees you negotiate.

1 This example assumes that the contribution of \$5,000 is made at the end of the year, and therefore no management costs for the contribution have been included.

2 A buy/sell spread may apply to investments in and out of the Fund (see ‘Buy and sell spreads and estimated transactional and operational costs’ in Section 5 of the Investing and withdrawing).

Other service fees, such as an advice fee, may apply. Refer to ‘Payments to financial advisers and intermediaries’ section for more information. The Indirect Cost Ratio (‘ICR’) is based on the Fund’s net assets for the period 1 July 2017 to 30 June 2018 and Management Cost of 0.20%.

### Investment related expenses

We are entitled to reimbursement for all investment related expenses we may incur in implementing the Fund investment strategy.

### Indirect costs

Indirect costs are amounts that the Responsible Entity knows, or estimates, will reduce a Fund’s returns. The costs are paid from a Fund’s assets, or the assets of interposed vehicles in which a Fund may invest from time to time. Typically, an interposed vehicle will be another Fund in which the Fund has invested.

The costs may include reasonable estimates of:

- Fees charged by an interposed vehicle, including management fees, expense recoveries and performance related fees; and
- If applicable, the costs of investing in over-the-counter (OTC) derivatives (incurred either by a Fund or an interposed vehicle in which a Fund invests), which may be used by a Fund to gain economic exposure to assets.

### Abnormal operating expenses

We are entitled to reimbursement for, or have the Fund pay, all expenses which are due to abnormal events such as the cost of running investor meetings. These expenses are infrequent and are paid out of the Fund. Any costs of borrowing (if any), including the interest expense may also be reimbursed.

### Costs associated with transacting on your account

You may also incur costs directly associated with transactions made on your account, such as government taxes, stamp duty and bank fees. These costs will be directly deducted from your account by reducing the

number of units you hold within the Fund. We are unable to estimate these costs until they are incurred.

### Goods and Services Tax (GST)

Fees and charges set out in this IM, unless otherwise stated, are inclusive of GST less reduced input tax credits (including approximate reduced input tax credits) that the Fund is entitled to claim.

### Fee changes

Fees may increase or decrease for many reasons, including changes in the competitive, industry and regulatory environments or simply from changes in costs. Subject to the Constitution we may change the fees by giving investors 30 days prior written notice of any proposed change.

### Wholesale Clients

From time to time, we may rebate some of our fees (or issue units in the Fund) to Wholesale Clients and/or Sophisticated Investors as defined in Section 761GA of the Corporations Act or to employees of the Responsible Entity and related entities so that they pay reduced fees. We do not enter into individual fee arrangements with other investors.

### Payments to financial advisers and intermediaries

The Corporations Act 2001 contains provisions which regulate, and in some cases prohibit, payment to financial advisers and intermediaries by product issuers. Any arrangement by us to make payments or provide incentives to financial advisers and intermediaries will be entered into in compliance with the legislation.

### Payments to your financial adviser

You can choose to make payments to your financial adviser through an ‘advice fee’ from your account.

## 7. Additional important information

### Australian taxation

Investing in a registered managed investment scheme is likely to have tax consequences. Taxation law is complex and its application is dependent on your individual circumstances. We recommend that you seek independent professional tax advice about how it applies in your specific circumstances.

The following summary is intended for Australian resident investors and generally applies to investors who hold their investment for the purpose of realising a long-term return (that is, hold their investment on capital account for tax purposes). This summary does not consider the tax implications for those investors who hold their investment in the Fund on revenue account, as an isolated investment made with profit making intent or as trading stock. It is based on our interpretation of the current Australian tax laws at the date of publication of this document, including applicable case law and published guidance by the Australian Taxation Office, which may be subject to change.

### While you hold your investment

The fund may elect to be an Attribution Managed Investment Trust ('AMIT') for tax purposes from the 2019 income year.

The Fund itself should not pay tax on the basis that it will attribute trust components to investors each financial year on a fair and reasonable basis.

You will need to include in your income tax return your share of the Fund's taxable income and capital gains for each financial year.

This applies regardless of whether the distribution is received in cash during that income year or a later year, and may include amounts that have been reinvested.

To assist you to complete your tax return, you will receive an annual tax statement from us. This statement will provide you with the components to be included in your tax return.

The sum of these components may differ to the amount of cash distribution you receive.

Tax losses (if any) generated by the Fund cannot be passed onto investors. However, provided specific requirements are satisfied, the Fund should be able to carry forward tax losses, offsetting them against income generated in a later income year.

### Dividends

Where the Fund receives franked distributions in relation to investments in Australian equities, you may receive as part of your distribution franking credits (subject to relevant franking credit integrity measures, such as the 45-day holding period rule). These franking credits will not represent part of your cash receipts but will need to be included in your tax return as part of your taxable income.

Depending on your individual circumstances, these may be available to offset your tax liability or be paid as a refund.

### Foreign income

Where the Fund derives foreign sourced income including dividends from foreign companies, Australian tax resident investors may be able to claim a Foreign Income Tax Offset ('FITO') against their Australian income tax liability in respect of their share of any foreign tax paid on that income. FITO's not utilised in the income year in which they are derived will be forfeited and cannot be carried forward to a later year.

### Capital gains

Where the Fund derives net capital gains to which you become entitled, you may need to include these amounts in your assessable income. Investors will generally be required to double any discounted capital gains. A capital gains tax ('CGT') discount may then be available for some investors, as outlined below.

### When you withdraw

When you fully or partially withdraw or redeem your investment in the Fund, you are treated as having disposed of your investment in the Fund. As a result, any net gain derived on disposal may be included in your taxable income under the CGT provisions. This may include where you move between Funds or transfer your units in a particular Fund to another investor.

An investor will make a capital gain in respect of the disposal of its investment to the extent that the capital proceeds attributable to the disposal exceed the investor's cost base. Alternatively, an investor will make a capital loss in respect of the disposal of its investment to the extent that the capital proceeds attributable to the disposal of the investment are less than the CGT reduced cost base in that investment.

In determining the cost base or reduced cost base of your investment in the Fund, you will need to take into account any returns of capital and in circumstances where the amount of cash distribution is more than your share of the Fund's taxable income in an income year, your CGT cost base of the investment in the Fund should decrease by the difference ('AMIT cost base net amount – excess'). These amounts may have the effect of increasing your capital gain or decreasing your capital loss.

In addition, in circumstances where the amount of cash distribution is less than your share of the Fund's taxable income in an income year, your CGT cost base of the investment in the Fund should increase by the difference ('AMIT cost base net amount – shortfall'). This amount should have the effect of decreasing your capital gain or increasing your capital loss upon disposal of your investment.

The annual tax statement you receive from the Fund will state the amounts that the Responsible Entity reasonably estimates to be the AMIT cost base net amount – excess and the AMIT cost base net amount – shortfall.

Any net capital loss resulting from the disposal of your investment may be able to be used to reduce capital gains derived in that or future income years.

Investors that are individuals and trusts may be entitled to a CGT discount that reduces their capital gains by 50% where they have held their investment for more than 12 months. Investors that are complying superannuation funds may be entitled to a 33.33% reduction of their CGT liability. No such discount is available to corporate investors.

### **Non-residents**

This summary does not consider the Australian income tax implications for non-resident investors. However, it is noted that the Australian tax law imposes obligations on the Fund to withhold tax on distributions paid to non-residents for Australian tax purposes.

If you are not an Australian resident for tax purposes, withholding tax will be deducted from your distributions at the prescribed rates. The rates may vary according to the components of the distribution and the country in which you reside.

### **Tax File Number withholding tax**

If you are an Australian resident, you may choose whether or not to provide a Tax File Number or an Australian Business Number. If neither is quoted and no relevant exemption information is provided, we are required to withhold tax on your income distributions at the highest marginal tax rate, plus levies.

### **Goods and Services Tax ('GST')**

The acquisition, redemption and transfer of units in the Fund should not be subject to GST. Distributions made by the Fund should also not give rise to any GST consequences.

### **Australian Tax Reform**

Australia is in the process of ongoing taxation reform. There is considerable uncertainty as to the breadth and ultimate impact of the reforms. The Responsible Entity will continue to monitor the tax reform process and its impact on the Fund. It is an investor's responsibility to monitor tax reform developments that may impact on their investment in the Fund.

### **Automatic Exchange of Information**

We intend to meet any requirements imposed on the Fund under Australian legislation designed to give effect to the 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, we 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 adviser to discuss the impact of these AEOI regimes may have on you.

### **The Constitution**

The Fund is a registered managed investment scheme governed both by both a Constitution and a Compliance Plan.

The Constitution provides the framework for its operation and together with the Corporations Act and other laws, sets out our relationship with you. Some of the provisions of the Constitution are discussed in this IM. We are not liable for any loss unless we fail to comply with our duties under the Corporations Act. You can inspect a copy of the Constitution at our registered office at any time between 9.00am and 5.00pm (EST) Monday to Friday (excluding Melbourne public holidays).

### **Terminating the Fund**

The Fund may be terminated at any time subject to the Constitution and the Corporations Act.

### **Powers and duties of the Responsible Entity**

AUFM as Responsible Entity must act in accordance with the Constitution and the Corporations Act. The Responsible Entity's role is to set the investment policy in relation to the Fund and carry out the general administration and operation of the Fund. Legal title to the assets is held by a custodian on behalf of the Responsible Entity.

### **Payments to third parties**

AUFM may pay a fee to a third party for distribution services. Third parties may include your adviser and other intermediaries. Any fee paid to third parties for distribution services will be paid out of the Management Fee AUFM receives for managing the Fund and will not be deducted from your investment nor will it impact the returns you may receive.

### **Authorised investments**

A broad range of investments is permitted in the Fund. The Fund may gain exposure to certain assets by investing through other investment vehicles including those managed by a related entity. These investment vehicles may include investment companies, registered managed investment schemes and other unregistered schemes.

The investment manager will use derivatives in the management of the Fund, but will not use derivatives for gearing purposes or speculative activities.

### **Borrowing**

The Responsible Entity is permitted to borrow money for the purposes of the Fund and to grant security over the Fund's assets. The Responsible Entity only intends to borrow to meet short-term needs.

### **Related party transactions and conflicts of interest**

All transactions we enter into in relation to the Fund, including those with related parties are on arm's length commercial terms. Australian Unity Group entities may provide registry, accounting, asset management and tax services to the Fund for fees charged at a commercial rate.

Policies and guidelines are in place to manage the risk of any actual or perceived conflict of interest as a result of a related party transaction. Related party transactions with Australian Unity Group entities are reviewed and approved by senior management with clearly identified policies and guidelines.

Where the Fund invests in other funds managed by us  
The Fund may invest in other funds managed by us. Where this occurs, management fees are not taken from each fund. Instead, our management fees will be adjusted to reflect the Fund's fees described on page 7 of this IM.

### **Labour standards or environmental, social or ethical considerations**

Australian Unity Sustainable Enhanced Cash Fund assesses and takes into account labour standards, and environmental, social and ethical considerations when undertaking its qualitative analysis of prospective investments for the portfolio.

These considerations are outlined in the Sustainability Policy, which is available (free of charge) by contacting us at [investments@australianunity.com.au](mailto:investments@australianunity.com.au) or calling 13 29 39.

### **Dispute resolution**

We take complaints seriously and aim to resolve them as quickly as possible. If you would like to make a complaint you can call us on 13 29 39, email us at [investments@australianunity.com.au](mailto:investments@australianunity.com.au) or write to us at the following address:

### **Manager – Client Services**

Australian Unity Wealth  
114 Albert Road  
South Melbourne VIC 3205

We will promptly acknowledge your complaint generally within 10 business days, investigate it and decide in a timely manner what action needs to be taken. We will notify you of our decision within 45 days after receipt of the complaint, together with any remedies that are available, or other avenues of appeal against the decision.

### **Keeping in touch**

We will keep in touch by sending you:

- a statement confirming your initial application;
- a confirmation statement after each additional investment;
- an account statement each quarter;
- a tax report showing full taxation details (required to complete tax returns); and other reports that may be agreed from time-to-time.

### **Contact details**

If you would like to contact us directly, you can at our registered office:

Australian Unity Wealth  
114 Albert Road  
South Melbourne VIC 3205  
Telephone: 13 29 39

Email: [investments@australianunity.com.au](mailto:investments@australianunity.com.au)  
Website: [australianunity.com.au/wealth](http://australianunity.com.au/wealth)

# Application Form

10 December 2018



## Australian Unity Sustainable Enhanced Cash Fund

**This Application Form is for Sophisticated and Institutional Investors (as described by the Corporations Act Cth) only.**

### New and additional investments

- Please use **BLOCK** letters and a black or blue pen to complete this Application Form.
- Please indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- For further information on completing the Application Form please refer to page 12.
- A reference to 'Responsible Entity' includes AUFM and/or AUPL (as relevant).
- A reference to 'Fund' includes a fund or trust offered by the Responsible Entity.
- You may also be required to provide information and identification documents in relation to your Beneficial Owners and Common Reporting Standard requirements. Refer to "Non-Individual Entities – Your Beneficial Owners" and Automatic Exchange of Information ('AEOI') on pages 12 and 13 to assess whether you are required to include a 'Beneficial Owner Information Form' and/or Tax Residency Information Form with your Application Form.

Office use only

### Step 1 Account details

**New investor:** Are you a new investor with Australian Unity?

☐ Yes - Go to **Step 2** and complete all details ☐ No - See below

**Existing investor:** Is this investment to be in the same name?

☐ No - Go to **Step 2** and complete all details ☐ Yes - Please specify your existing account number and account name

Account number

Account name

Investor TFN

or TFN exemption\*

\* If exempt, please specify reason.

### Step 2 Investor details

#### Part A

What type of account are you opening? (Please indicate using an "X")

- Are you a
- ☐ Company ☐ Superannuation Fund ☐ Trust ☐ Partnership - Corporate
- ☐ Institutional Investor
- ☐ Sophisticated investor (as described in the Corporations Act 2001 Cth)

*Sophisticated investors must provide certification of investor status from a qualified accountant or other person prescribed under the Corporations Act 2001 Cth.*

☐ Other - please specify:



Please complete all sections below that are relevant to your investor type. Note that all fields that apply to your account type are mandatory.

**Please note:** If you wish to invest for an Association, Co-Operative or Government Body, please call us on 13 29 39 for details of the additional information we may require from you.

#### Investor 1 Individual/Joint/Partnership – Individual

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Date of birth	<input type="text"/>
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Occupation	<input type="text"/>		
Email	<input type="text"/>		
TFN	<input type="text"/>	or TFN exemption*	<input type="text"/>
* If exempt, please specify reason. If due to pension or allowance, please state full name of benefit (e.g. Age Pension)			
Country of residence for tax purposes (if outside Australia)	<input type="text"/>		
Are you a US citizen or US tax resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number (TIN)	<input type="text"/>
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Please identify the source of your investable assets or wealth	<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Business activity
	<input type="checkbox"/> Financial investments	<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other (please specify)
<input type="text"/>			

#### Investor 1 Residential address (not a P.O. Box)

Unit	<input type="text"/>	Street number	<input type="text"/>
Street name	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
Postcode	<input type="text"/>	Country (if not Australia)	<input type="text"/>

#### Investor 2 Individual/Joint/Partnership – Individual

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Date of birth	<input type="text"/>
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Occupation	<input type="text"/>		
Email	<input type="text"/>		
TFN	<input type="text"/>	or TFN exemption*	<input type="text"/>
* If exempt, please specify reason. If due to pension or allowance, please state full name of benefit (e.g. Age Pension)			
Country of residence for tax purposes (if outside Australia)	<input type="text"/>		
Are you a US citizen or US tax resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number (TIN)	<input type="text"/>
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Please identify the source of your investable assets or wealth	<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Business activity
	<input type="checkbox"/> Financial investments	<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other (please specify)
<input type="text"/>			

## Investor 2 Residential address (not a P.O. Box)

Unit	<input type="text"/>	Street number	<input type="text"/>
Street name	<input type="text"/>		
Suburb	<input type="text"/>		
Postcode	<input type="text"/>	Country (if not Australia)	<input type="text"/>

### Superannuation fund

Are you a complying superannuation fund, an exempt public sector superannuation scheme, an approved deposit fund or a pooled superannuation trust?

**Please refer to [superfundlookup.gov.au](http://superfundlookup.gov.au) to confirm the complying status of your superannuation fund.**

<input type="checkbox"/> Yes	<input type="checkbox"/> No – You will need to complete the FATCA section contained in <b>Step 10</b> of this Application Form.		
Name of entity	<input type="text"/>		
ARBN or ABN	<input type="text"/>		
TFN	<input type="text"/>	or TFN exemption*	<input type="text"/>
<small>* If exempt, please specify reason.</small>			
Name of Custodian or Trustee	<input type="text"/>		
Country of residence for tax purposes (if outside Australia)	<input type="text"/>		
Country of Incorporation or creation	<input type="text"/>		
Contact person	<input type="text"/>		
Email	<input type="text"/>		
Please identify the source of your investable assets or wealth	<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Business activity
	<input type="checkbox"/> Financial investments	<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other (please specify)
<input type="text"/>			

### Company/Trust/Estate/Partnership – Corporate

If you are applying as a Partnership - Corporate, please call us on 13 29 39 before you complete this section.

Name of entity	<input type="text"/>		
ARBN or ABN	<input type="text"/>		
TFN	<input type="text"/>	or TFN exemption*	<input type="text"/>
<small>* If exempt, please specify reason.</small>			
Name of Custodian or Trustee (if applicable)	<input type="text"/>		
Country of residence for tax purposes (if outside Australia)	<input type="text"/>		
Country of Incorporation or creation	<input type="text"/>		
Contact person	<input type="text"/>		
Email	<input type="text"/>		
Please identify the source of your investable assets or wealth	<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Business activity
	<input type="checkbox"/> Financial investments	<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other (please specify)
<input type="text"/>			
Nature of business	<input type="text"/>		

**Registered business address (not a P.O. Box)**

Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Street name	<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"/> <input type="text"/> <input type="text"/>	Country (if not Australia)	<input type="text"/>

**Company/Corporate trustee/Executor (if applicable)/Partnership - Corporate**

\*Individuals signing this Application Form must confirm their names and PEP status below. If you are a domestic proprietary company or a foreign company please provide the names and PEP status of all directors. If you are applying as a Corporate Partnership or more than four directors exist for a proprietary company or a foreign company, please call us on 13 29 39 before you complete this Application Form.

Director 1's full name*	<input type="text"/>		
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <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"/>

Director 2's full name*	<input type="text"/>		
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <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"/>

Director 3's full name*	<input type="text"/>		
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <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"/>

Director 4's full name*	<input type="text"/>		
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <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"/>

### Individual trustee/Individual executor (if applicable)

\* If more than four individual trustees exist for the trust, please call us on 13 29 39.

Trustee 1's full name*			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<hr/>			
Trustee 2's full name*			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<hr/>			
Trustee 3's full name*			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<hr/>			
Trustee 4's full name*			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

### Trust beneficiary details

\* Please specify the beneficiaries of the trust. If more than four individual beneficiaries exist for the trust, please call us on 13 29 39 before you complete this Application Form.

Beneficiary 1's full name*			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<hr/>			
Beneficiary 2's full name*			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<hr/>			
Beneficiary 3's full name*			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<hr/>			
Beneficiary 4's full name*			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Are you a US Citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number ('TIN') <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

## Part B

Are any above named individuals or entities resident of a country for tax purposes other than Australia? ☐ Yes ☐ No

If you answered Yes above, please complete the Tax Residency Information Form, available on [australianunity.com.au/wealth/forms-and-downloads](http://australianunity.com.au/wealth/forms-and-downloads)

### Step 3 Mailing address

☐ Same residential/registered business address previously stated. Otherwise complete mailing address details below:

Unit     Street number      P.O. Box.       
Street name   
Suburb  State     
Postcode     Country (if not Australia)

### Step 4 Contact details

Contact name   
Phone (after hours)   -     -     Phone (business hours)   -     -      
Mobile     -     Facsimile   -     -      
Email

### Step 5 Investment details

#### Initial contribution

Please specify your initial contribution amount below.

Investment amount \$   ,     ,     .

#### Direct debit request for investments to your account

If you would like us to deduct your investment directly from your nominated Australian financial institution account, please complete the section below.

☐ Initial investment by direct debit to be deducted from my account at time of application.

Providing your nominated Australian financial institution account details means that you authorise the use of this information for all future deposit transaction requests that you initiate.

Name of Australian financial institution   
Name of account holder(s)   
Branch name   
Branch number (BSB)    -    Account number

- I/We request Australian Unity User ID 063678 to debit funds from my/our nominated Australian financial institution account according to details specified on the previous page.
- I/We have read and understood the Australian Unity Direct Debit Request ('DDR') Service Agreement.

All account signatories must sign below.



Signature of Australian financial institution account holder  
or company officer

X

Surname

Given name(s)

Date //

Signature of Australian financial institution account holder  
or company officer

X

Surname

Given name(s)

Date //

## Step 6 Payments from your investment

### Distributions

How would you like your distributions to be paid?

☐ Reinvested ☐ Credited to my nominated Australian financial institution account (details provided below)

If left blank or no banking details are provided below, then your distributions will automatically be reinvested.

### Your Australian financial institution account details (for distributions and withdrawals)

**You must be named on the Australian financial institution account for a payment to be made into that nominated account.**

☐ Use banking details previously provided in **Step 5**.

Providing your nominated Australian financial institution account details means that you authorise the use of this information for all future payment transaction requests that you initiate.

Name of Australian Financial institution   
Name of account holder(s)   
Branch name   
Branch number (BSB) - Account number

## Step 7 Adviser arrangements (Adviser use only)

If you are an existing adviser with us, please provide your name, Australian Unity (‘AU’) adviser code and affix your adviser stamp. Otherwise, please complete all details below.

Adviser's business name   
Adviser's title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss  
Adviser's surname   
Adviser's given name(s)   
Telephone - Facsimile -  
Mobile -  
Email   
Dealer Group/Licensee   
AU Adviser Code  AFS Licence No

### Adviser mailing address

Unit	<input type="text"/>	Street number	<input type="text"/>	P.O. Box	<input type="text"/>
Street name	<input type="text"/>				
Suburb	<input type="text"/>			State	<input type="text"/>
Postcode	<input type="text"/>	Country (if not Australia)	<input type="text"/>		
Adviser stamp	<input type="text"/>				

### Investor identity verification declaration

I certify in accordance with the FSC/FPA Industry Guidance Note 24 ('GN 24'), that I have:  
(Mark the appropriate box with an 'X')

- ☐ 1. Collected, verified and retained the appropriate customer identification documentation to confirm the identity of all individuals/investors with this application to meet my obligations in respect of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 ('AML/CTF laws') and agree to provide access to these records as required.
- OR
- ☐ 2. Attached a copy of the industry 'Customer Identification Form' which confirms that I have sighted and verified all of the documentation required to identify a customer under AML/CTF laws.
- OR
- ☐ 3. Attached a copy of the source documents from which I have identified the customer as required by the AML/CTF laws.

If no box is marked, I agree that Option 1 applies.

In addition, as the Investor's financial adviser, I warrant and represent to AU that I, as applicable:

- have followed and complied with GN 24 and any other applicable AML/CTF laws in identifying and verifying all individuals/investors with this application;
- will continue to comply with GN 24;
- will provide, upon request, original identification and verification records and details of the identification procedures adopted;
- have kept a record of the investor's identification and verification and will retain these for a period of seven years after the investor/adviser relationship has ended;
- will if requested update and re-verify the investor and provide any other additional information regarding the investor;
- will not knowingly do anything to cause AU to breach AML/CTF laws and will notify AU if I become aware of anything that would cause AU to breach AML/CTF laws; and
- confirm that the details provided in any identification and verification records are true and correct.

Please note, AU reserves the right to reject any applicable GN 24 form attached to this Application Form for whatever reason (for example, if it has been incorrectly completed).

Adviser signature

Date

### Step 8 Statements

Your tax and distribution statements can be accessed from our website at [australianunity.com.au/wealth](http://australianunity.com.au/wealth)

If you wish to access your statements online and receive an email alert to notify you when your statements are available, please provide your email address at **Step 2** and indicate using an 'X' ☐

### Step 9 Annual report

The Annual Report will be available from our website at [australianunity.com.au/wealth](http://australianunity.com.au/wealth)

If you wish to receive a printed copy of the Annual Report, please indicate using an 'X' ☐

Step 10

US Foreign Account Tax Compliance Act (‘FATCA’) Questionnaire

To be completed by all ‘non-individual’ account types other than complying superannuation funds\*

\* Complying superannuation funds, exempt public sector superannuation schemes, approved deposit funds or pooled superannuation trusts do not need to complete this section.

1. Are you a US Company<sup>†</sup>, US Trust<sup>‡</sup>, or US Partnership<sup>^</sup>?

<sup>†</sup>US Company - A company organised in or under the laws of the United States.  
<sup>‡</sup>US Trust - A trust under the authority of United States courts and the substantial decisions are controlled by a US citizen or resident.  
<sup>^</sup>US Partnership - A partnership organised in or under the laws of the United States.

☐ Yes (Please go to question 1.1) ☐ No (Please go to question 2)

1.1 Are you an exempt payee for US tax purposes?

☐ Yes ☐ No - If No, please provide your Taxpayer Identification Number (TIN)

If you have completed question 1.1, this section is complete.

2. Are you an Australian Financial Institution (‘AFI’) or Other Partner Jurisdiction Financial Institution (‘FI’)?

In answering this question, it is anticipated that AFIs and FIs will have an awareness of the FATCA regime and should be able to complete this question. All other entities should answer ‘No’.

☐ Yes (Please go to question 2.1) ☐ No (Please go to question 3)

2.1 Please provide your Global Intermediary Identification Number (‘GIIN’), if applicable

If you do not have a GIIN, please provide your FATCA status:

☐ Non-reporting IGA FFI ☐ Exempt Beneficial Owner ☐ Non-participating FFI  
☐ Deemed Compliant FFI ☐ Excepted FFI ☐ GIIN applied for but not yet issued

If you have completed question 2.1, this section is complete.

3. Do any of the following apply to you? (tick all that apply)

☐ Less than 50% of our income in the previous financial year is passive income<sup>#</sup>

<sup>#</sup>Passive Income – includes rental income and income not generated from active participation, such as interest, dividends, trust distributions or royalties.

☐ Less than 50% of our assets held in the previous financial year produce passive income<sup>#</sup>  
☐ Our stock is regularly traded on an established securities market or more than 50% of our stock is controlled by a non financial entity regularly traded on an established securities market  
☐ Our entity is a government body, agency or instrumentality  
☐ Our entity is exempt from tax in our jurisdiction or residence - if ticked, why?

**Please note:** if you have not selected any of the checkboxes in question 3 above, you will need to complete the ‘Beneficial Owner Information Form’, which is available on our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by calling our Investor Services team on 13 29 39.

## Step 11 Declarations and investor signature(s)

I/We agree and acknowledge:

- to be bound by the terms and conditions of the relevant offer document (if applicable); and in the relevant Fund's Constitution (as amended from time to time);
- to be bound by the terms and conditions of the Direct Debit Request Service Agreement attached to this form, where I have opted to use the Direct Debit Service;
- that none of the entities mentioned throughout the relevant offer document (if applicable) and the Application Form guarantee the performance of the Fund(s), payment of interest or any return of capital;
- that monies invested in the relevant Fund(s) do not represent investments in any member of the Australian Unity Group of companies;
- that monies invested in the relevant Fund(s) is subject to investment risk including possible delays in repayment, loss of income or principal invested;
- having read and understood the relevant offer document (if applicable), and where the documents have been obtained through electronic means, then I/we declare that I/we received a printout which comprised the whole relevant offer document (if applicable) before making an application for units/securities in the Fund(s);
- I agree to be contacted by Australian Unity Limited (AUL) to receive further information about AUL's services, products and news. AUL respects your privacy and complies with all applicable privacy laws including the Privacy Act 1988 (Cth) and the Australian Privacy Principles as stated in our Privacy Policy. To be removed from our email distribution list, please phone 13 29 39;
- that the Responsible Entity may give information relating to my/our account and investment in that account to my/our adviser whose stamp appears on the Application Form;
- that if this application is signed under a Power of Attorney, the Attorney verifies that no notice of revocation of that power has been received at the date of completing this application;
- for all account types other than individual and joint accounts, that the application is signed in accordance with the governing rules and/or constituent documents;
- that all of the information provided in this Application Form is complete and accurate to the best of my/our ability/abilities;
- that I/we will provide any supporting or additional information which might be required in order to process this application, or subsequently, as a consequence of my holding of units/securities in the applicable Fund;
- that I/we have no reason to suspect that the monies used to fund this application, is or will be derived from or related to any money laundering, terrorism financing or other illegal activities;
- that the information provided for meeting Automatic Exchange of Information (AEOI) requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order to comply with obligations under Australian legislation designed to give effect AEOI which includes Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) regimes;
- that by providing my/our email address at Step 4, the Responsible Entity may use this address to provide me/us, where permitted by law or regulation, with information via email about my/our investment and the Fund(s), including to satisfy any continuous disclosure requirements. To alter the communication method, please contact us on 13 29 39;
- that my/our personal information will be collected, used and disclosed by Australian Unity in accordance with its Privacy Policy and in accordance with the law; and
- that I/we make this investment as an institutional/sophisticated investor and qualify as such in accordance with the Corporations Act Cth definition and requirements.

## Who signs the application form?

If the account is held for one or more <b>individuals</b>	THEN	those individuals sign.
If the account is held for a <b>partnership</b>	THEN	all partners or those authorised to sign on behalf of the partnership.
If the account is held for a <b>company</b> or <b>corporate partnership</b> or <b>corporate trustee</b>	THEN	two directors; or a director and a company secretary; or if there is a single director, by that director. By signing as a single director you confirm that your company is a single director company.
If the account is held for a <b>superannuation fund</b> or <b>trust</b>	THEN	the trustee(s), 'as trustee(s) for...'

### Investor 1

Capacity ☐ Individual ☐ Joint ☐ Director ☐ Partner ☐ Trustee ☐ Other

Surname

Given name(s)

Investor signature  X Common Seal (if applicable)

Date   /   /

### Investor 2

Capacity ☐ Individual ☐ Joint ☐ Director ☐ Partner ☐ Trustee ☐ Other

Surname

Given name(s)

Investor signature  X Common Seal (if applicable)

Date   /   /

## Submitting your Application Form

1. Certain types of entities may also be required to provide information and identification documents in relation to your Beneficial Owners. You will be required to complete the 'Beneficial Owner Information' Form.
2. Sign the Application Form.
3. If you are a new investor with Australian Unity, please enclose the additional documentation outlined on page 14 for verification as required by Anti-Money Laundering legislation.
4. Complete the direct debit details in **Step 5** or enclose your cheque. Please make your cheque payable to:  
**Australian Unity - <name of investor>** and crossed 'not negotiable'.
5. Mail the completed Application Form and cheque (if not paying by direct debit request) to:  
**Australian Unity**  
**Reply Paid 64466**  
**South Melbourne VIC 3205**  
(No stamp required if mailed in Australia)



## Completing the Application Form

The following information is provided to assist you in completing and lodging the Application Form.

- Use a blue or black ballpoint pen.
- Print in BLOCK letters inside the boxes.
- Answer all sections unless otherwise indicated (if a section does not apply, please indicate using 'N/A').
- Ensure you sign the Application Form.
- Complete the Direct Debit Request section if you are paying by cheque, make it payable to:  
Australian Unity – <name of investor(s)>  
and crossed 'not negotiable'.
- Mail your Application Form, certified identification documents (where required) and cheque or direct debit instructions to our Reply Paid address (see 'Submitting your Application Form').

### Incomplete applications

Please take your time to complete the Application Form, ensuring that all of the required information is included, or we may not be able to process your application.

If we do not receive sufficient information from you, we will contact you to request the necessary information. Any delay in providing the necessary information may result in you receiving a different unit price than you expected. We recommend you carefully complete the Application Form and use the 'Completing the Application Form' instructions on this page and refer to the 'Application Form checklist' on page 15 and 'Applying for different types of investment accounts' on page 14 to ensure that you provide all of the required information. If you require assistance with completing the Application Form, please call us on 13 29 39.

If your application is incomplete and if the additional information is not provided on request, we may return the application and your application monies to you.

### Anti-Money Laundering Laws and the Application Form

Australia's Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) laws requires Australian Unity to adopt and maintain an AML/CTF program. To meet this legal requirement, we need to collect certain identification information and documentation (Know Your Client ('KYC') Documents) from new investors. If you are applying through a financial adviser, your financial adviser will assist you in providing the necessary identification documents prior to lodging the application.

If you are submitting your application directly (without the assistance of a financial adviser), please refer to 'Applying for different types of investment accounts' on page 14 for the identification documents that should be provided with your application. Please note that your identification documents must be certified by an approved certifier. Existing investors may also be asked to provide KYC Documents as part of a re-identification process to comply with the AML/CTF laws.

Processing of applications or withdrawals will be delayed or refused if investors do not provide the required KYC Documents when requested.

Under the AML/CTF laws, Australian Unity is required to submit regulatory reports to the Australian Transaction Reports and Analysis Centre ('AUSTRAC'). This may include the disclosure of your personal information. Australian Unity may not be able to tell you when this occurs.

As a result, if instructed by AUSTRAC, Australian Unity may be required to deny you (on a temporary or permanent basis) access to your investment. This could result in loss of the capital invested, or you may experience significant delays when you wish to transact on your investment.

We are not liable for any loss you may suffer because of compliance with the AML/CTF laws.

### Politically Exposed Persons

To comply with AML/CTF laws we require you to disclose whether you (or any of your beneficial owners) are, or have an association with, a Politically Exposed Person ('PEP'). A PEP is an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State, or Head of a Country or Government, or a Government Minister, or equivalent senior politician. A PEP can also be an immediate family member of a person referred to above, including spouse, de facto partner, child, and a child's spouse or a parent. A close associate of a PEP, i.e. any individual who is known to have joint beneficial ownership of a legal arrangement or entity is also considered to be a PEP. Where you identify as, or have an association with, a PEP, we may request additional information from you.

### Source of investable assets/wealth

Under AML/CTF laws, we are required to identify your source of investable assets/wealth.

### Non-Individual Entities - Your Beneficial Owners

Your Beneficial Owner means an individual who ultimately 'controls' you (directly or indirectly) or owns you (directly or indirectly). 'Control' includes control (directly or indirectly) as a result of, or by means of trusts (including in the capacity as beneficiary, trustee or settlor), an agreement, an arrangement, an understanding or practice, and further includes the ability to exercise control over decisions about financial and operating policies. 'Owns' means ownership (either directly or indirectly) of 25% or more of you.

Under AML/CTF laws you are required to provide information about your Beneficial Owners for certain account types including:

- Australian incorporated or created entities such as:
  - unlicensed proprietary limited companies, not subject to regulatory oversight (note: not applicable for complying superannuation fund investors); or
  - unregistered trusts, including family trusts.
- Entities incorporated or created outside of Australia such as:
  - companies;
  - partnerships;
  - trusts; or
  - estates.

These account types will be required to complete the 'Beneficial Owner Information' Form, which is available on our website [australianunity.com.au](http://australianunity.com.au) or by calling our Investor Services team on 13 29 39.

## Automatic Exchange of Information ('AEOI') regime

AEOI is the exchange of financial account information between tax authorities in relevant countries. This requires financial institutions including Australian Unity, to collect tax residency information from their customers.

AEOI is currently made up of two information sharing frameworks:

- The Foreign Account Tax Compliance Act ('FATCA') which is a US framework to identify US citizens and tax residents with accounts in foreign (non-US) jurisdictions. This has been in place since 1 July 2014; and
- The Common Reporting Standard ('CRS') under which details of foreign tax resident accounts are shared between participating governments. Phased implementation of this regime commenced 1 January 2016 globally, and commenced in Australia from 1 July 2017.

## Common Reporting Standard ('CRS')

CRS is a global standard for collecting, reporting and exchanging financial information on foreign tax residents, which was initiated by the Organisation for Economic Cooperation and Development ('OECD') to provide greater transparency and reduce offshore tax evasion in over 100 participating countries and jurisdictions.

In accordance with CRS, banks and other financial institutions in Australia are required to collect financial account information from their customers who are resident in countries other than Australia for tax purposes and provide financial information to the Australian Tax Office ('ATO') where it will be exchanged with other participating countries. These changes are a legislative requirement, therefore must be complied with.

## Certification of documents

Where your identification documents need to be certified, we suggest that the person certifying the document(s) for you use the following statement on the copy being certified:

**'I certify this to be a true copy of [name of document] the original of which, was produced to me at the time of signing'.**

The document must also be dated, and have the signature, printed name, occupation, employer and address of the person certifying the document.

Persons who may certify copies of original identification documents include:

- Officer with, or authorised representative of, an Australian Financial Services licence holder with two or more years of continuous service with one or more licensees;
- Chartered Accountant, CPA or member of the National Institute of Accountants with two or more years of continuous membership;
- Officer of a financial institution or finance company with two or more years of continuous service with one or more institutions or companies;
- Permanent employee of the Australian Postal Corporation with two or more years of continuous service, or someone who operates as an agent of the Australian Postal Corporation;
- Police Officer;
- A person who, under the law in force in a state or territory, is currently licensed or registered to practice as a: Chiropractor, Dentist, Legal Practitioner, Medical Practitioner, Nurse, Optometrist, Pharmacist, Physiotherapist, Psychologist or Veterinary Surgeon;
- Lawyer, Magistrate, Registrar of the Court, Justice of the Peace; or
- Notary Public (including persons authorised as a notary public in a foreign country).

A complete list of persons who may certify documents can be obtained from our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by contacting us on 13 29 39.

## Applying for different types of investment accounts

### The following identification documents are required when you submit your application.

If you are applying through a financial adviser, your financial adviser will assist you in providing the necessary identification documents prior to lodging the application.

Please note: Certain types of entities may also be required to provide information and identification documents in relation to your Beneficial Owners. You will be required to complete the 'Beneficial Owner Information' Form.

Type of investor	Your account must be in the name of:	TFN(s) or exceptions to be submitted	Signature(s) required	Identification documents required (in support of the Application Form)
<b>Individual account</b>	The applicant, e.g. Jane Citizen	The applicant's	The applicant's	Original certified copy of any of the following that identify your (the applicant's) full name, date of birth and/or residential address: <ul style="list-style-type: none"> <li>Driver Licence; or</li> <li>Passport containing photo identification.</li> </ul>
<b>Joint account</b>	Both or all joint applicants, e.g. Jane Citizen & John Citizen	Each applicant's	All joint applicants'	
<b>Partnership</b>	All partners, e.g. Jane Citizen & John Citizen	The partnership's	All partners	<ul style="list-style-type: none"> <li>Original certified copy or certified extract of a partnership agreement;</li> <li>Original certified copy or certified extract of minutes of meeting.</li> </ul> <p>For an individual partner, please provide the same type of information requested for an <b>Individual account</b> (referred to as Partnership – Individual).</p> <p>For a corporate partner, please provide the same type of information requested for a <b>Company</b> (referred to as Partnership – Corporate).</p>
<b>Company</b>	The name of the company, e.g. Sample Company Pty Ltd.	The company's	Two directors; or a director and a company secretary or if there is only one director, by that director	<ul style="list-style-type: none"> <li>Copy of the Certificate of Registration/ Incorporation confirming the company's name, identification number and whether the company is a public or proprietary company.</li> </ul> <p>For each director and/or secretary, please provide the same type of information requested for an Individual account.</p>
<b>Superannuation fund</b>	The trustee(s) of the fund and not the name of the Super Fund, e.g. ABC Trustees ATF Jane Citizen Super Fund	The superannuation fund's	The trustee(s), 'as trustees(s) for...'	<ul style="list-style-type: none"> <li>Original certified copy of first page and schedule of the Trust Deed.</li> </ul> <p>For each trustee, please provide the same type of information requested for an Individual account.</p> <p>For corporate trustees, please provide the same type of information requested for a Company.</p>
<b>Trust</b>	The trustee(s) of the Trust and not the name of the Trust, e.g. ABC Trustees ATF Jane Citizen Trust	The trust's		
<b>Estate</b>	The executors of the estate, e.g. Estate of the late Jane Citizen	The deceased person's	The executor(s)	<ul style="list-style-type: none"> <li>Original certified copy of the grant of probate or Letters of Administration; or</li> <li>Death Certificate.</li> </ul> <p>For each executor, please provide the same type of information requested for an Individual account.</p>
<b>Minor (a person under 18 years of age)</b>	The adult's name in trust for the minor's name, e.g. Jane Citizen ITF John Citizen Jr.	All adults	All adults investing on behalf of the minor	<ul style="list-style-type: none"> <li>Original certified copy of birth certificate or birth extract of the minor.</li> </ul> <p>For adults please provide the same type of information requested for an Individual account.</p>

## Application form checklist

Ensure you complete the relevant section according to your investor type outlined in the table below:

Investor type	Application Form
Individual	Complete Step 1–11
Joint	Complete Step 1–11
Partnership - Individual	Complete Step 1–11
Partnership - Corporate	Complete Step 1–11
Company	Complete Step 1–11
Superannuation fund	Complete Step 1–11
Trust	Complete Step 1–11
Estates – Individual Executor	Complete Step 1–11
Estates – Corporate Executor	Complete Step 1–11
Other applicant types	Please contact us on 13 29 39 for assistance

To ensure that we are able to process your Application Form quickly and efficiently, please 'X' that you have completed all of the following:

- ☐ **Step 1 Account details** – Indicate whether you are a new investor or if you have an existing account number (mandatory). Please note that if you have an existing account number with us, you are not required to supply verification documents.
- ☐ **Step 2 Investor details** – Indicate your account type and provide details (mandatory).
- ☐ **Step 3 Mailing address** – Provide only if different from your residential or registered business address.
- ☐ **Step 4 Contact details** – Provide your contact details.
- ☐ **Step 5 Investment details** – Indicate the Fund you wish to invest in and amount you wish to invest (mandatory), and provide details for your direct debit request instructions (if applicable).
- ☐ **Step 6 Payments from your investment** – Indicate your preferred method of payment for distributions and withdrawals.
- ☐ **Step 7 Adviser arrangements**  
This section is to be completed by your financial adviser. If you are not using the services of a financial adviser, please leave blank.
- ☐ **Step 8 Statements** – If you wish to access your statements online and receive an email alert to notify you when your statements are available please indicate at this section and include your email address at Section 2.
- ☐ **Step 9 Annual reports** – Indicate if you would like to receive a printed copy of the Annual Report. The Annual Report is available from our website at [australianunity.com.au/wealth](http://australianunity.com.au/wealth).
- ☐ **Step 10 US Foreign Account Tax Compliance Act ('FATCA') questionnaire** – To be completed by all 'non-individual' account types other than complying superannuation funds.
- ☐ **Step 11 Declaration and investor signature(s) (mandatory)**
  - ☐ **Individual investors** – Provide your signature and date the form.
  - ☐ **Joint investors** – Provide your signatures and date the form.
  - ☐ **Partnership** – Provide your signatures and date the form.
  - ☐ **Corporate partnership** – Provide the signatures of two directors; or a director and a company secretary; or if there is only one director, by that director and date the form.
  - ☐ **Company** – Provide the signatures of two directors (or a director and a company secretary); or if there is only one director, by that director and date the form.
  - ☐ **Superannuation fund** – Provide the signatures of the trustees and date the form.
  - ☐ **Trust** – Provide the signatures of the trustees and date the form.
  - ☐ **Estate** – Provide the signatures of the executor and date the form.
  - ☐ **Power of Attorney** – Provide your signature and date the form. Attach a certified copy of the Power of Attorney. A Justice of the Peace, Solicitor or Notary Public must certify each page of the Power of Attorney. You also need to provide the same type of information requested for an Individual account as it relates to the Attorney named in the application. Should the Power of Attorney document not contain a sample of the Attorney's signature, please provide a certified copy of identification documents for the Attorney, containing a sample of their signature, e.g. Driver Licence or passport containing photo identification.
  - ☐ **Your Beneficial Owners** – Certain types of entities may also be required to provide information and identification documents in relation to your Beneficial Owners. You will be required to complete the 'Beneficial Owner Information' Form.

### **Our commitment to you**

- Where you request a one off debit, the payment will be drawn from your nominated account on the date we accept your application.
- Where the due date for a drawing falls on a non-business day, it will be drawn from your account on the next business day.
- We will provide you with at least 14 days notice when we intend to make changes to the initial terms of the arrangement.
- We will terminate your direct debit arrangement if two consecutive payments are dishonoured or if you close your account.
- We will keep the details of your nominated Australian financial institution account and financial institution private and confidential.
- We will investigate and deal promptly with any queries, claims or complaints regarding debits.

### **Your commitment to us**

- It is your responsibility to check with your nominated Australian financial institution to confirm that direct debits are available on your account.
- It is your responsibility to ensure that the 'Direct debit request for investments to your account' authorisation at Step 5 of the Application Form matches the signing instructions on your nominated Australian financial institution account.
- It is your responsibility to ensure that there are sufficient cleared funds in the nominated Australian financial institution account on the drawing date.
- It is your responsibility to cover any charges resulting from the use of the direct debit program. This may include transaction fees charged by us or your nominated Australian financial institution due to dishonoured drawings.

### **Changes to the arrangement**

If you want to make changes to the drawing arrangements, please notify us in writing at least five business days prior to your next scheduled drawing date. These changes may include:

- deferring the drawing;
- altering the schedule;
- stopping an individual debit;
- suspending the DDR; or
- cancelling the DDR completely.

### **Enquiries**

If you have any enquiries, they should be directed to us, rather than to your nominated Australian financial institution.

All your personal information held by us will remain confidential, except for information that may be provided to our Australian financial institution to initiate the drawing to your nominated account, or information that may be disclosed to third parties as required by law.

Information may also be provided to any entity within the Australian Unity Group to enable the DDR to be effected as required by law.

### **Disputes**

- If you believe that a drawing has been initiated incorrectly, you should raise the matter directly with us.
- If you do not receive a satisfactory response from us, then please follow up with your nominated Australian financial institution regarding your claim.
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

Note: Your nominated Australian financial institution will ask you to contact us initially to resolve your disputed drawing prior to involving them.



**Directory**



**Investor Services**

**T** 13 29 39 **F** 1300 856 685

**Adviser Services**

**T** 1800 649 033 **F** 1300 856 685



**Website**

[australianunity.com.au/wealth](https://australianunity.com.au/wealth)

**Email**

[investments@australianunity.com.au](mailto:investments@australianunity.com.au)



**Address**

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