

IOOF WEALTHBUILDER

Transfer of Ownership Form

For assistance please contact Investor Services on 1800 002 217

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

- All policy owners registered on the IOOF WealthBuilder policies (or accounts) listed for transfer need to complete this section.
- Upon registration of the transfer by AULBL, complete ownership of the IOOF WealthBuilder policy(ies) will be transferred from the current policy owner(s) to the new policy owner(s).
- If multiple policies/accounts are listed for transfer, the same policy owner(s) must be registered on each policy or account nominated for transfer. If the policy owner(s) registered for each account are different, then separate Transfer of Ownership Forms will be required.
- The transfer revokes any existing beneficiary nominations.
- The transfer revokes any existing investor advice fee (IAF) arrangements. IAFs (if required) will need to be re-negotiated/agreed between the new policy owner and adviser.
- Transfer of ownership does not automatically change the life insured(s). The existing life insured(s) will remain registered on the IOOF WealthBuilder account(s) following the transfer of ownership until we receive alternative instructions. Step 3 of this form can be completed to change the life insured to the new policy owner(s) or other person(s) as nominated by the new policy owner(s).
- Under a Child's Advancement Policy, the life insured (child) cannot be changed and transfer can only be made to a single policy owner.

Step 1: Current policy owner(s) and policy(ies) to be transferred (for completion by existing policy owner)

Policies to be transferred

List IOOF WealthBuilder account number(s) to be transferred to new investor/policy owners.

IOOF WealthBuilder account numbers

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Note: Where multiple accounts are to be transferred, the registered policy owners of all accounts listed must be the same.

Investor details

Current investor 1

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address

Suburb State Postcode

Mailing address

Suburb State Postcode

Date of birth / /

Current investor 2 (if applicable)

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Date of birth / /

Current investor 3 (if applicable)

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Date of birth / /

If the policy(ies) are registered in the name of an entity (such as a company or trust), please include the name of the entity:

Power of Attorney¹

To be completed if a Power of Attorney is acting on behalf of the current policy owner(s).

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

If your Power of Attorney has not previously been registered by AULBL, we will require a certified copy of the Power of Attorney document as well as the appropriate proof of identification documents in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act). Please refer to the 'Completing Proof of Identity' for a list of documents. This document can be obtained by calling Investor Services on 1800 002 217 or can be downloaded from australianunity.com.au/aulbl-wealthbuilder

Step 2: New policy owner details (to be completed by the new policy owner(s))

The new policy owner(s) will need to complete certain sections of this Transfer of Ownership Form depending on their investor type. What part of Step 2 needs to be completed by the new policy owner(s)?

Complete Part A if you are:	Complete Part B if you are:	Complete Part C if you are:	Complete Part b (a), (b) and (h) only if you are:
<input type="checkbox"/> an individual investor ² OR <input type="checkbox"/> joint investor	<input type="checkbox"/> a company	<input type="checkbox"/> a trust ³	<input type="checkbox"/> other investor ⁴ then go straight to Step 3.
Note: New policy owners from this category will also need to complete the relevant FSC Identification form. For a copy of the applicable form, please contact Investor Services on 1800 002 217			

Note: New investors/policy owner(s) who do not hold an existing investment in an AULBL product will be required to provide proof of identity information as required under the AML/CTF legislation. See Step 4.

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

1. As previously nominated in writing and accepted by AULBL as authority to act on the IOOF WealthBuilder account(s) listed in Step 1.

2. Individual investors include individuals acting for themselves or as sole traders.

3. Trusts may include managed investment schemes, or other trusts such as family or charitable trusts or deceased estates.

4. Other investors may include partnerships, associations (such as incorporated, unincorporated club or body), registered co-operatives or government entities.

PART A – Individual or joint investors

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

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

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

Residential address

Suburb State Postcode

Country

Mailing address (if different from above)

Suburb State Postcode

Phone

Mobile

Email

Date of birth / / Gender Male Female

Occupation

Industry of occupation

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

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

No

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

Are you a tax resident of Australia? Yes No

Are you a tax resident of another country? Yes No

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

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

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

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

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

#Reasons for not providing a TIN

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

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

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

Investor 2 (for joint investors only*)

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

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

Residential address

Suburb State Postcode

Country

Mailing address (if different from above)

Suburb State Postcode

Phone

Mobile

Email

Date of birth / / Gender Male Female

Occupation

Industry of occupation

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

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

No

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

Are you a tax resident of Australia? Yes No

Are you a tax resident of another country? Yes No

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

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

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

Investor 3 (for joint investors only*)

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

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

Residential address

Suburb State Postcode

Country

Mailing address (if different from above)

Suburb State Postcode

Phone

Mobile

Email

Date of birth / / Gender Male Female

Occupation

Industry of occupation

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

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

No

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

- Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)
- Are you residing overseas? Yes No (If 'yes', complete an Overseas Investor Form on our website)
- Are you a tax resident of Australia? Yes No
- Are you a tax resident of another country? Yes No

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

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

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

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

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

#Reasons for not providing a TIN

- Reason **A** – The country of tax residency does not issue TINs to tax residents, OR
- Reason **B** – You have not been issued with a TIN, OR
- Reason **C** – The country of tax residency does not require the TIN to be disclosed.

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

For Sole Traders only

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

Business name (if applicable)

Australian Business Number (ABN) - -

Business address

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

Suburb State Postcode

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

Part B – Companies or other investors

If you are investing as a:

- Domestic Company**, please complete all applicable sections of **Step 2** including the relevant FSC/FPA Identification form(s) for an Australian Company and their beneficial owners (if you have a financial adviser) or an Additional Tax Information Form (if you do not have a financial adviser) as applicable to you.
- Foreign Company (domiciled in Australia)**, please complete all applicable sections of **Step 2**, including the relevant FSC/FPA Identification form(s) for a Foreign Company and their beneficial owners (if you have a financial adviser) or an Additional Tax Information Form (if you do not have a financial adviser) as applicable to you.
- Other Investor⁵**, please complete subsections (a), (b) and (h) only (below). You will also need to complete the relevant FSC/FPA Identification form(s) (if you have a financial adviser), or an Additional Tax information Form (if you do not have a financial adviser) relevant to your investor type. For a copy of the relevant form, please contact Investor Services on 1800 002 217 or visit australianunity.com.au/aulbl-wealthbuilder

(a) Company/entity details

Registered name of company/entity

Australian Company Number (ACN) - - **OR**

Australian Registered Body Number (ARBN) (if applicable) - - **OR**

Foreign registration number (if unregistered in Australia)

Registered business address

Suburb State Postcode

Country (if applicable)

Principal business address (if different from above)

Suburb State Postcode

Country (if applicable)

Industry in which company operates

(b) Please list full names of directors/officeholders/partners (as applicable)

Director/office holder/partner 1

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

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

5. Other investors may include partnerships, associations (such as incorporated/unincorporated club/body), registered co-operatives, government entities.

Director/office holder/partner 2

Title Dr Mr Mrs Ms Miss Surname
Given name(s)

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

Director/office holder/partner 3

Title Dr Mr Mrs Ms Miss Surname
Given name(s)

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

Director/office holder/partner 4

Title Dr Mr Mrs Ms Miss Surname
Given name(s)

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

(c) Is the company regulated?

Yes If yes, please specify regulator:

Regulator (such as ASIC, APRA)

Licence number

No If no, go to sub-section (d)

(d) Is the company listed with the ASX?

Yes

No

(e) Is the company a majority owned subsidiary of a listed company?

Yes If yes, please provide name of the listed company:

Listed company name

No If no, go to sub-section (f)

(f) Company type

- Public
- Private/Proprietary If a proprietary company, complete sub-section (g) below.

(g) Beneficial ownership

Please list full names and addresses of shareholders /beneficial owners who own more than 25 per cent of the company. To be completed for proprietary companies or if the company is not regulated, listed with the ASX, or, a majority owned subsidiary of a listed company. Proceed to sub-section (h) if no individuals are identified in this section.

Shareholder/beneficial owner 1

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address (Note: PO Box not accepted)

Suburb State Postcode

Country of residence

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

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

Shareholder/beneficial owner 2

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address (Note: PO Box not accepted)

Suburb State Postcode

Country of residence

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

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

Shareholder/beneficial owner 3

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb State Postcode

Country of residence

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

Shareholder/beneficial owner 4

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb State Postcode

Country of residence

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

(h) Other beneficial owners

To be completed if there are no individuals who meet the requirement of sub-section (g)

Please provide full details of individuals who directly or indirectly control the company.

This includes exercising control through the capacity to determine decisions about financial or operating policies, or by means of trusts, agreements, arrangements, understanding & practices, voting rights of 25% or more, or power of veto. If no such person can be identified then the most senior managing official/s of the company (such as the managing director or directors who are authorised to sign on the company's behalf).

Other beneficial owner 1

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb State Postcode

Country of residence

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

(h) Other beneficial owners

Other beneficial owner 2

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb State Postcode

Country of residence

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

Identification and tax residency requirements

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

(i) Contact person

A contact person must be nominated for the account.

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Mailing address

Suburb State Postcode

Country

Phone

Mobile

Email

Date of birth / / Gender Male Female

Please note:

- All future notices and correspondence will be forwarded to the **contact person**.
- The contact person must be one of the signatories on the account.
- If the contact person is intended to have authority to transact on the account, on behalf of the company/entity, **Step 6** 'Representative facility' must be completed. Conditions applying to the appointment of a representative are detailed in the IOOF WealthBuilder Product Disclosure Statements (PDS) and any Supplementary Product Disclosure Statements (SPDS).

Part C Trusts (trust with a corporate trustee or individual trustees)

a) Full name of the trust

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

(c) Country of establishment of trust

(d) Type of trust (tick all that apply)

Other trust type (such as family, charitable, deceased estate)

Please specify

Managed investment scheme

Registered (provide ARSN if registered)

OR

Unregistered

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

Full name of settlor(s)

Note for trustees:

- For **trusts with a corporate trustee**, complete subsection **(e)-i** below and subsection **(f)**, if applicable.
- For **trusts with individual trustees**, please complete subsection **(e)-ii** and subsection **(f)**, if applicable.
- Note, additional client identification is required under AML/CTF legislation. To obtain a copy of the relevant 'FSC Identification form – for a Regulated or Unregulated Trust', as applicable, please contact Investor Services on 1800 002 217.
- **All trustees must sign** the applicant declaration in **Step 8**.

(e) Details of trustee(s)/contact person (complete either i – Corporate trustee **OR** ii – Individual trustee(s) only)

i – Corporate trustee

Company name

Contact person⁶

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Mailing address

Suburb State Postcode

Country

Phone

Mobile

Email

Date of birth / / Gender Male Female

ii – Individual trustee(s)

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

Trustee 1⁶

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

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

Residential address

Suburb State Postcode

Mailing address
(if different from above)

Suburb State Postcode

Country

Phone

Mobile

Email

Date of birth / / Gender Male Female

Occupation

Industry Occupation

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

Trustee 2

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb State Postcode

Country

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Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

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

Trustee 3

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb State Postcode

Country

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form at on our website)

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

Trustee 4

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb State Postcode

Country

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

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

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

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

Class of membership

Class of membership

Class of membership

Class of membership

No If no, please provide the following beneficiary details:

Beneficiary 1

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb *State *Postcode

Country

Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

Beneficiary 2

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb *State *Postcode

Country

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Are you a politically exposed person? Yes No (If 'yes', complete the Politically Exposed Persons Form on our website)

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

Beneficiary 3

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb *State *Postcode

Country

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

Beneficiary 4

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Residential address
(Note: PO Box not accepted)

Suburb *State *Postcode

Country

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

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

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

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

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

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

Other beneficial owner 1

Title Dr Mr Mrs Ms Miss Surname
 Given name(s)
 Residential address (Note: PO Box not accepted)
 Suburb *State *Postcode
 Country

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

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

Other beneficial owner 2

Title Dr Mr Mrs Ms Miss Surname
 Given name(s)
 Residential address (Note: PO Box not accepted)
 Suburb *State *Postcode
 Country

Politically exposed persons are individuals who occupy a prominent public position or function in a government body or international organisation, either within or outside Australia. This definition also extends to their immediate family members and close associates.

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

Identification and tax residency requirements

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

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

Step 3: Change of life insured⁷ (for completion by new policy owner(s))

This section must be completed to update the life insured(s) details on the WealthBuilder account(s) listed in Step 1 upon transfer to the new policy owner(s).

Please note:

- If the account(s) listed are set up as Child's Advancement Policies, the existing life insured (child) **cannot** be changed. Please tick the applicable boxes depending on your type of instruction and complete the relevant Steps as indicated.

This is a request to (select a box):

keep existing nominated life insured(s) (all Child's Advancement Policies will automatically carry over)⁸

OR

replace the existing life insured(s) with the new life insured(s) detailed below⁸

OR

add the following additional life insured to the existing life insured(s) registered on the WealthBuilder account(s)⁸.

Life insured 1

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Mailing address

Suburb State Postcode

Phone

Email

Date of birth / / Gender Male Female

Life insured 2 (if applicable)

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

Mailing address

Suburb State Postcode

Phone

Email

Date of birth / / Gender Male Female

7. This section is not applicable for accounts set up as a Child's Advancement Policy.

8. The life insured(s) will be applied to all accounts listed in Step 1.

Step 4: Proof of identity requirements (for completion by new policy owner(s) if applicable)

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

Please note, generally investors who hold an existing investment in other AULBL products do not need to provide the proof of identity listed below.

Individual investors

If you will be the new policy owner(s) of the IOOF WealthBuilder account(s) listed in Step 1 and you do not hold an existing AULBL product, you will need to provide originals or original **certified copies** of one or more of the following documents. The proof of identity documents are required to be submitted with your Transfer of Ownership Form..

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

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

Who can certify your documents?

The '**Completing Proof of Identity**' document provides a list of persons authorised to certify copies of original documents. To obtain a copy please contact one of Investor Services on 1800 002 217. Alternatively, you can download a copy at australianunity.com.au/aulbl-wealthbuilder

All non-individual investor applicants (eg companies or partnerships and other types of investors)

When completing the relevant FSC/FPA Identification form(s), the identification requirements are included in these forms (if you have a financial adviser). An Additional Tax Information Form must be completed if you do not have a financial adviser. As a guide you can refer to the proof of identity requirements included in the 'Completing Proof of Identity' document. To obtain a copy please contact Investor Services on 1800 002 217. Alternatively, you can download a copy from australianunity.com.au/aulbl-wealthbuilder. Additional proof of identity is also required.

Step 5: Financial adviser details (financial adviser to complete, if applicable)

We will only register a financial adviser who:

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

Financial adviser details

Dealer group	<input type="text"/>																									
License name	<input type="text"/>																									
Financial adviser name	<input type="text"/>																									
Financial adviser number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	AFS licence number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

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

Declaration by financial adviser

In submitting this application form:

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

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

Please note, this is compulsory where:

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

OR

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

OR

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

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

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

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

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

Signature

Dealer stamp

Date / /

For assistance please contact Investor Services on 1800 002 217

Investor advice fees (optional) for completion by new policy owner and their financial adviser if applicable

All existing investor advice fees (IAFs) in place prior to the transfer of ownership will be automatically revoked on transfer to the new policy owner(s).

If you have agreed with your financial adviser to have IAFs deducted from the investment account(s) listed in Step 1[^] please complete this section.

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

AULBL, as issuer of IOOF WealthBuilder, is required to obtain specific written consent before a fee for financial advice can be deducted from your account. You are not under any obligation to consent to the fee being deducted.

You may alter your fees or revoke your consent at any time by contacting AULBL. Once your consent is revoked, no further fees will be deducted from your account, however any amount paid before you revoke your consent will not be automatically refunded. I/we confirm that I/we have agreed with my/our financial adviser to have the following IAFs deducted:

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

IAF – upfront

% (maximum of 3.00% inclusive of GST)

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

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

Standing IAF – upfront

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

% (maximum of 3.00% inclusive of GST)

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

Your adviser has estimated a fee of \$

for the 12 months[^] commencing / / will be deducted from your account.

IAF – ongoing

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

Note: both % and \$ cannot be nominated.

To be deducted from my/our account:

monthly quarterly half yearly yearly commencing from* / /

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

Your adviser has estimated a fee of \$

for the 12 months[^] commencing / / will be deducted from your account.

Consent expiry date (required)

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

IAF – one-off

\$

to be deducted from my/our account on / /

*The date from which the IAF - ongoing will be calculated. The IAF – ongoing will generally be deducted on the first day of the month following the end of the nominated frequency. [^]or less if you have a fixed term advice agreement.

Please note:

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

Step 6: Representative facility (optional) (for completion by new policy owner(s) if applicable)

Note, on registration of the transfer of ownership of the IOOF WealthBuilder account(s) to the new policy owner(s), any existing representative or Power of Attorney nominated to act on behalf of the existing policy owner(s) will be automatically revoked.

For new policy owner(s) – do you wish to nominate a representative on your WealthBuilder account?

Yes Please complete the section below

No Go to **Step 7**

Power of Attorney

If this application is signed under a Power of Attorney, you **do not** need to complete this section.

If you wish to nominate a representative please complete all sections below.

Nomination of representative

I/We nominate the following person as my/our representative:

Title Dr Mr Mrs Ms Miss Surname

Given name(s)

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

Residential address

Suburb State Postcode

Mailing address

Suburb State Postcode

Phone

Mobile

Email

Date of birth / /

Relationship to investor

Proof of identity is required for all nominated representatives.

Please ensure the required proof of identity documents are included with this Transfer of Ownership Form, as detailed in **Step 4**.

Declaration of representative

I, the representative, have read and agree to the conditions as detailed in the IOOF WealthBuilder PDS (and any SPDS), section entitled 'Representative facility'.

Signature

X

Dealer stamp

Date

/ /

Investor(s) authority to nominate a representative

I/we:

- have read the conditions applying to the appointment of a representative in the IOOF WealthBuilder PDS (and any SPDS) and agree to those conditions
- release, discharge and agree to indemnify AULBL and any other related body corporate within the Australian Unity group and any investment management company appointed to manage the investment assets of the IOOF WealthBuilder Funds, against any and all losses, liabilities, actions, proceedings, accounts, claims and demands, (whether authorised by me/us or not) arising from the appointment of or exercise of powers by the representative
- agree that a payment made to my/our representative in accordance with the requests or instructions of the representative shall be in complete satisfaction of the obligation of AULBL to the extent of the payment, notwithstanding any fact or circumstance, including that the payment was requested, made or received without my/our knowledge or authority
- agree that if the payment is made in accordance with the request or instructions of the representative, I/we shall have no claim in relation to the payment against AULBL or any other related body corporate within the Australian Unity group; nor any investment management company appointed to manage the assets of the IOOF WealthBuilder Funds
- understand and acknowledge that I/we are bound by the actions of my/our representative in relation to the operation of my/our investments in IOOF WealthBuilder
- authorise AULBL to continue to follow instructions regarding this authority, until further notice in writing to cancel this authority is received by AULBL.

Corporate investors

This nomination must be signed either:

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

Important note

Only sign the below if nominating a representative. All new investor(s)/policy owner(s) must also sign the declaration at **Step 8**.

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

New investor/signatory 1

Signature Date / /

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

Full name

New investor/signatory 2 (for joint investor or additional trustees, if applicable)

Signature Date / /

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

Full name

New investor/signatory 3 (for joint investor or additional trustees, if applicable)

Signature Date / /

Title (if applicable)

Full name

Signatory 4 (for additional Trustees if applicable)

Signature Date / /

Title (if applicable)

Full name

Common seal
(of company)
if required

Step 7: Declaration and signature of current policy owner(s)

All current policy owner(s) of the account(s) listed in Step 1 must sign this section.

I/we the current registered policy owner(s) of the IOOF WealthBuilder account(s) listed in **Step 1** of this Transfer of Ownership Form, authorise and request AULBL to transfer the ownership of the policy(ies), including full investment rights regarding the IOOF WealthBuilder account(s) listed in **Step 1**, to the new policy owner(s) as detailed in **Step 2** of this form.

I/we confirm that:

- all details provided in this Transfer of Ownership Form are true and correct
- I/we have read the transfer of ownership section in the current IOOF WealthBuilder PDS (and any SPDS) and understand the implications of the transfer, including that, upon registration of the transfer by AULBL, I/we will have no further rights in relation to the policy(ies).

Who needs to sign?

All original investors registered on the policy(ies)/account(s) must sign this section. Individual investors must sign in the presence of a witness, who must also sign this section overleaf.

Corporate investors

This form must be signed either:

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

Power of Attorney

If signed under a Power of Attorney, the attorney certifies that they have not received notice of revocation of that power.

The attorney's signature must be witnessed and the witness must sign overleaf.

If this form is signed under a new Power of Attorney which has not been previously registered with AULBL, please complete the Power of Attorney section in Step 1 of this form and attach a certified copy of the Power of Attorney and the required proof of identification documents in accordance with AML/CTF legislation. For further information, please refer to the 'Completing Proof of Identity' on australianunity.com.au/aulbl-wealthbuilder or alternatively call Investor Services on 1800 002 217.

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

Current investor/ signatory 1

Signature Date / /

Title (if applicable)

Full name

Current investor/ signatory 2 (for joint investor or additional trustees, if applicable)

Signature Date / /

Title (if applicable)

Full name

Current investor/ signatory 3 (for joint investor or additional trustees, if applicable)

Signature Date / /

Title (if applicable)

Full name

Signatory 4 (for additional Trustees if applicable)

Signature Date / /

Title (if applicable)

Full name

Common seal
(if required)

Witness signature Date / /

Title (if applicable)

Full name

Step 8: Declaration and signature of new policy owner(s)

All new policy owner(s) listed in Step 2 of this Transfer of Ownership Form must sign this section.

As the new policy owner(s) of the IOOF WealthBuilder account number(s) listed in Step 1 of this Transfer of Ownership Form, I/we accept transfer of the policy(ies) and acknowledge and agree that by signing this declaration.

I/We declare that:

- I/we agree to assume policy ownership (including all investment rights) of the IOOF WealthBuilder account(s) detailed in **Step 1** of this Transfer of Ownership Form
- all details in this application form are true and correct
- I/we have received and accepted this offer in Australia
- I/we acknowledge that I/we will promptly advise my/our financial adviser and/or AULBL^A if any of my/our details change at any time
- I/we certify that I/we am/are the applicant(s) named in Step 2 of this application form OR I/we am/are authorised to provide information and complete this application form on their behalf (i.e. by way of Power of Attorney)
- I/we am/are aware that information provided about me/us and my/our accounts may be provided to the relevant tax authority within Australia and internationally
- I/we agree to provide any information that may be required for the identification purposes of AML/CTF, FATCA and CRS laws (as applicable).

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

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

Financial adviser (if applicable)

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

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

Investor advice fee(s) (if applicable)

- I authorise AULBL to charge the investor advice fee(s) selected against my account.
- The amount of any investor advice fee(s) that are paid to my financial adviser, or their Australian Financial Services Licensee (Licensee) as agreed by me, will be an additional cost to me and charged against my account. An advice fee will not be charged unless I tell AULBL to do so.
- Any agreed investor advice fee(s) will be charged to my account and paid in full to the financial adviser, or their Licensee, until I instruct AULBL to cease payment or when I change my nominated financial adviser.
- Where I have chosen ongoing fees, I understand the consent for AULBL to pay the ongoing fees to my adviser will cease on the consent end date, which is 150 days after the next anniversary date, or earlier for if you have a fixed term advice arrangement, for my ongoing fee arrangement.
- I understand my consent for one-off fees will last until the oneoff fee is paid.
- I understand I can withdraw my consent or vary the ongoing fee arrangement at any time by notice in writing to my adviser, or by contacting AULBL.
- I understand I can withdraw my consent at any time before the cost is passed on to me by contacting AULBL before the fee is paid.

AML/CTF, FATCA and CRS

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

Privacy

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

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

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

Marketing material

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

Child's Advancement Policy

If any of the IOOF WealthBuilder accounts listed in **Step 1** are Child's Advancement Policies, by signing this declaration I understand and acknowledge that:

- I will hold the Child's Advancement Policy in trust for the existing life insured (child), until they reach vesting age
- the Child's Advancement Policy will be automatically transferred to the life insured when the vesting age is reached
- until the vesting age is reached, I will have full control over the Child's Advancement Policy
- I may apply the proceeds of the Child's Advancement Policy as I think fit for the maintenance or benefit of the life insured in accordance with section 220 of the Life Insurance Act 1995
- in the event of the death of the life insured before vesting age is reached, I will retain ownership of the Child's Advancement Policy.

Individual investors

Individual investors must sign in the presence of a witness, who must also sign this section on page 25.

Power of Attorney

If signed under a Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power. The attorney's signature must be witnessed and the witness must sign overleaf.

Please attach a certified copy of the Power of Attorney and the required proof of identification documents in accordance with AML/CTF legislation. For further information, please refer to the 'Completing Proof of Identity' on australianunity.com.au/aulbl-wealthbuilder or alternatively call our client services team on 1800 002 217.

Corporate investors

This Transfer of Ownership Form must be signed either:

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

If not signing under common seal, please state your title, e.g. Director, Company Secretary or Sole Director and Company Secretary.

New investor/signatory 1

Signature Date / /

Title (if applicable)

Full name

New investor/signatory 2 (for joint investor or additional trustees, if applicable)

Signature Date / /

Title (if applicable)

Full name

New investor/signatory 3 (for joint investor or additional trustees, if applicable)

Signature Date / /

Title (if applicable)

Full name

Signatory 4 (for additional Trustees if applicable)

Signature Date / /

Title (if applicable)

Full name

Common seal
(if required)

Witness signature Date / /

Title (if applicable)

Full name



Post to:

IOOF WealthBuilder, Reply Paid 264, Melbourne VIC 8060



Facsimile:

1800 558 539



Enquiries:

1800 002 217



Email:

investorservices@insigniafinancial.com.au