



LifeTrack Investment Service Investment authority and account variation form

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

To make a Direct Debit Request, complete Steps 1, 2, 8 and 10. To request an Investment Switch, complete Steps 1, 3, 4, and 10.

To make a New Investment Allocation you must complete at least Steps 1, 4, and 10.

Step 1: Client Details for an Individual

Client 1: Given name(s)

Surname

Client 2: Given name(s)

Surname

Account number

Previous LIS Account number

OR

New Account number

Client Details for a Trustee or Company

Account name

Trustee or Company name

ABN

Account number

Previous LIS Account number

OR

New Account number

Before selecting a new investment choice, you should obtain:

- a copy of the LifeTrack Investment Service ('LIS') Brochure dated 1 March 2002 and updated 28 March 2003 (including the Product Features Enhancements flyer) (LIS Brochure)
- an LIS List of Available Investments and
- the product disclosure statement for each of the investment options(s) you are considering.

These documents are available from your financial adviser, our website or our client services team.

Step 10 of this form must be completed.

Type of Investment Instruction

- This is a: Additional deposit – Please read Step 2 and complete Step 4 and Step 8 (if applicable)
- Change of existing Investment Instructions/Allocation/Switch Instruction (Please complete one of the options below.)
- Re-balance of existing Investment Selection – Complete your new investment instructions on the table in Step 4.
- AND/OR
- Partial Switch Instruction – Please complete Step 5.
- AND/OR
- Change of Standing Instruction – Complete your new Standing Instruction on the table in Step 4.
- AND/OR
- Redemption Request – Please complete Step 3.

Minimum investments

Investment options	Minimum Initial Investment	Minimum: • additional investment • withdrawal amount • investor account balance	Minimum Savings Plan investment
Alternative Investments	\$100	\$100	\$100
IOOF MultiMix investment options	\$5,000	\$1,000	\$1,000
Other Specialist Fund investment options	\$1,000	\$1,000	\$1,000

Please note: Minimum Cash Holding Account requirements must be satisfied before remaining deposits are allocated to your investment options. (Minimum Cash Holding Account requirements: 3% of portfolio value plus three months of regular withdrawal payments if this facility is used)

Step 2: Investment Amount

Lump Sum investment

Attached is a cheque or direct debit* request for the amount of \$, , ,

Please ensure that if paying by cheque, it is made payable to: IOOF LifeTrack.

Regular Savings Plan investment

Please direct debit* the amount of \$, , , per month, quarter, half year to my Regular Savings Plan. This will be deducted on the 15th day of the month.

* Please complete Step 8 and Step 4. Complete Step 7 also if you need to alter your Regular Savings Plan arrangements.

Step 3: Redemption Amount

Please redeem the following investments: Complete one section only for amount to be redeemed

Asset Code	Name of Investment Option(s)	Percentage % or \$Amount or	No. of units
<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"/>	<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"/>	<input type="text"/>
	Total	<input type="text"/> 1 <input type="text"/> 0 <input type="text"/> 0 %	

If payment to you is required, please complete Step 8.

Step 5: Partial Switch Instructions

I/We wish to switch between investment options as indicated below:

FROM Investment options

APIR code	Name of investment option(s)	% of Account Balance OR \$ amount
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Total*		<input type="text"/>

To Investment options

APIR code	Name of investment option(s)	% of redeemed funds to be invested
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
Total*		<input type="text"/>

* Please ensure that the total amounts are equal or add up to 100%.

Please note: Switch request cannot be finalised until proceeds from all fund managers involved have been deposited into your Cash Holding Account.

Step 6: Regular Withdrawals

Please pay \$, . (minimum \$250 per) month, quarter, half year year, commencing 1st day of the month year to my/our Bank, Credit Union or Building Society account nominated in Step 8.

Please note: Investments will be redeemed as per the standing redemption instructions in Step 4 if there is insufficient money in your Cash Holding Account.

Step 7: Regular Savings Plan Adjustments

I/We wish to make the following adjustment(s):

Please one box and complete details, where applicable.

- a. my regular savings plan investment to: \$, . per month, quarter OR half year
(refer to page 2 for minimums)
- b. Stop my regular savings plan investment.
- c. Change the account my regular investment is deducted from. Please complete Step 8.

Please note: Regular Savings Plans will be deducted from your account on the 15th of each month or the next business day.

Step 8: Direct Debit Request or Payment Details

The details below are for:

Please one box and complete details below.

a Regular Savings Plan investment (please ensure Step 4 – Standing Instructions is completed).

a Redemption or a Withdrawal (please ensure Step 3 is completed).

changing an account for a Regular Savings Plan investment (as detailed in Step 2.)

I/We authorise and request IOOF Investment Management Limited as Service Operator of LIS (Debit User ID 032105) to debit funds through BECS and pay the proceeds of my/our request in Steps 3, 6 or 7 from/to the account detailed below:

Name of Bank, Credit Union or Building Society	<input type="text"/>	
Branch	<input type="text"/>	
BSB	<input type="text"/> - <input type="text"/> (Max 6 digits)	Account number <input type="text"/> - <input type="text"/> - <input type="text"/> (Max 9 digits)
Account name	<input type="text"/>	
Postal address	<input type="text"/>	
Unit number	<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"/>

Step 9: Alterations to Adviser's Portfolio Review Service Fee

Please pay from my/our LIS Account the following percentage, which I/we have arranged to pay for continuing advice and review of my/our investments, to my/our financial adviser named below. I/We understand that I/we may cancel or vary this instruction at any time by written advice to IOOF Investment Management Limited.

\$, . deducted monthly from my Cash Holding Account.

or % pa of my total Portfolio value, calculated at the end of each month and paid monthly.

Adviser Use Only

Dealer Group	<input type="text"/>	
Financial Adviser	<input type="text"/>	
Postal address	<input type="text"/>	
Unit number	<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"/>

I declare that I am an Authorised Representative or representative of the above Dealer Group or I hold a current Australian financial services licence.

I confirm that fees and commissions have been fully explained to the applicants.

I confirm that I have advised the applicant/investor (whose details appear in Step 1) concerning their investment in the Plan/Service and transaction instructions specified in this Investment Authority.

I confirm that I have provided the applicant/investor with all necessary information concerning the Plan/Service including any risks associated with underlying investment options.

I confirm that I have provided the applicant/investor with copies of the current disclosure documents, or product disclosure statements, for each of their selected investment options (including any updated/replacement disclosure documents or product disclosure statements for investments made via a Regular Savings Plan.)

Sign here

Dealer Group Stamp

Step 10: Investor Declaration

I/We request the Service Operator, IOOF Investment Management Limited (IIML) ABN 53 006 695 021 AFS Licence No. 230524, to process the transaction instructions specified in this Investment Authority.

I/We confirm that I/we have received, read and understood the LIS Brochure and the current Product Disclosure Statement of the underlying investment option(s) I/we have selected.

I/We understand that:

- IOOF Investment Management Limited ABN 53 006 695 021 AFS Licence No. 230524 (the Service Operator), will use its best endeavours to comply with my/our request as promptly as practicable;
- Any direct debit arrangement selected in Step 8 of this form is governed by the terms of the Direct Debit Request Service Agreement received from IOOF Investment Management Limited;
- Any directions which I/we have given here will override any similar directions I/we have previously given;
- Neither IOOF Investment Management Limited, nor the managers nor trustees of the investments offered by LifeTrack Investment Service, guarantee the performance of the investments, the repayment of capital, or any particular return;
- Transactions in underlying managed funds can produce delays;
- My financial adviser will be entitled to receive commission for the additional investments and/or continuing advice on my investment, as set out in Step 9.

I/We understand that it is recommended that I/we obtain financial advice from a licenced Financial Adviser concerning my/our investment option(s).

I/We acknowledge that I/we have read and understood the privacy information contained in the IOOF Group Privacy Policy, a copy of which is available on the web site www.ioof.com.au. I/We hereby consent to the collection, use, storage and disclosure of my/our personal information as described in the Policy.

I/We understand that my/our investment does not constitute an investment with IIML or any of its related or associated entities.

I/We agree to IIML and its related companies utilising my/our personal information for the marketing purposes of the IOOF Group.

Tick box if you do not wish to receive marketing material.

or **Company: The Common Seal of the applicant company was hereunto affixed in the presence of:**



Individual Investor(s) or Trustee(s) Signature(s):

If the investment is jointly owned, both investors must sign this form.

Sign here

Director Sign here

Sign here

Director/Secretary Sign here

Date

Date

Return to: LifeTrack, Reply Paid 264, Melbourne, VIC 8060
Client Services: 1800 062 963
Email: ClientServices@ioof.com.au
Fax: 1800 558 539

Service Operator: IOOF Investment Management Limited
 ABN 53 006 695 021 AFS Licence No. 230524



Direct Debit Request Service Agreement (DDRSA)

Direct Debit Request facility

- In addition to making one-off investments, you have the opportunity to implement a Regular Savings Plan through a DDR arrangement.
- The DDR arrangement enables you to instruct the Service Operator – IOOF Investment Management Limited (IIML) ABN 53 006 695 021, AFS Licence No. 230524, (Debit User ID 032105) to make regular monthly, quarterly or half-yearly deductions from an account with a financial institution such as a bank, building society or credit union and credit the amount to your Cash Holding Account.
- The DDR arrangement through BECS is not available on the full range of accounts provided by financial institutions. You are advised to check with your financial institution as to its availability before nominating an account. You should check your account details against a recent statement from the financial institution.

Our service commitment

This agreement outlines our service commitment to you in respect of the DDR arrangements made between you and IIML.

It also sets out your rights and responsibilities.

Initial terms of the arrangement

Under the terms of the DDR arrangement entered into with you, we undertake to periodically debit from your nominated account with a financial institution, a specified amount or amounts for deposit into your Cash Holding Account.

Drawing arrangements

Deposits will be deducted from your financial institution account on the 15th day of each month, or nearest business day after the 15th day of the month if the 15th is not a business day, in accordance with the frequency you have nominated. If you are uncertain as to when a deduction will be made, please contact us.

IIML may, in its absolute discretion, by giving 14 days notice in writing to you:

- suspend or terminate the drawing arrangement, and/or
- change the operation of your DDR facility.

Your rights

Changes to the arrangement:

- You may stop or defer an individual debit or cancel or suspend your DDR arrangement by giving written instructions to IIML. If you suspend your DDR arrangement you may restart it by giving written instructions to IIML.
- You may alter payments by forwarding to us, a new Investment Authority & Account Variation form available from our website.
- We will endeavour to act upon your request within 5 business days of receipt.

Enquiries

If you have any enquiries about your DDR arrangement, or you believe a debit has been incorrectly made or processed, please call our client services team on 1800 062 963, email us at clientservices@ioof.com.au or write to us at:

IOOF

Reply Paid 264

Melbourne VIC 3001

Complaints

If you have a complaint or dispute in relation to your DDR arrangement, you should contact the Manager, Customer Care on 1800 062 963 or the relevant financial institution. IIML will consider and deal with the complaint within 45 days of receiving details of your complaint. If our investigations show that your Account has been incorrectly debited, we will arrange for the financial institution to adjust your account accordingly. We will also notify you in writing of the amount by which your Account has been adjusted.

If, following our investigations, we believe on reasonable grounds that your Account has been correctly debited, we will respond to your query by providing you with reasons and copies of any evidence for this finding.

If we cannot resolve the matter, you can still refer it to your financial Institution, which will obtain details from you of the disputed payment and may lodge a claim on your behalf.

Confidentiality

All information held by IIML in relation to your DDR arrangement will be kept confidential by us, except where:

- such information is required to be provided to IIML's financial institution to initiate, change or cancel your drawing arrangement
- disclosure is required or authorised by law
- the Bank may require such information to be provided in the event of a claim or relating to an alleged incorrect or wrongful debit
- you authorise or otherwise give your consent to the release of the information either directly or through a duly appointed agent or attorney.

Your obligations

It is your responsibility to ensure:

- your account details are correct
- your nominated account can accept direct debits
- there are sufficient cleared funds in the nominated account on the drawing date
- you advise us if the nominated account is altered, transferred or closed.

IIML will notify you if your debit is dishonoured or rejected. We may, with 14 days notice, cancel your DDR arrangement if there is insufficient funds in your account to honour the direct debit.

Should we be charged any dishonour fees as a result of insufficient funds in your nominated account, then we may deduct these charges from your Cash Holding Account or charge these fees directly to you. To avoid dishonour fees, you should always ensure that there are enough cleared funds in your account before your direct debit falls due.

Fairness

If any provision of this DDRSA is found to be illegal, void or unenforceable for unfairness or any other reason (for example, if a court or other tribunal or authority declares it so), the remaining provisions of this DDRSA will continue to apply to the extent possible as if the void or unenforceable provision had never existed.