

## **Lifeplan Investment Bond**

### **Supplementary Product Disclosure Statement 28 April 2020**

This Supplementary Product Disclosure Statement is issued by Lifeplan Australia Friendly Society Limited ('Lifeplan'), ABN 78 087 649 492, AFS Licence No. 237989, as the issuer of the Lifeplan Investment Bond.

#### **Important Notice**

This is a further Supplementary Product Disclosure Statement (third SPDS) to the Lifeplan Investment Bond (Fund) Product Disclosure Statement (PDS) dated 8 November 2018, as amended by the first Supplementary PDS dated 3 December 2019 (first SPDS) and second Supplementary PDS dated 20 March 2020 (second SPDS). The information in this document updates the PDS. You should read these documents before making a decision to invest. Except to the extent amended by this third SPDS, or updates on the website, the PDS, first SPDS and second SPDS remains in full force.

Due to COVID-19 and the resulting impacts on financial markets, several of the underlying fund managers in this Fund have been changing their fees. These changes have taken effect quite rapidly.

To assist you in making an informed investment choice based on current information about fees in each of the investment options, we are now publishing a Fees and Costs Update on our website. This document will update any changes made to the fees disclosed in the PDS and will be published as we are advised of any changes. The Fees and Costs Update is incorporated by reference to the PDS.

Please refer to the Fees and Costs Update once you have read the PDS, so you can check if there has been a change to any of the investment options you may select.

You should print or retain a copy of the current Fees and Costs Update for your records.

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## Lifepan Investment Bond

### Supplementary Product Disclosure Statement 17 March 2020

This SPDS is issued by Lifepan Australia Friendly Society Limited ('Lifepan'), ABN 78 087 649 492, AFS Licence No. 237989, as the issuer of the Lifepan Investment Bond.

#### Important Notice

This is a further Supplementary Product Disclosure Statement (second SPDS) to the Lifepan Investment Bond (Fund) Product Disclosure Statement (PDS) dated 8 November 2018, as amended by the first Supplementary PDS (first SPDS) dated 3 December 2019. The information in this document updates the PDS. You should read these documents before making a decision to invest. Except to the extent amended by this second SPDS, or updated on the website, the PDS and first SPDS remain in full force.

#### Purpose of this SPDS

The purpose of this SPDS is to advise of:

- the underlying fund manager for the Dimensional Australian Core Equity Trust and the Dimensional Global Core Equity Trust having changed their management fee with effect from 2 March 2020
- a correction to the disclosure of the PIMCO Australian Bond Fund management fee, which was incorrectly stated in the SPDS dated 3 December 2019.

#### Management costs

The table below details the Management costs in the Lifepan Investment Bond for the following three underlying investment options only.

The management costs are as follows:

Investment option	Underlying Fund Manager Costs			Lifepan Administration Fee	Total estimated management cost p.a. <sup>2</sup>
	Management Fee	+ Other management costs <sup>1</sup>	+ =		
Dimensional Australian Core Equity Trust	0.275%	0.006%	0.60%	0.881%	
Dimensional Global Core Equity Trust	0.36%	0.00%	0.60%	0.96%	
PIMCO Australian Bond Fund	0.50%	0.04%	0.60%	1.14%	

- <sup>1</sup> 'Other management costs' are as at 30 June 2019 and includes the estimated performance fees (if applicable), estimated recoverable expenses and any other indirect costs of the underlying fund manager.
- <sup>2</sup> The 'Total estimated management costs' includes our administration fee and the underlying fund managers' management fee and other management costs. The Total estimated management cost is expressed as a percentage of the total average assets of the investment option.

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## Supplementary Product Disclosure Statement

This SPDS is issued by Lifeplan Australia Friendly Society Limited ('Lifeplan'), ABN 78 087 649 492, AFS Licence No. 237989, as the issuer of the Lifeplan Investment Bond.

### Lifeplan Investment Bond - Issued 3 December 2019

#### Important Notice

This is the first Supplementary Product Disclosure Statement (SPDS) to the Lifeplan Investment Bond (Fund) Product Disclosure Statement (PDS) dated 8 November 2018. The information in this SPDS updates the information in the PDS. You should read this SPDS together with the PDS. Except to the extent amended by this SPDS, or updated on the website, the PDS remains in full force.

This SPDS is effective for all new applications to the Fund from 3 December 2019.

#### Purpose of this SPDS

The purpose of this SPDS is to:

- Update Management costs for the underlying investment options
- Update the Investing Transaction Costs (ITC), and
- Update performance fee, where they apply.

## Updates to the PDS

### Updates to the Additional explanation of fees and costs

**PDS, Page 15** – Within the ‘Additional explanation of fees and costs section, the ‘Management Costs’ section is replaced with the following:

#### **Management costs**

The Management costs include our administration fees, any expense recoveries and investment management costs charged or incurred by the fund managers (refer to ‘*Remuneration of fund managers*’). Our administration fees are calculated using the daily gross market value of the investment option.

Management costs:

- are deducted directly from the investment option before unit prices or earnings are declared and not from your investment account;
- do not include fees or costs deducted from your investment account (such as adviser service fees or investing transaction costs);
- do not include any performance fees (refer to page 23) and other costs charged by the fund managers.

The total estimated management costs for all investment options on the Lifeplan Investment Bond fund are shown on page 16 to 18.

## Updates to the Management costs table

The manner in which management costs are disclosed for the Lifeplan Investment Bond has changed.

Previously, the underlying fund manager's costs were represented as one combined figure, the 'External Investment Manager Indirect Cost Ratio (ICR)'. This ICR comprised the underlying fund manager's management fee, estimated performance fee, estimated recoverable expenses and any other indirect costs.

These costs are now represented as two separate components – (i) the management fee and (ii) other management costs. Other management costs combine the estimated performance fee (where they apply – refer to page 3 of this SPDS for further detail), estimated recoverable expenses and any other indirect cost.

The figures across the investment options have also been updated to align with updates to fees and costs amongst the underlying fund managers.

**PDS, Page 16 to 18** – The 'Management Costs' section is replaced with the following:

### Management costs

The current management costs for all investment options on the Lifeplan Bond fund are shown in the table below.

Investment option	Underlying Fund Manager Costs		Lifeplan Administration fee	Total estimated management cost p.a. <sup>2</sup>
	Management fee	Other management costs <sup>1</sup>		
Altius Bond Fund	0.46%	0.12%	0.60%	1.18%
Altrinsic Global Equities Trust	0.99%	0.00%	0.60%	1.59%
AMP Capital Global Property Securities	0.97%	0.00%	0.60%	1.57%
AMP Capital Multi-Asset A	0.85%	0.19%	0.60%	1.64%
Antares Elite Opportunities Fund	0.70%	0.00%	0.60%	1.30%
APN AREIT Fund	0.85%	0.00%	0.60%	1.45%
Australian Ethical Diversified Shares Fund	0.95%	0.00%	0.60%	1.55%
Australian Unity Property Income	0.94%	0.49%	0.60%	2.03%
Australian Unity Wholesale Deposits <sup>3</sup>				0.55%
Bennelong ex-20 Australian Equities Fund <sup>4</sup>	0.95%	0.42%	0.60%	1.97%
Colonial First State FirstChoice Australian Share	1.01%	0.00%	0.60%	1.61%
Colonial First State FirstChoice Conservative <sup>4</sup>	0.91%	0.01%	0.60%	1.52%
Colonial First State FirstChoice Global Share	1.22%	0.00%	0.60%	1.82%

Investment option	Underlying Fund Manager Costs			Lifeplan Administration fee =	Total estimated management cost p.a. <sup>2</sup>
	Management fee +	Other management costs <sup>1</sup> +			
Colonial First State FirstChoice Growth <sup>4</sup>	1.01%	0.01%	0.60%		1.62%
Colonial First State FirstChoice Moderate <sup>4</sup>	0.96%	0.01%	0.60%		1.57%
Colonial First State FirstChoice Property Securities	0.91%	0.00%	0.60%		1.51%
Colonial First State FirstChoice Wholesale Emerging Markets	1.51%	0.00%	0.60%		2.12%
Colonial First State FirstChoice Wholesale Multi-Index Conservative	0.61%	0.00%	0.60%		1.21%
Colonial First State FirstChoice Wholesale Multi-Index Growth	0.72%	0.00%	0.60%		1.32%
Colonial First State FirstChoice Wholesale Multi-Index Moderate	0.67%	0.00%	0.60%		1.27%
Colonial First State FirstRate Wholesale Saver	0.00%	0.00%	0.60%		0.60%
Colonial First State Wholesale Institutional Cash <sup>3</sup>					0.54%
Dimensional Australian Core Equity Trust	0.305%	0.006%	0.60%		0.911%
Dimensional Global Core Equity Trust	0.39%	0.00%	0.60%		0.99%
Fidelity Australian Equities Fund	0.85%	0.00%	0.60%		1.45%
Investors Mutual Australian Share Fund	0.99%	0.00%	0.60%		1.59%
Ironbark Karara Australian Small Companies Fund <sup>4</sup>	1.13%	0.45%	0.60%		2.18%
Kapstream Absolute Return Income Fund	0.55%	0.00%	0.60%		1.15%
Lifeplan Capital Guaranteed <sup>3</sup>					0.89%
Lifeplan Managed Investment <sup>3</sup>					0.99%
Macquarie Income Opportunities Fund	0.492%	0.01%	0.60%		1.102%
Magellan Global Fund <sup>4</sup>	1.35%	0.24%	0.60%		2.19%
Magellan Infrastructure Fund <sup>4</sup>	1.05%	0.16%	0.60%		1.81%
MFS Fully Hedged Global Equities Trust	0.03%	0.77%	0.60%		1.40%
MLC Horizon 2 – Income Portfolio	0.75%	0.07%	0.60%		1.42%
MLC Horizon 3 – Conservative Growth	0.80%	0.10%	0.60%		1.50%

Investment option	Underlying Fund Manager Costs		Lifeplan Administration fee	Total estimated management cost p.a. <sup>2</sup>
	Management fee	Other management costs <sup>1</sup>		
MLC Horizon 4 – Balanced	0.85%	0.10%	0.60%	1.55%
MLC Horizon 5 – Growth	0.90%	0.10%	0.60%	1.60%
MLC Wholesale Index Plus Balanced Portfolio	0.38%	0.00%	0.60%	0.98%
MLC Wholesale Index Plus Conservative Growth Portfolio	0.36%	0.00%	0.60%	0.96%
MLC Wholesale Index Plus Growth Portfolio	0.39%	0.00%	0.60%	0.99%
Pendal Active Balanced Fund	0.95%	0.05%	0.60%	1.60%
Pendal Enhanced Cash Fund	0.25%	0.00%	0.60%	0.85%
Pendal Fixed Interest Fund	0.50%	0.00%	0.60%	1.10%
Pendal Focus Australian Share Fund <sup>4</sup>	0.75%	0.00%	0.60%	1.35%
Pendal Monthly Income Plus Fund	0.65%	0.00%	0.60%	1.25%
Perpetual Balanced Growth	1.04%	0.03%	0.60%	1.67%
Perpetual Conservative Growth	0.90%	0.03%	0.60%	1.53%
Perpetual Industrial Share	0.99%	0.00%	0.60%	1.59%
Perpetual Wholesale Australian Share Fund	0.99%	0.00%	0.60%	1.59%
Perpetual Wholesale Ethical SRI Fund	1.18%	0.00%	0.60%	1.78%
PIMCO Australian Bond Fund	0.45%	0.04%	0.60%	1.09%
PIMCO Global Bond Fund	0.49%	0.25%	0.60%	1.34%
Platinum International Fund	1.35%	0.00%	0.60%	1.95%
Platypus Australian Equities <sup>4</sup>	0.76%	0.61%	0.60%	1.97%
Pro-D Balanced	0.65%	0.11%	0.60%	1.36%
Pro-D Growth	0.70%	0.12%	0.60%	1.42%
Pro-D High Growth	0.75%	0.12%	0.60%	1.47%
T.Rowe Price Dynamic Global Bond Fund	0.33%	0.18%	0.60%	1.11%

Investment option	Underlying Fund Manager Costs		Lifeplan Administration fee	Total estimated management cost p.a. <sup>2</sup>
	Management fee	Other management costs <sup>1</sup>		
T.Rowe Price Global Equity Fund	1.05%	0.07%	0.60%	1.72%
Talaria Global Equity Fund	1.16%	0.12%	0.60%	1.88%
UBS Diversified Fixed Income Fund	0.55%	0.00%	0.60%	1.15%
Vanguard® Australian Fixed Interest Index Fund	0.24%	0.00%	0.60%	0.84%
Vanguard® Australian Property Securities Index Fund	0.23%	0.00%	0.60%	0.83%
Vanguard® Australian Shares Index Fund	0.16%	0.00%	0.60%	0.76%
Vanguard® Balanced Index Fund	0.29%	0.00%	0.60%	0.89%
Vanguard® Diversified Conservative Index Fund	0.29%	0.00%	0.60%	0.89%
Vanguard® Diversified High Growth Index Fund	0.29%	0.00%	0.60%	0.89%
Vanguard® Growth Index Fund	0.29%	0.00%	0.60%	0.89%
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	0.00%	0.60%	0.86%
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	0.00%	0.60%	1.03%
Vanguard® International Shares Index Fund	0.18%	0.00%	0.60%	0.78%
Vanguard® International Shares Index Fund (Hedged) AUD	0.21%	0.00%	0.60%	0.81%
Winton Global Alpha Fund <sup>4</sup>	1.78%	0.21%	0.60%	2.59%

1 The 'Other management costs' are as at 30 June 2019 and includes the estimated performance fees (if applicable), estimated recoverable expenses and any other indirect costs of the underlying fund manager.

2 The 'Total estimated management costs' includes our administration fee and the underlying fund managers' management fee and other management costs. The Total estimated management cost is expressed as a percentage of the total average assets of the investment option.

3 Fee is inclusive of the management fee, other management costs and the administration fee.

4 For updated estimated performance fees please refer to the 'Performance fees' section on page 23.

# Updates to the Investing transaction costs and transactional and operational costs

The Investing Transaction Costs (ITC) and transactional and operational costs of the investment options have been updated to align with changes to fees and costs amongst the underlying fund managers.

There has also been a change to the terminology used relating to the transactional and operational costs. These are now expressed as 'net estimated transactional and operational costs'. They are the same costs as previously represented through the AID, but the terminology has been revised to emphasise that it is a representation of the net costs to the underlying funds.

**PDS, Page 19**– replace the paragraph titled 'Indirect transaction and operational costs' with the following:

### Net estimated transactional and operational costs

Transactional and operational costs incurred from changing the portfolio's underlying asset mix may be offset against investing transaction costs to the extent that they have not already been fully utilised.

However, if there are no amounts to offset against, which is usually the case, these costs are instead paid out of the investment option's assets as and when incurred. The transactional and operational costs for each investment option are set out under 'Net Estimated transactional and operational costs' in the table below.

**PDS, Page 19** – replace the table containing the Investing Transaction Costs (ITC) and Estimated transactional and operational costs with the following:

<b>Investment option</b>	<b>Investing transaction costs</b>	<b>Net estimated transactional and operational costs*</b>
Altius Bond Fund	N/A	0.14%
Altrinsic Global Equities Trust	0.30%	0.05%
AMP Capital Global Property Securities	0.60%	0.29%
AMP Capital Multi-Asset A	0.29%	0.45%
Antares Elite Opportunities Fund	0.30%	0.06%
APN AREIT Fund	0.50%	N/A
Australian Ethical Diversified Shares Fund	0.10%	N/A
Australian Unity Property Income	1.00%	1.13%
Australian Unity Wholesale Deposits	N/A	N/A
Bennelong ex-20 Australian Equities Fund	0.50%	0.17%
Colonial First State FirstChoice Australian Share	0.40%	0.15%
Colonial First State FirstChoice Conservative	0.30%	0.14%
Colonial First State FirstChoice Global Share	0.30%	0.18%
Colonial First State FirstChoice Growth	0.40%	0.24%
Colonial First State FirstChoice Moderate	0.30%	0.22%
Colonial First State FirstChoice Property Securities	0.40%	0.09%
Colonial First State FirstChoice Wholesale Emerging Markets	0.50%	0.06%
Colonial First State FirstChoice Wholesale Multi-Index Conservative	0.20%	0.00%
Colonial First State FirstChoice Wholesale Multi-Index Growth	0.30%	0.01%
Colonial First State FirstChoice Wholesale Multi-Index Moderate	0.30%	0.00%
Colonial First State FirstRate Wholesale Saver	N/A	N/A
Colonial First State Wholesale Institutional Cash	N/A	0.00%
Dimensional Australian Core Equity Trust	0.16%	0.01%
Dimensional Global Core Equity Trust	0.20%	0.00%
Fidelity Australian Equities Fund	0.40%	0.00%

<b>Investment option</b>	<b>Investing transaction costs</b>	<b>Net estimated transactional and operational costs*</b>
Investors Mutual Australian Share Fund	0.50%	0.05%
Ironbark Karara Australian Small Companies Fund	0.40%	0.03%
Kapstream Absolute Return Income Fund	0.00%	0.08%
Lifepan Capital Guaranteed	N/A	N/A
Lifepan Managed Investment	0.18%	0.04%
Macquarie Income Opportunities Fund	0.30%	0.17%
Magellan Global Fund	0.14%	0.01%
Magellan Infrastructure Fund	0.30%	0.03%
MFS Fully Hedged Global Equities Trust	0.50%	0.00%
MLC Horizon 2 – Income Portfolio	0.10%	0.14%
MLC Horizon 3 – Conservative Growth	0.10%	0.14%
MLC Horizon 4 – Balanced	0.10%	0.12%
MLC Horizon 5 – Growth	0.15%	0.09%
MLC Wholesale Index Plus Balanced Portfolio	0.10%	0.04%
MLC Wholesale Index Plus Conservative Growth Portfolio	0.10%	0.08%
MLC Wholesale Index Plus Growth Portfolio	0.10%	0.00%
Pendal Active Balanced Fund	0.29%	0.33%
Pendal Enhanced Cash Fund	0.06%	0.00%
Pendal Fixed Interest Fund	0.12%	0.15%
Pendal Focus Australian Share Fund	0.50%	0.14%
Pendal Monthly Income Plus Fund	0.14%	0.02%
Perpetual Balanced Growth	0.34%	0.23%
Perpetual Conservative Growth	0.26%	0.11%
Perpetual Industrial Share	0.30%	0.12%
Perpetual Wholesale Australian Share Fund	0.30%	0.17%
Perpetual Wholesale Ethical SRI Fund	0.30%	0.19%
PIMCO Australian Bond Fund	0.10%	0.06%
PIMCO Global Bond Fund	0.10%	0.18%

<b>Investment option</b>	<b>Investing transaction costs</b>	<b>Net estimated transactional and operational costs*</b>
Platinum International Fund	0.40%	0.07%
Platypus Australian Equities	0.40%	0.12%
Pro-D Balanced	0.40%	0.12%
Pro-D Growth	0.40%	0.13%
Pro-D High Growth	0.40%	0.15%
T.Rowe Price Dynamic Global Bond Fund	0.50%	0.70%
T.Rowe Price Global Equity Fund	0.45%	0.02%
Talaria Global Equity Fund	0.40%	0.03%
UBS Diversified Fixed Income Fund	0.15%	0.10%
Vanguard® Australian Fixed Interest Index Fund	0.16%	0.02%
Vanguard® Australian Property Securities Index Fund	0.12%	0.00%
Vanguard® Australian Shares Index Fund	0.10%	0.00%
Vanguard® Balanced Index Fund	0.20%	0.06%
Vanguard® Diversified Conservative Index Fund	0.20%	0.06%
Vanguard® Diversified High Growth Index Fund	0.16%	0.03%
Vanguard® Growth Index Fund	0.18%	0.05%
Vanguard® International Fixed Interest Index Fund (Hedged)	0.16%	0.14%
Vanguard® International Property Securities Index Fund (Hedged)	0.18%	0.10%
Vanguard® International Shares Index Fund	0.12%	0.00%
Vanguard® International Shares Index Fund (Hedged) AUD	0.16%	0.00%
Winton Global Alpha Fund	0.32%	0.36%

\* The 'Net estimated transactional and operational costs' are as at 30 June 2019

## Updates to underlying fund managers performance fees

The performance fees have been updated to reflect updated estimates provided by the underlying fund managers as part of recent updates to their Product Disclosure Statements.

**PDS, Page 23** - Replace the 'Performance fees' section with the following:

### Performance fees

The fund managers may charge or incur performance fees. These fees are arrangements where the fund manager (and any other fund manager they may appoint) may earn additional fees if the performance of the underlying portfolio they manage or operate exceeds specified criteria or benchmarks.

Below is a list of estimated performance fees for the current financial year, amongst the investment options that include performance fees as part of their fee structure. These estimates have been taken from the Product Disclosure Statements of each of these underlying funds, as at the date of this SPDS.

Actual performance of these underlying funds is likely to vary year to year, and therefore the underlying fund's actual performance fee may also vary year to year. The amount of any performance fee will vary, and it is not possible to predict any future performance fees as these depend on the performance that the fund manager achieves.

Please refer to the underlying fund's Product Disclosure Statement for details on how the performance fee is calculated, and when it is paid.

<b>Investment option</b>	<b>Estimated Performance fee</b>
<b>Bennelong ex-20 Australian Equities Fund</b>	0.39%
<b>Colonial First State FirstChoice Conservative</b>	0.01%
<b>Colonial First State FirstChoice Growth</b>	0.01%
<b>Colonial First State FirstChoice Moderate</b>	0.01%
<b>Ironbark Karara Australian Small Companies Fund</b>	0.38%
<b>Magellan Global Fund</b>	0.24%
<b>Magellan Infrastructure Fund</b>	0.16%
<b>Pendal Focus Australian Share Fund</b>	0.26%
<b>Platypus Australian Equities</b>	0.49%
<b>Winton Global Alpha Fund</b>	1.11%

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# Lifeplan Investment Bond

Product Disclosure Statement  
8 November 2018

**Lifepan Australia Friendly Society Limited**

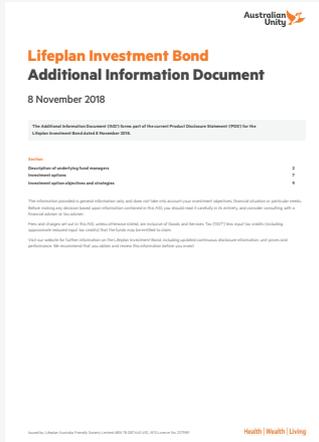
Lifepan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence No. 237989 ('Lifepan') is a leading provider of tax effective investment products such as investment, education bonds and funeral bonds. Lifepan is a subsidiary of Australian Unity Limited ABN 23 087 648 888 ('Australian Unity') and is part of the group of companies undertaking investment activities at Australian Unity, generally known as Australian Unity Wealth & Capital Markets.

**IMPORTANT INFORMATION**

This document is a Product Disclosure Statement (PDS), which is a summary of significant information about a financial product. The PDS includes information about the product's key features, fees, commissions, benefits, risks and the complaints handling procedure.

The Lifepan PDS comprises of this document and the Additional Information Document (AID). You should consider the information in the PDS before making the decision about whether to invest in the Lifepan Bond. A reference to 'this PDS' or 'the PDS' includes, unless the context otherwise requires, a reference to both documents.

The PDS issued by the fund managers themselves for each investment option provides further detail about the investment option.

Lifepan Investment Bond Product Disclosure Statement Documentation		PDS issued by underlying fund manager
<p><b>Part 1 – PDS</b></p> <p>Contains details about the product features, benefits, fees and costs of investing, risks and application form.</p> 	<p><b>Part 2 - Additional Information Booklet</b></p> <p>Contains information about the fund managers and the investment options available.</p> 	<p>The PDS issued by the fund manager for investment options on the Lifepan Investment Bond menu can be obtained from our website at <a href="http://australianunity.com.au/wealth/investment-bonds/lifepan-products/investment-bond/investment-options-pds">australianunity.com.au/wealth/investment-bonds/lifepan-products/investment-bond/investment-options-pds</a></p> 

These documents are available from our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or you can call our Investor Services team on 1300 1300 38, or Adviser Services Team on 1300 133 285.

**About this PDS**

The Lifepan Bond ('Lifepan Bond') and the Lifepan Child Investment Bond ('Lifepan Child') (collectively 'the Lifepan Investment Bond') are investment products issued by Lifepan, which has prepared this PDS. The Lifepan Wealth Preserver ('Wealth Preserver') is a feature of the Lifepan Bond. A patent application has been filed for this feature which is pending.

In this PDS, the terms 'we', 'us' and 'our' refer to Lifepan.

All times referred to in this PDS are Australian Central Standard Time or, in the case of daylight saving, Australian Central Daylight Time and all business days are with reference to business days in South Australia.

**Investments in the Lifepan Investment Bond**

If you invest in the Lifepan Bond, you will become a member of a benefit fund established under the Lifepan Constitution. If you invest in the Lifepan Capital Guaranteed investment option you will become a member of the benefit fund established under Rule 37 ('Lifepan Nextgen Investments – Capital Guaranteed Fund'). Alternatively, if you invest in any of the remaining investment options you will become a member of the benefit fund established under Rule 38 ('Lifepan Nextgen Investments Fund'). Each benefit fund is maintained separate from the other.

Investments in the Lifepan Investment Bond are subject to investment risk, including possible delays in repayment, and/or loss of investment returns and contributions invested. Neither, Lifepan, Australian Unity or any member of the Australian Unity Group guarantees the repayment of your investment unless explicitly stated. Lifepan does not guarantee the level of future investment performance (which will fluctuate over time) in any of the investment options available through this PDS. Past performance should not be taken as an indication of current or future performance.

Each investment made available through this PDS invests into a fund(s) managed by underlying fund managers. Refer to pages 16 to 18 of this PDS for a list of the fund managers. Each fund manager has given its consent to all statements in this PDS made by it or based on statements made by it, and has not withdrawn this consent as at the date of this PDS. Investment options managed by fund managers are not deposits or liabilities

of the fund managers or their member companies. These underlying fund managers are not issuing, selling, guaranteeing or underwriting this financial product or performing any other function in relation to the Lifepan Bond apart from investment management.

**Applications**

Applications for investment in the Lifepan Bond can only be made using an Application Form which forms part of this PDS or otherwise provided by Lifepan.

This PDS is available in electronic format, including access via our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth). If you receive it electronically, please ensure that you have received the entire PDS and Application Form. A paper copy of this PDS is available free of charge by contacting your financial adviser or our Investor Services Team on 1300 1300 38.

This document may only be used by investors receiving it (electronically or otherwise) in Australia. All dollar amounts referred to in this PDS are in reference to Australian currency.

**Taxation Information**

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

**Seeking financial advice**

The information in this PDS is general information only and does not take into account your personal objectives, financial circumstances or needs. You should consider these factors and read this PDS before making any decision about whether to invest in the Lifepan Bond. We recommend you speak to your financial adviser who can help you understand the risks associated with investing and assess whether the investment option(s) are appropriate for you.

**Understanding terminology in this PDS**

This PDS may contain terms that you are not familiar with. A list of defined terms can be found in the glossary section on page 42.

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# The Lifeplan Bond

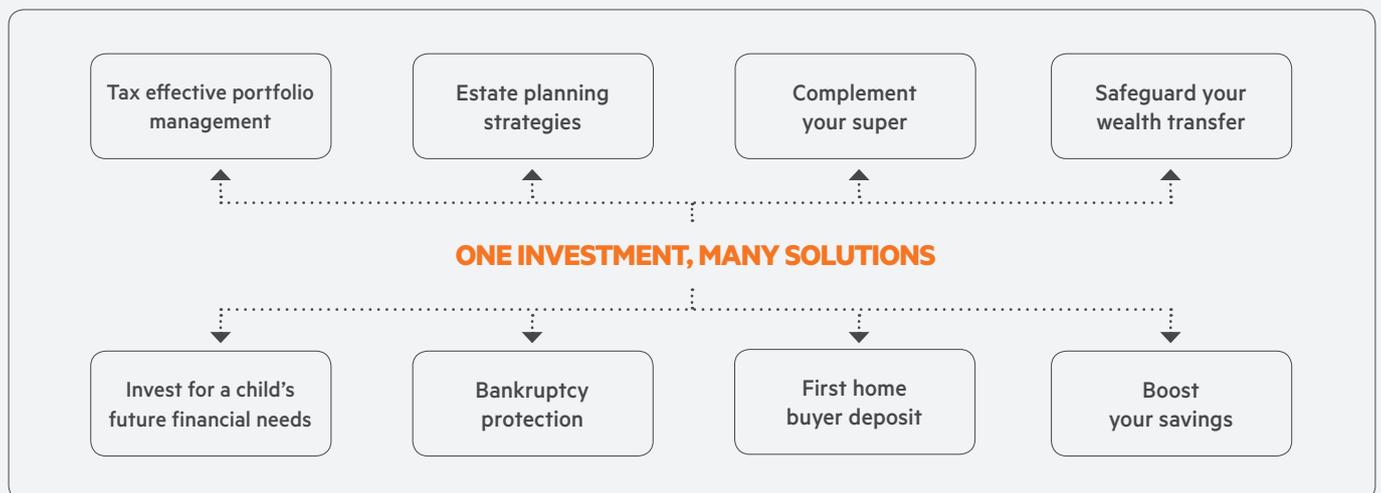
Lifeplan is a market leader in tax effective investment products, with \$2.2 billion (as at 30 June 2018) in Funds Under Management (FUM) in education, investment and funeral bonds.

Lifeplan is part of the Australian Unity Group, a health, wealth and living organisation providing products and services to over one million Australians. For over 175 years, Australian Unity has been providing services that enhance the wellbeing of Australians throughout the changing stages of their lives. As a mutual company, it is owned by and run for the benefit of its members.

With \$11.5 billion FUM (as a 30 June 2018), Australian Unity Wealth & Capital Markets focuses on improving the financial wellbeing of investors as well as creating investments that are genuinely different from the rest of the market. Following this basic principle, we've created a range of successful investment bonds with a range of investment options, unique product features and access to all major asset classes.

## Lifeplan Bond

A simple, versatile and tax effective investment; the Lifeplan Bond is designed to help meet your financial needs throughout all life stages.



## Key features

<p><b>30% MAX</b></p> <p>30% MAX TAX</p> <p>See page 4</p>	<p></p> <p>ACCESSIBILITY</p> <p>See page 25</p>	<p><b>NO LIMIT</b></p> <p>NO LIMIT ON THE AMOUNT YOU CAN INVEST<sup>1</sup></p> <p>See page 25</p>	<p></p> <p>74 DIVERSE INVESTMENT OPTIONS</p> <p>Refer to the Additional Information Document</p>	<ul style="list-style-type: none"> <li>• Australian Shares</li> <li>• Property</li> <li>• International Investments</li> <li>• Cash &amp; Fixed Interest</li> </ul> <p>ASSET ALLOCATION</p> <p>Refer to the Additional Information Document</p>	<p></p> <p>CUSTOMISATION - WEALTH PRESERVER &amp; LIFEPLAN CHILD</p> <p>See page 9 &amp; 12</p>
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## Who is it suitable for?

- investors looking for a simple, tax-effective investment.
- investors seeking an alternative or complementary solution to superannuation.
- investors seeking retirement planning and income solutions.
- investors saving for a child or grandchild.

<sup>1</sup> Investment bonds do not have a limit within the first 12 months, contributions in the following and subsequent years are subject to the 125% rule.

## The Lifeplan Bond at a glance

At a glance	Description	Refer to page(s)
<b>Tax effectiveness</b>	<ul style="list-style-type: none"> <li>We pay the tax on your investment at 30% so you can invest and build wealth in a tax effective manner, without increasing or adding to your personal income tax liability.</li> <li>Proceeds are tax-free to withdraw after 10 years, subject to the 125% rule.</li> <li>No personal capital gains tax is incurred for switching investment options, rebalancing your investment or on withdrawal.</li> </ul>	4 - 6
<b>Estate planning</b>	<ul style="list-style-type: none"> <li>You can nominate beneficiaries to automatically receive the proceeds of your investment tax-free when you pass away.</li> <li>There are no restrictions on who you can nominate to receive your investment; a person of any age, a Company or Trust.</li> </ul>	7
<b>Wealth Preserver</b>	<ul style="list-style-type: none"> <li>Wealth Preserver is an estate planning feature that gives you total control over how your wealth is transferred and when payments are made to beneficiaries upon your death, without the need to setup complex trusts.</li> <li>Wealth Preserver is the ideal structure for legacies and philanthropic giving, to ensure your wishes are carried out as intended.</li> </ul>	9 - 11
<b>Lifeplan Child</b>	<ul style="list-style-type: none"> <li>Lifeplan Child is designed specifically for those who would like to contribute to a child's future financial needs, whilst still controlling the investment.</li> <li>Decide when the nominated child, or children, will receive the proceeds.</li> <li>The investment is then transferred to the child without incurring any personal tax, fees or charges.</li> </ul>	12
<b>A broad range of investments</b>	<ul style="list-style-type: none"> <li>Access 74 investment options managed by 24 high quality Australian and international fund managers across a range of asset classes and sectors.</li> </ul>	29
<b>Contributions and access to your investment</b>	<ul style="list-style-type: none"> <li>We provide choice and flexibility for your investment with access to your money at anytime.</li> <li>Start your investment with as little as \$1,000.</li> <li>Establish a regular savings plan.</li> <li>You can switch between the investment options and also rebalance within your selected options at any time.</li> <li>Minimum withdrawal – \$500.</li> </ul>	25
<b>Administration fee rebates</b>	<p>Administration fee of up to 0.60% p.a.</p> <p>An administration fee rebate applies depending on the size of your investment:</p> <ul style="list-style-type: none"> <li>\$0 to \$499,999 = Nil rebate.</li> <li>\$500,000 to \$9,999,999 = 0.30% p.a. rebate.</li> <li>\$10,000,000 or more = 0.60% p.a. (full rebate).</li> </ul>	22
<b>Who can invest</b>	<ul style="list-style-type: none"> <li>Individual or joint investors aged 16 years and over.</li> <li>Companies and trusts (including deceased estates).</li> <li>Children between the ages of 10 and 16 (with parental or guardian consent).</li> </ul>	25
<b>Investor portal</b>	<p>You can access your investment on our online portal.</p> <ul style="list-style-type: none"> <li>View your portfolio, update account details, and access FAQs.</li> <li>Access to your investment and tax statements.</li> </ul>	32

# Tax effective investing



## Taxation Information

The tax information outlined below is subject to the disclaimer on the inside cover page of this PDS.

### How are the returns on your investment taxed?

The Lifepan Bond is an investment bond often referred to as a 'tax-paid' investment. Tax on investment returns is paid by us at the life insurance tax rate (currently 30%). However this may be less due to allowable tax credits (e.g. franking credits).

While you remain invested, your investment does not increase or add to your personal income tax liability.

The Lifepan Bond also allows you to take advantage of tax concessions available to this type of product, including your investment returns being tax free when accessed after 10 years in the fund.

### Tax paid returns after 10 years

If you hold your investment for more than 10 years from the original investment date, you do not pay any further personal tax on withdrawals made after this time (subject to the 125% rule requirements).

No personal income tax is payable on a return of your contributions. It is treated as a tax free return of capital.

### Tax offsets for withdrawals within 10 years

If you make a withdrawal:

- in the eighth year or earlier, all of the earnings on the withdrawal are assessable;
- in the ninth year, only two-thirds of the earnings on the withdrawal are assessable;
- in the tenth year, only one-third of the earnings on the withdrawal are assessable;
- after 10 years, you do not pay any further tax on the withdrawn earnings.

Even if you make a withdrawal within the first 10 years you are able to take advantage of the 30% tax offset to reduce your personal income tax.

For example, if your tax rate (including levies) is 47% you only need to pay top-up tax of 17% on the earnings component of any withdrawal after taking into account the tax offset.

Withdrawals made	Tax payable on
8th year or earlier	All earnings
9th year	2/3rds of earnings
10th year	1/3rd of earnings
After 10 years	Nil

### What is the 125% rule?

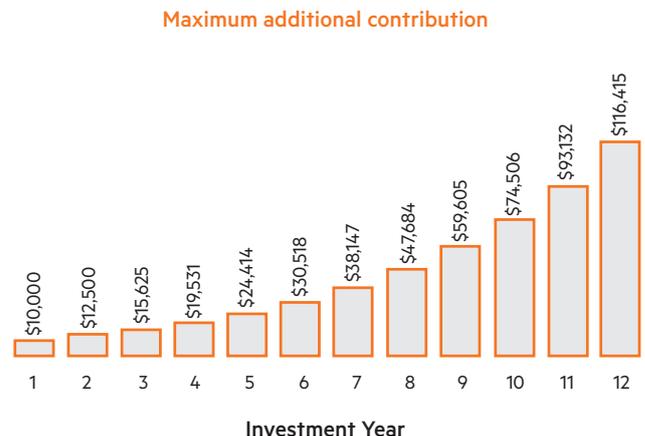
You can contribute as much as you wish during the first year of your investment. However, subsequent years contributions are each limited to 125% of the previous year's contribution, to avoid restarting the 10-year tax period.

Important things to note with the 125% rule:

- an investment year is considered each 12 month period from your investment's original start date.
- if you make an additional contribution in excess of the 125% limit, the 10-year period will start again for the entire investment.
- if you do not make any contribution in a particular year, any contributions in following years will reset the 10 year rule.
- if you wish to invest more than 125% of the previous investment year's contributions, it may be more appropriate to start a new investment.
- after the 10th year, earnings on each additional contribution receive immediate tax free withdrawal status.

### Example - 125% rule

The example below shows how the 125% rule would work, assuming total contributions in the first investment year of \$10,000 and the maximum contribution made each year.



## Think differently

### Not just for investors with a personal tax rate above 30%.

If your personal tax rate is below the life insurance tax rate of 30%, any excess tax offset may help reduce your tax on any other assessable income earned in the same tax year.

### Example of the tax offset

The following example illustrates how an investor's tax advantages may increase the longer the investment is held before making a withdrawal. However, if a withdrawal is made within 10 years of commencing the investment, the tax offset can reduce any liability for personal income tax in that particular year. The illustrations in the table assume that the investor's marginal tax rate is 47% (including levies of 2%), and the amount withdrawn includes investment earnings of \$10,000.

Withdrawal made in the	8th year or earlier	9th year	10th year	After 10 years
Investment earnings <sup>1</sup>	\$10,000	\$10,000	\$10,000	\$10,000
Assessable income				
Assessable income	\$10,000	\$6,667	\$3,333	Nil
Less income tax liability of 17% (47% less the 30% tax offset <sup>2</sup> )	(\$1,700)	(\$1,133)	(\$567)	Nil
After tax return	\$8,300	\$8,867	\$9,433	\$10,000
Your net personal income tax rate on this withdrawal	17%	11.33%	5.67%	Nil

1. The investment earnings of \$10,000 used in the table are after management costs, performance fees, other expenses and tax paid by us. The earnings do not represent a financial forecast or prospective financial information and should not be taken as an indication of the current or future investment earnings you are likely to receive. Investment performance of the investment options will vary from year to year and may be negative (except for the Lifeplan Capital Guaranteed investment option, for which the return of your contributions and declared bonuses is guaranteed (refer to 'Valuation of Lifeplan Capital Guaranteed investment option' on page 31)).

2. The examples shown in the table are simplified illustrations only and assume any additional contributions are within the 125% rule and you have held your investment for the entire period.

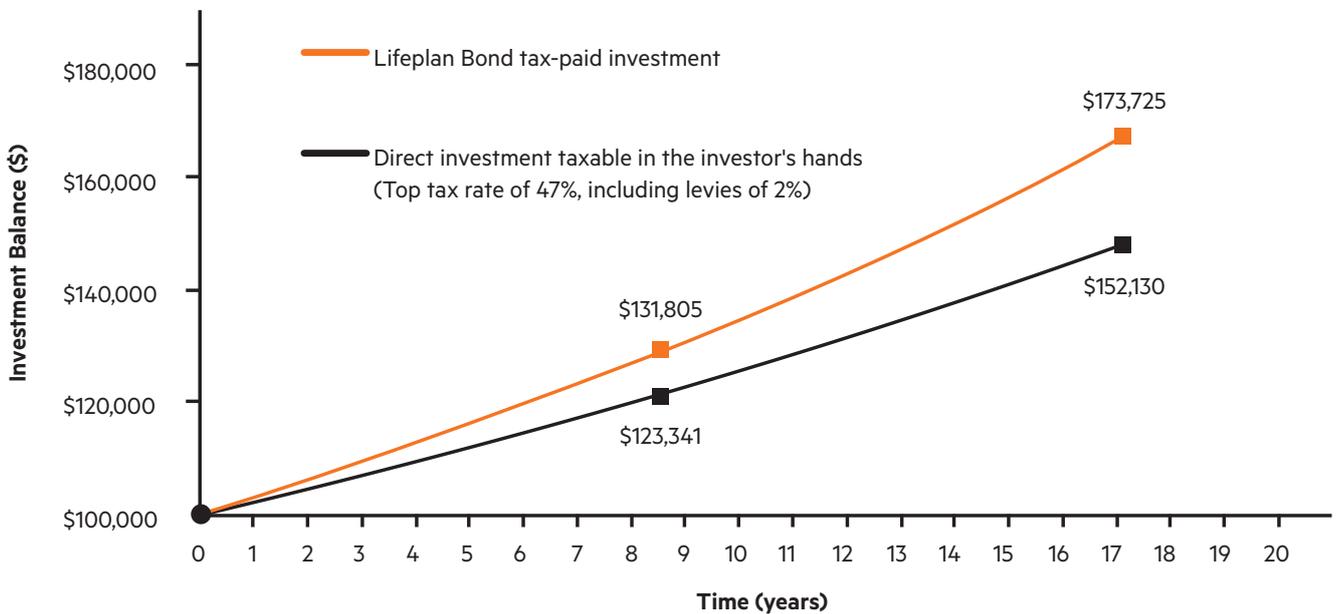
### Long term effect of saving tax with the Lifeplan Bond

The below graph illustrates the potential long-term advantages that a Lifeplan Bond can have over direct investment in another vehicle (such as a managed fund or shares), where the investment returns are typically taxed directly in the hands of the investor at their marginal tax rate.

In this example, we assume an initial investment of \$100,000, an investment return of 4% p.a. after fees and costs but before the impact of tax.

The long-term advantage that the Lifeplan Bond may achieve over a directly taxed investment arises from two main differences:

- the tax rate payable on the Lifeplan Bond (currently 30%) being less than the marginal tax rate applicable to the investor, and
- the compounding effect of reinvesting this difference in the two tax rates. That is, both the original investment capital and increased after-tax earnings grow your investment. This characteristic of tax-paid investments can be particularly powerful for investors on high marginal tax rates.



Please note, the above graph is for illustrative purposes only and is not an indication of current or future performance. The actual investment performance by either investment vehicle will vary from year to year and may be negative.

### The advantages of switching or rebalancing your chosen investments

You can switch investment options at any time without personal tax impact (including capital gains tax).

This is of particular advantage to those investors wanting to rebalance their portfolios as they approach retirement.

### Tax position of a withdrawal as a result of death, disability or financial hardship

No personal tax is payable on proceeds received (irrespective of how long the investment has been held) by an investor, an investor's estate or the nominated beneficiaries (if any) as a result of:

- the death of the last surviving Life Insured (*refer to page 8 for details on Life Insured*); or
- serious illness or disability affecting last surviving Life Insured; or
- unforeseen serious financial hardship affecting you as the investor.

## Estate planning solutions

### Relying entirely on superannuation can lead to unintended outcomes

We all know that superannuation is a tax effective way to save for retirement and, when in retirement, to receive a tax advantaged income.

Another important consideration is maintaining control over where the balance of your superannuation is paid upon your death.

You can make a death benefit nomination over the account, but you can only choose between the superannuation balance being paid to your dependants or your estate.

If you have not given an effective death benefit nomination to your trustee, then where the death benefit is paid becomes a decision of the trustee of your superannuation fund. This could mean that the balance of the superannuation account could go to your estate, or amongst your "dependants", but this will be a decision of the Trustee and not you.

### Establishing a Will may not always ensure the end result you would like

We often think that once we have a Will in place that we have taken care of estate planning, and nothing further needs to be done. However, at the moment in time when you execute a Will, you cannot foresee whether there will later be a divorce, or death, amongst those whom you wish to inherit from your estate.

You don't want life's unfortunate events to derail your plans to help out your children or grandchildren.

### Taking control through an investment bond

The Lifeplan Bond is regulated by the Life Insurance Act and as it is structured as a life policy, it:

- gives you the ability to nominate the person(s) to receive the benefit if you die before you redeem its value;
- is protected under the Life Insurance Act from being applied to the payment of the debts of the person having an interest in the policy;
- does not form part of your estate when you die, if you have nominated a beneficiary. The proceeds of the Lifeplan Bond are paid directly to or for that beneficiary;
- is protected, where you have chosen for the proceeds to be paid to your estate, from being applied to your debts unless you have chosen for this to occur.

In addition to its basic estate planning advantages the Lifeplan Bond also provide features that allow you to take greater control of how, when and to whom your wealth is distributed.

#### **Wealth Preserver** *(refer to page 9)*

A unique feature to the Lifeplan Bond allowing you to protect how and when your beneficiaries are paid the proceeds of your investment, without the need to setup complex trusts.

The proceeds can be paid as a deferred lump sum, an income stream or a combination of both.

#### **Lifeplan Child** *(refer to page 12)*

Allows you to provide for the future financial needs of a nominated child by transferring the investment to a nominated child. The child receives the proceeds at a future date determined by you, and until that time you retain full control of the investment.

# Setting up your Lifeplan Bond to meet your estate planning needs

It is important to structure the ownership of your Lifeplan Bond investment so that it meets your estate planning objectives. Thus, when completing the application to invest, please give serious consideration to:

## (a) the Policy Owner(s):

is the legal owner of the Lifeplan Bond investment, and can be:

- individuals and joint investors aged 16 years and over.
- companies and trusts (including deceased estates).
- a child between the ages of 10 and 16 with parental or guardian consent (*refer to 'Investing on behalf of younger investors' in this section*).

## (b) the Life Insured:

As the Policy Owner, you are able to nominate one or more natural persons as a Life Insured of your investment.

If you, as Policy Owner, die before the last surviving Life Insured, control of your investment passes to your estate. A Life Insured cannot be removed after your investment has commenced. If you do not nominate a Life Insured, you and any joint applicant will become the Life(s) Insured.

You can nominate an additional Life Insured after your Lifeplan Bond investment is established.

## (c) Beneficiaries

As the Policy Owner(s), you can nominate one or more beneficiaries who will automatically receive the proceeds of your investment tax-free upon your death (the 'death benefit'), or on the death of the last surviving Life Insured where there is more than one Life Insured nominated.

If you wish to nominate a beneficiary, you must also be the Life Insured (see 'Life Insured' on this page). For joint applications, all joint investors must be the Lives Insured.

The proceeds of any death benefit will be paid to your nominated beneficiaries on the death of the last surviving Life Insured.

If you have specified that the Wealth Preserver feature is to apply to a beneficiary, it will be paid according to your instructions. *Refer to the section 'How Wealth Preserver works' on page 9.*

## The advantages of nominating beneficiaries

- avoid potential delays in the granting of probate and estate administration.
- death benefit proceeds are tax-free in the hands of the eligible nominated beneficiaries who are paid in the proportions you determine.

A nominated beneficiary can be a natural person of any age, a company or a trust. The nomination of a natural person as a beneficiary ceases to have effect upon the death of that person.

If you nominate an additional Life Insured after nominating a beneficiary, you may void the nomination of that beneficiary.

## Investing on behalf of younger investors

There are two options available if you wish to invest on behalf of children under 16 years of age.

1. With parental or guardian consent if the child is aged between 10 and 16 years. When the child reaches 16 years, they attain ownership, control and signatory rights over the investment.
2. The second option is for you to invest on behalf of a child through Lifeplan Child. Lifeplan Child is worth considering for children under the age of 10, who are excluded from investing in the Lifeplan Bond and many other investments in their own right (*refer to Lifeplan Child - invest for a child's future financial needs on page 12*).

## Protection from creditors in the event of your bankruptcy

The Lifeplan Bond, Wealth Preserver and Lifeplan Child in some limited circumstances, may receive protection from creditors. You should consider seeking independent legal advice if you believe this may apply to your particular circumstances.

## Wealth Preserver – estate planning with control and flexibility

Wealth Preserver is a wealth transfer and estate planning feature that provides a seamless, low cost way to transfer wealth. You have total control over how and when payments are made to each beneficiary, without the need to set up complex trusts. The proceeds can be paid as a deferred lump sum, an income stream or a combination of both.

### How Wealth Preserver works

1

When you apply for a Wealth Preserver in the Lifeplan Bond, you will be required to specify the maximum Annual Benefit Entitlement which can be paid to your beneficiary. The Annual Benefit Entitlement can be:

- a fixed annual dollar amount, or
- a percentage of your nominated beneficiary's Wealth Preserver investment balance determined on the start date and each anniversary of the start date thereafter.

2

After the death of the last surviving Life Insured, the death benefit proceeds are used to establish a new investment called a Wealth Preserver for each of your nominated beneficiaries, in the proportions you advise.

3

Prior to establishing the Wealth Preserver, we will need to receive official notification of your death and verify the eligibility of your nominated beneficiaries.

4

Once the Wealth Preserver is set up, your beneficiary becomes the owner and Life Insured of the investment. The proceeds are transferred into your beneficiary's Wealth Preserver and are treated as a tax-free contribution.

5

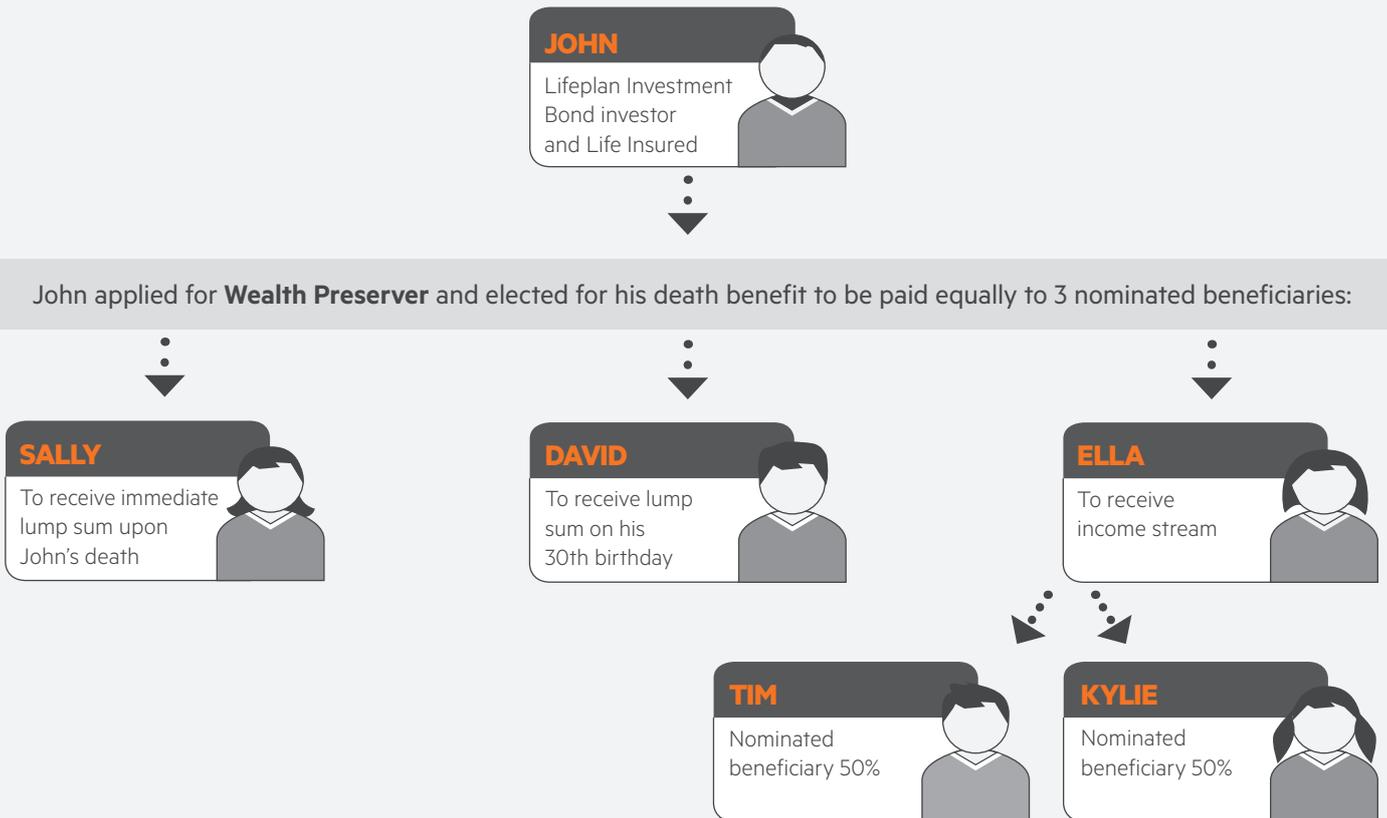
Benefit payments to your beneficiaries are treated as normal withdrawals for tax purposes. There may be tax implications for benefit payments (or withdrawals made) within 10 years of the start date of your beneficiary's Wealth Preserver (*refer to 'How are the returns on your investment taxed' on page 4*).

6

Benefit payments cease after all funds have been withdrawn. Please note that the Wealth Preserver is subject to a minimum investment balance which is currently \$15,000 (*refer to 'Minimum investment balance' on page 11*).

## Wealth Preserver in action

The following diagram shows how you can use Wealth Preserver to plan your estate with control and flexibility.



### Fees and rebates that apply to Wealth Preserver

- there are no establishment fees, contribution fees and investing transaction costs resulting from the transfer of your death benefit into your beneficiary's Wealth Preserver.
- other fees and costs to your beneficiary's Wealth Preserver will depend on the fees and costs applicable at the time (*current fees and costs are set in the 'Fees and other costs' section on pages 13 to 14*).
- any administration fee rebate which may apply will be calculated on the investment balance in your beneficiary's Wealth Preserver.

Any government charges or duties incurred upon the establishment of your beneficiary's Wealth Preserver are currently paid by us.

### Annual Benefit Entitlement

After your death, the Annual Benefit Entitlement you have specified cannot be changed. The minimum annual benefit payment is currently \$1,200 p.a. We may change the annual minimum benefit payment without prior notification.

### Your beneficiary's rights

Upon the establishment of Wealth Preserver, your nominated beneficiary also becomes the Policy Owner and Life Insured.

In addition to the other rights described in this section, your beneficiary, as Policy Owner may:

- nominate one or more beneficiaries who will automatically receive the tax-free proceeds of the Wealth Preserver upon their death. The Wealth Preserver feature cannot be activated by your beneficiaries.
- change their nominated beneficiaries.
- switch between investment options.
- appoint a new financial adviser.

However, your beneficiary, as Policy Owner, may not:

- transfer (or assign) the ownership of their Wealth Preserver investment.
- appoint another Life Insured to their Wealth Preserver investment.
- make additional contributions into their Wealth Preserver.

### Minimum investment balance

Currently a minimum of \$15,000 per beneficiary is required to start a Wealth Preserver.

If the investment balance falls below the minimum, we may decide to close the investment by fully withdrawing the remaining balance and paying it to your beneficiary.

We may change the minimum investment balance without prior notification to investors.

## Think differently

### Flexibility for your beneficiaries

With Wealth Preserver, your beneficiaries can change the investment options allocation. They can also defer or receive a lesser payment amount to suit their needs.

### Beneficiary payments to children

At the date of your death the following will occur:

- parental or guardian consent will be required to establish Wealth Preserver if the beneficiary is aged between 10 and 16 years. If consent is not obtained within 12 months it will be paid as a lump sum to the beneficiary (or guardian) unless prior instructions are given.
- a lump sum will be paid to the beneficiary (or guardian) if aged under 10 years, unless prior instructions are given.

### Retaining your rights as Policy Owner

Activating the Wealth Preserver feature does not change any of your other rights described in this PDS.

Unless you transfer ownership of your investment before your death, the investment remains under your ownership and control.

This means you can change your original plans, including:

- draw on your investment
- transferring ownership of the policy to another person
- change the nominated beneficiaries
- change your Wealth Preserver instructions for your beneficiaries
- cancel your Wealth Preserver instructions altogether.

## Lifepan Child - invest for a child's future financial needs

Lifepan Child is designed for anyone, including a parent or grandparent or other family members and friends, who would like to invest for a child's future financial needs.

It is particularly useful in relation to children under the age of 10, who are excluded from investing in the Lifepan Bond (and many other investments) in their own right.

Money invested in Lifepan Child can be transferred to your nominated child when they reach the specified age. Until this time, you retain full control of the investment.

The nominated child must be under the age of 16 at the time of application. You are required to select a 'vesting age' between 10 and 25, as the date upon which the transfer is to occur.

The vesting age can be changed at any time before it occurs.

### Who can apply?

Applications can be made in the names of:

- individual or joint investors
- children aged 16 or above

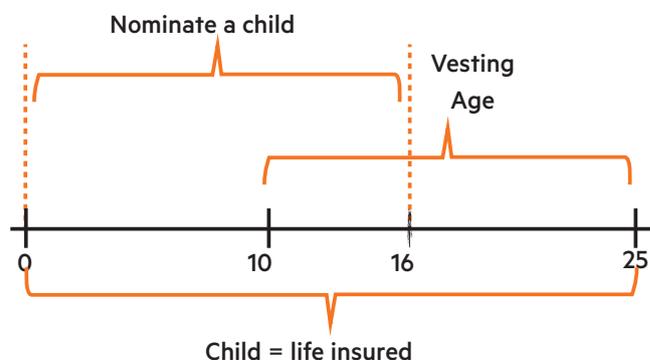
Applications cannot be made in the names of companies or trusts.

### How ownership is transferred to the child

At the time the nominated child attains vesting age, the Lifepan Child converts to a Lifepan Bond investment with the child as the Policy Owner.

Importantly:

- the transferred investment retains the same start date as the original Lifepan Child investment and thus preserves the 10-year tax concessions.
- your Australian Unity Limited membership rights will also be transferred to the child as the new owner. *Refer to 'Your relationship with Lifepan and Australian Unity Limited' on page 33.*
- the transfer of ownership occurs automatically, without incurring any fees or charges.
- if the child becomes an owner between the ages of 10 and 16, a parent's or guardian's consent is required for all contributions and withdrawals.



### Policy Owner, Life Insured and other beneficiaries

For any one Lifepan Child investment there can only be two Policy Owners and one Life Insured (being the child). You cannot nominate another beneficiary or add another Life Insured.

### If you die before the investment transfers to the child

If you die before the child attains vesting age, the executor or administrator of your estate holds the Lifepan Child in trust for the child until the child attains vesting age.

### If the child dies before vesting age

If the child dies before attaining the vesting age, you (or your estate) will receive the proceeds of your Lifepan Child tax-free, regardless of when the investment commenced. The proceeds do not form part of the child's estate.



### Important

Unless you transfer the investment before the child reaches the vesting age, the investment remains under your ownership and control. This means you can change your original plans, for example, you can change the vesting age, draw on your investment or transfer to another person.

## Fees and other costs

### Did you know?

Small differences in both investment performance, fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your total fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask your financial adviser.

### To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website ([moneysmart.gov.au](http://moneysmart.gov.au)) has a managed funds fee calculator to help you check out the different fee options.

This section shows fees and other costs that may be deducted from your account balance, from the returns on your investment or from the investment option assets as a whole.

Type of fee or cost	Amount <sup>1</sup>	How and when the fee is paid
<b>Fees when your money moves in or out of the Fund</b>		
<b>Establishment fee</b> The fee to open your investment.	Nil	Not applicable.
<b>Contribution fee<sup>3</sup></b> The fee on each amount contributed to your investment.	Nil	Not applicable.
<b>Withdrawal fee</b> The fee on each amount you take out of your investment.	Nil	Not applicable.
<b>Exit fee</b> The fee to close your investment.	Nil	Not applicable.
<b>Management costs<sup>2</sup></b>		
The fees and costs for managing your investment.	The management costs include the following: <ul style="list-style-type: none"> <li>administration fee of up to 0.60% p.a. Administration fee rebates apply for balances of \$500,000 or more. (Refer to 'Administration fee rebate' on page 22).</li> <li>investment management cost charged by the fund manager to manage the underlying portfolio currently between 0.00% and 2.55% p.a.</li> </ul> The investment management costs for each investment option are shown on pages 16 to 18.	The administration fee is payable to us. It is calculated daily using the daily gross market value of Lifeplan's holdings in the investment option, are deducted (usually monthly) from the investment option and are reflected in the daily unit prices for the investment option.  Investment management costs are costs charged by the fund manager. These costs are deducted by the fund manager from the underlying portfolio and are reflected in the daily unit prices for the investment option.  The management cost is expressed as a percentage of the total average net assets of the investment options, unless otherwise stated in the PDS. For the Lifeplan Capital Guaranteed option, the management costs are deducted from the investment option's earnings before the rate of return is declared (refer to 'Management costs' on page 15).

Type of fee or cost	Amount <sup>1</sup>	How and when the fee is paid
<p><b>Performance fees and other costs<sup>2</sup></b></p> <p>A performance fee is charged by a fund manager if the performance of underlying portfolios they manage exceeds specified performance criteria or benchmarks.</p> <p>Other costs may be charged by the fund manager to manage your investment.</p>	<ul style="list-style-type: none"> <li>• Not all fund managers charge a performance fee.</li> <li>• Please refer to the PDS of the underlying portfolio for details on any performance fees that may apply.</li> </ul>	<p>Any performance fees and recoverable expenses charged by the fund managers are in addition to the investment option's investment management cost, are deducted periodically by the fund manager (to the extent they are payable), and are reflected in the daily unit prices of the investment options.</p> <p>Performance fees are not paid to or deducted by us. (Refer to page 23).</p>
<b>Service fees and other costs</b>		
<p><b>Switching service fee<sup>3</sup></b></p> <p>The fee for changing investment options.</p>	Nil	There are no switching service fees.

1. All fees shown are inclusive of the impact of goods and services tax (GST) less any input tax credits (including approximate reduced input tax credits) that we and the underlying investment funds may be entitled to claim.
2. The management cost, any performance fees and other costs are expenses before the impact of tax deductions that may be available to us or the underlying investment funds. The tax impact of these deductions is reflected in the investment value.
3. You may incur an investing transaction cost when you invest or switch into an investment option.

## Additional explanation of fees and costs

### Management costs

Management costs include our administration fees, any expense recoveries and investment management costs charged or incurred by the fund managers (*refer to 'Remuneration of fund managers'*). Our administration fees are calculated using the daily gross market value of the investment option.

Management costs:

- are deducted directly from the investment option before unit prices or earnings are declared and not from your investment account;
- do not include fees or costs deducted from your investment account (such as adviser service fees or investing transaction costs);
- do not include any performance fees and other costs charged by the fund managers (*refer to page 23*).

The investment management cost for each investment option is shown on page 16 to 18.

### Example of annual fees and costs for a balanced investment option

The following table gives an example of how fees and costs in the Lifeplan Managed Investment option for this product can affect your investment over a one-year period. You should use this table to compare this product with other managed investment products.

The following example assumes an initial investment balance of \$50,000 in the Lifeplan Managed Investment option and an additional contribution of \$5,000 at the end of the year which has a negligible impact on the total management costs.

Lifeplan Managed Investments		Investment balance of \$50,000 with total contributions of \$5,000 at end of the year
Contribution fees <sup>1</sup>	Nil	For every additional \$5,000 you put in, you will be charged \$0.
<b>Plus</b> Total management cost	0.99% p.a.	And, for every \$50,000 you have in the investment option, you will be charged \$495 each year.
<b>Equals</b> Cost of investment option		If you had an investment of \$50,000 at the beginning of the year and you contribute an additional \$5,000 at the end of that year, you will be charged fees of \$495.

1. Additional fees and costs may apply. For the above example, an investing transaction cost of \$9.00 would be incurred on the \$5,000 contribution into the Lifeplan Managed Investment option (as at the preparation date of this PDS). Performance fees may also apply for some investment options. For the above example, no performance fee applies.

### Indirect Cost Ratio (ICR)

The ICR is a useful measure of the ongoing fees and expenses of investing in each of the investment options. It is expressed as a percentage of the average size of the net assets held by each of the investment options over a financial year.

The ICR shows the cost of investing in any of the investment options compared to investing directly in assets. It is calculated by dividing the total management costs for that investment option by the average fund size (based on net assets) over the period. The ICR does not include the investing transaction costs (buy/sell spreads) or the indirect transactional and operational costs, brokerage, borrowing costs and Government charges incurred by each portfolio as these costs would generally also be incurred by an investor investing directly. *The ICR for the financial year ('period') ended 30 June 2018 for each Fund is stated in the Management Costs table on page 16 to 18.*

### Remuneration of fund managers

Each of the fund managers of the listed investment options is entitled to be reimbursed for investment management costs, any performance fees, a range of ongoing recoverable expenses such as operating expenses (including audit, taxation advice and offer document costs) and infrequent abnormal expenses (such as the costs of investor meetings) directly from any underlying portfolio they manage or operate.

Any performance fees and ongoing operating and infrequent abnormal expenses are additional to the investment option's management cost.

All fees and costs charged or incurred by the fund managers are reflected into the daily unit prices we calculate for each investment option (except for the Lifeplan Capital Guaranteed investment option – *refer to page 31*).

## Management costs

The current management costs for all investment options on the Lifeplan Bond Fun shown in the table below.

Investment option	External Fund Manager ICR p.a. <sup>1</sup>	+	Lifeplan administration fee p.a.	=	Total estimated management costs p.a. <sup>2</sup>
Altius Bond Fund	0.60%		0.60%		1.20%
Altrinsic Global Equities Trust	1.25%		0.60%		1.85%
AMP Capital Global Property Securities	0.97%		0.60%		1.57%
AMP Capital Multi-Asset A	1.05%		0.60%		1.65%
Antares Elite Opportunities Fund	0.70%		0.60%		1.30%
APN AREIT Fund	0.85%		0.60%		1.45%
Australian Ethical Diversified Shares Fund	0.95%		0.60%		1.55%
Australian Unity Property Income	1.34%		0.60%		1.94%
Australian Unity Wholesale Deposits <sup>3</sup>		0.62%			0.62%
Bennelong ex-20 Australian Equities Fund	2.01%		0.60%		2.61%
Colonial First State FirstChoice Australian Share	1.01%		0.60%		1.61%
Colonial First State FirstChoice Conservative	0.93%		0.60%		1.53%
Colonial First State FirstChoice Global Share	1.21%		0.60%		1.81%
Colonial First State FirstChoice Growth	1.04%		0.60%		1.64%
Colonial First State FirstChoice Moderate	0.98%		0.60%		1.58%
Colonial First State FirstChoice Property Securities	0.91%		0.60%		1.51%
Colonial First State FirstChoice Wholesale Emerging Markets	1.52%		0.60%		2.12%
Colonial First State FirstChoice Wholesale Multi-Index Conservative	0.61%		0.60%		1.21%
Colonial First State FirstChoice Wholesale Multi-Index Growth	0.72%		0.60%		1.32%
Colonial First State FirstChoice Wholesale Multi-Index Moderate	0.67%		0.60%		1.27%
Colonial First State FirstRate Wholesale Saver	NIL		0.60%		0.60%
Colonial First State Wholesale Institutional Cash <sup>3</sup>		0.54%			0.54%
Dimensional Australian Core Equity Trust	0.312%		0.60%		0.912%
Dimensional Global Core Equity Trust	0.39%		0.60%		0.99%
Fidelity Australian Equities Fund	0.85%		0.60%		1.45%
Investors Mutual Australian Share Fund	0.993%		0.60%		1.593%

Investment option	External Fund Manager ICR p.a. <sup>1</sup>	 Lifeplan administration fee p.a.	 Total estimated management costs p.a. <sup>2</sup>
Ironbark Karara Australian Small Companies Fund	1.81%	0.60%	2.41%
Kapstream Absolute Return Income Fund	0.70%	0.60%	1.30%
Lifeplan Capital Guaranteed <sup>3</sup>		0.89%	0.89%
Lifeplan Managed Investment <sup>3</sup>		0.99%	0.99%
Macquarie Income Opportunities Fund	0.510%	0.60%	1.110%
Magellan Global Fund	1.55%	0.60%	2.15%
Magellan Infrastructure Fund	1.32%	0.60%	1.92%
MFS Fully Hedged Global Equities Trust	0.80%	0.60%	1.40%
MLC Horizon 2 – Income Portfolio <sup>4</sup>	0.76%	0.60%	1.36%
MLC Horizon 3 – Conservative Growth <sup>4</sup>	0.88%	0.60%	1.48%
MLC Horizon 4 – Balanced <sup>4</sup>	0.93%	0.60%	1.53%
MLC Horizon 5 – Growth <sup>4</sup>	0.98%	0.60%	1.58%
MLC Wholesale Index Plus Balanced Portfolio <sup>4</sup>	0.38%	0.60%	0.98%
MLC Wholesale Index Plus Conservative Growth Portfolio <sup>4</sup>	0.36%	0.60%	0.96%
MLC Wholesale Index Plus Growth Portfolio <sup>4</sup>	0.39%	0.60%	0.99%
Pendal Active Balanced Fund	1.02%	0.60%	1.62%
Pendal Enhanced Cash Fund	0.25%	0.60%	0.85%
Pendal Fixed Interest Fund	0.50%	0.60%	1.10%
Pendal Focus Australian Share Fund	1.04%	0.60%	1.64%
Pendal Monthly Income Plus Fund	0.65%	0.60%	1.25%
Perpetual Balanced Growth	1.10%	0.60%	1.70%
Perpetual Conservative Growth	0.96%	0.60%	1.56%
Perpetual Industrial Share	1.00%	0.60%	1.60%
Perpetual Wholesale Australian Share Fund	1.01%	0.60%	1.61%
Perpetual Wholesale Ethical SRI Fund	1.175%	0.60%	1.775%
PIMCO Australian Bond Fund	0.50%	0.60%	1.10%
PIMCO Global Bond Fund	0.49%	0.60%	1.09%
Platinum International Fund	1.35%	0.60%	1.95%

Investment option	External Fund Manager ICR p.a. <sup>1</sup>	 Lifeplan administration fee p.a.	 Total estimated management costs p.a. <sup>2</sup>
Platypus Australian Equities	2.55%	0.60%	3.15%
Pro-D Balanced	0.79%	0.60%	1.39%
Pro-D Growth	0.89%	0.60%	1.49%
Pro-D High Growth	0.98%	0.60%	1.58%
T.Rowe Price Dynamic Global Bond Fund	0.46%	0.60%	1.06%
T.Rowe Price Global Equity Fund	1.14%	0.60%	1.74%
Talaria Global Equity Fund	1.28%	0.60%	1.88%
UBS Diversified Fixed Income Fund	0.55%	0.60%	1.15%
Vanguard® Australian Fixed Interest Index Fund	0.24%	0.60%	0.84%
Vanguard® Australian Property Securities Index Fund	0.23%	0.60%	0.83%
Vanguard® Australian Shares Index Fund	0.18%	0.60%	0.78%
Vanguard® Balanced Index Fund	0.29%	0.60%	0.89%
Vanguard® Diversified Conservative Index Fund	0.29%	0.60%	0.89%
Vanguard® Diversified High Growth Index Fund	0.29%	0.60%	0.89%
Vanguard® Growth Index Fund	0.29%	0.60%	0.89%
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	0.60%	0.86%
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	0.60%	1.03%
Vanguard® International Shares Index Fund	0.18%	0.60%	0.78%
Vanguard® International Shares Index Fund (Hedged) AUD	0.21%	0.60%	0.81%
Winton Global Alpha Fund	2.12%	0.60%	2.72%

1 The 'External Fund Manager Indirect Cost Ratio (ICR)' is as at 30 June 2018 and includes the investment management cost, estimated performance fee, estimated recoverable expenses and any other indirect costs of the fund manager.

2 The 'Total estimated management costs' includes our administration fee, and the Indirect Cost Ratio of the fund manager. The management cost is expressed as a percentage of the total average assets of the investment option.

3 Fee is inclusive of ICR and administration fee.

4 ICR as of 1 October 2018 respectively.

## Investing transaction costs ('ITC')

The ITC are charged by the fund manager of each investment option, and aim to ensure that each investor shares the transaction costs associated with their investment decision to either enter or exit an investment option.

It is not a fee retained by us. The cost is deducted from your investment account or switch amount upon entry into an investment option, and is comprised of both the buy and sell spread combined. It is an estimate to cover the investment options indirect transactional and operational costs. It is not an additional fee paid to the fund manager of the investment option, but is retained to cover those transaction costs.

The ITC do not include the Management Costs (*refer to pages 15 to 18*). The ITC for each investment option are set out under 'Investing transaction costs' in the table below.

## Transactional and operational costs

Transactional and operational costs incurred from changing the portfolio's underlying asset mix may be offset against investing transaction costs to the extent that they have not already been fully utilised.

However, if there are no amounts to offset against, which is usually the case, these costs are instead paid out of the investment option's assets as and when incurred. The transactional and operational costs for each investment option are set out under 'Estimated transactional and operational costs' in the table below.

Investment option	Investing transaction costs (equivalent to buy/sell spread)	Estimated transactional and operational costs
Altius Bond Fund	NIL	0.06%
Altrinsic Global Equities Trust	0.40%	0.00%
AMP Capital Global Property Securities	0.60%	0.36%
AMP Capital Multi-Asset A	0.29%	0.49%
Antares Elite Opportunities Fund	0.30%	0.16%
APN AREIT Fund	0.50%	NIL
Australian Ethical Diversified Shares Fund	0.20%	NIL
Australian Unity Property Income	1.00%	0.76%
Australian Unity Wholesale Deposits	NIL	NIL
Benelong ex-20 Australian Equities Fund	0.50%	0.25%
Colonial First State FirstChoice Australian Share	0.40%	0.05%
Colonial First State FirstChoice Conservative	0.30%	0.14%
Colonial First State FirstChoice Global Share	0.30%	0.19%
Colonial First State FirstChoice Growth	0.40%	0.24%
Colonial First State FirstChoice Moderate	0.30%	0.22%
Colonial First State FirstChoice Property Securities	0.40%	0.13%
Colonial First State FirstChoice Wholesale Emerging Markets	0.50%	0.05%
Colonial First State FirstChoice Wholesale Multi-Index Conservative	0.20%	0.00%

Investment option	Investing transaction costs (equivalent to buy/sell spread)	Estimated transactional and operational costs
Colonial First State FirstChoice Wholesale Multi-Index Growth	0.30%	0.10%
Colonial First State FirstChoice Wholesale Multi-Index Moderate	0.30%	0.10%
Colonial First State FirstRate Wholesale Saver	NIL	NIL
Colonial First State Wholesale Institutional Cash	NIL	0.00%
Dimensional Australian Core Equity Trust	0.16%	0.00%
Dimensional Global Core Equity Trust	0.20%	0.00%
Fidelity Australian Equities Fund	0.40%	0.03%
Investors Mutual Australian Share Fund	0.50%	0.01%
Ironbark Karara Australian Small Companies Fund	0.50%	0.00%
Kapstream Absolute Return Income Fund	0.00%	0.00%
Lifeplan Capital Guaranteed	NIL	NIL
Lifeplan Managed Investment	0.18%	NIL
Macquarie Income Opportunities Fund	0.30%	0.018%
Magellan Global Fund	0.20%	0.00%
Magellan Infrastructure Fund	0.30%	0.04%
MFS Fully Hedged Global Equities Trust	0.50%	0.00%
MLC Horizon 2 – Income Portfolio	0.10%	0.13%
MLC Horizon 3 – Conservative Growth	0.10%	0.16%
MLC Horizon 4 – Balanced	0.15%	0.14%
MLC Horizon 5 – Growth	0.20%	0.13%
MLC Wholesale Index Plus Balanced Portfolio	0.10%	0.00%
MLC Wholesale Index Plus Conservative Growth Portfolio	0.10%	0.05%
MLC Wholesale Index Plus Growth Portfolio	0.20%	0.00%
Pendal Active Balanced Fund	0.29%	0.21%
Pendal Enhanced Cash Fund	0.06%	0.00%
Pendal Fixed Interest Fund	0.12%	0.12%
Pendal Focus Australian Share Fund	0.50%	0.12%
Pendal Monthly Income Plus Fund	0.14%	0.08%
Perpetual Balanced Growth	0.34%	0.23%

Investment option	Investing transaction costs (equivalent to buy/sell spread)	Estimated transactional and operational costs
Perpetual Conservative Growth	0.26%	0.16%
Perpetual Industrial Share	0.30%	0.09%
Perpetual Wholesale Australian Share Fund	0.30%	0.14%
Perpetual Wholesale Ethical SRI Fund	0.30%	0.16%
PIMCO Australian Bond Fund	0.00%	0.11%
PIMCO Global Bond Fund	0.00%	0.34%
Platinum International Fund	0.50%	0.07%
Platypus Australian Equities	0.40%	0.20%
Pro-D Balanced	0.40%	0.06%
Pro-D Growth	0.60%	0.09%
Pro-D High Growth	0.60%	0.08%
T.Rowe Price Dynamic Global Bond Fund	0.50%	0.72%
T.Rowe Price Global Equity Fund	0.45%	0.02%
Talaria Global Equity Fund	0.50%	0.05%
UBS Diversified Fixed Income Fund	0.15%	0.10%
Vanguard® Australian Fixed Interest Index Fund	0.20%	0.02%
Vanguard® Australian Property Securities Index Fund	0.16%	0.00%
Vanguard® Australian Shares Index Fund	0.16%	0.00%
Vanguard® Balanced Index Fund	0.22%	0.06%
Vanguard® Diversified Conservative Index Fund	0.22%	0.06%
Vanguard® Diversified High Growth Index Fund	0.20%	0.03%
Vanguard® Growth Index Fund	0.22%	0.04%
Vanguard® International Fixed Interest Index Fund (Hedged)	0.20%	0.08%
Vanguard® International Property Securities Index Fund (Hedged)	0.24%	0.04%
Vanguard® International Shares Index Fund	0.16%	0.00%
Vanguard® International Shares Index Fund (Hedged) AUD	0.20%	0.04%
Winton Global Alpha Fund	0.10%	0.51%

## Stamp duty

Stamp duty may be payable in some States on establishment of a Lifeplan Bond and is currently absorbed by us.

Stamp duty may also be payable in some States on transfer or assignment of your Lifeplan Bond. The applicable rates depend on the relevant State and will be advised to you before transfer.

## Administration fee rebate

An administration fee rebate may apply depending on the size of your Lifeplan Bond account balance(s) and the investment options in which you choose to invest.

The administration fee rebate is determined as follows:

Average investment balance	Annual rebate
\$0 to \$499,999	Nil
\$500,000 to \$9,999,999	0.30% p.a.
\$10,000,000 or more	0.60% p.a. (full rebate)

### Example of administration fee rebate

Below is an example of how the administration fee rebate is calculated given the following accounts and balances:

Lifeplan Bond (first sole account)	\$1,100,000
Lifeplan Bond (joint account)	\$1,200,000
<b>TOTAL</b>	<b>\$2,300,000</b>

Average investment balance	Balance x Rate	Annual rebate
First \$499,999	\$499,999 x 0.00%	Nil
\$500,000 to \$9,999,999	\$1,800,000 x 0.30%	\$5,400 p.a.
<b>TOTAL</b>	-	<b>\$5,400 p.a.</b>

The example calculation assumes an average investment balance of \$2,300,000 is maintained for 12 months.

## Calculation and adjustment of the rebate

The rebate is calculated at the beginning of each month by applying 1/12th of the annual rebate to the relevant and qualifying portion of the average investment balance of the investment account during the previous month.

After the end of the financial year, in July or August, the rebate for that financial year will be allocated in the form of additional units in your nominated investment option(s).

Units are allocated using the unit price applicable on the day the transaction is processed. Any applicable investing transaction costs incurred from reinvesting the rebate are deducted from your investment account.

If you have more than one investment account, the total rebate will be allocated proportionally across each investment account.

If you are invested into more than one investment option, the rebate is allocated proportionally across each investment option.

In the event of a full withdrawal, your proceeds will include any unallocated rebate calculated to the end of the previous month. No rebate applies if you close your account within the cooling off period.

We may (at our discretion) refuse to apply the administration fee rebate.

### Are there any options which do not qualify for the rebate?

Investments in the Colonial First State Wholesale Institutional Cash option do not qualify for the administration fee rebate.

### Taxation status of the rebate

The administration fee rebate forms part of the tax-paid investment earnings and is subject to the same tax treatment as normal tax-paid investment earnings. Refer to 'How are your returns on your investment taxed?' on page 4 for further taxation information.

## Performance fees

The fund managers may charge or incur performance fees. These fees are arrangements where the fund manager (and any other fund manager they may appoint) may earn additional fees if the performance of the underlying portfolio they manage or operate exceeds specified criteria or benchmarks.

The amount of any performance fee will vary and it is not possible to predict any future performance fees as these depend on the performance that the fund manager achieves. Below is a list of actual performance fees for the 12 month period ending 30 June 2018 amongst some of the listed investment options.

Investment option	Performance fee
Bennelong ex-20 Australian Equities Fund	1.03%
Colonial First State FirstChoice Conservative	0.02%
Colonial First State FirstChoice Growth	0.03%
Colonial First State FirstChoice Moderate	0.02%
Ironbark Karara Australian Small Companies Fund	0.38%
Magellan Global Fund	0.20%
Magellan Infrastructure Fund	0.26%
Pendal Focus Australian Share Fund	0.29%
Platypus Australian Equities	1.47%
Winton Global Alpha Fund	0.34%

### Example performance fee calculation

Below is an example calculation of the performance fee based on the following assumptions:

- an investment balance of \$50,000 over a 12-month period;
- investment return over a 12-month period: 8.0% p.a.;
- fund manager benchmark or hurdle: 6.0% p.a.; and
- performance fee: 15.0% of the excess return.



### Obtain the latest information

Whether a fund manager charges a performance fee may change from time to time. For details of any performance fees that may apply to the underlying portfolio, please refer to their latest PDS available on our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth), call our Investor Services team on 1300 1300 38, or Adviser Services on 1300 133 285.

Calculation of excess performance		Example in \$
Investment return	8.0% p.a.	\$4,000
Less benchmark return	6.0% p.a.	\$3,000
Excess performance above benchmark	2.0% p.a.	\$1,000

Performance fee calculation		Example in \$
Performance fee (15% x 2.0%)	0.3% p.a.	\$150

## Payments to financial advisers and intermediaries

The Corporations Act contains provisions which, regulate payments 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 that legislation.

## Adviser service fees

You can choose to have payments to your financial adviser deducted from your account. The adviser service fee is not a fee paid to us. You may request us to make a one-off payment and/or a regular ongoing payment to your financial adviser. The amount, timing, and all other arrangements for payment are subject to agreement between you and your financial adviser. We are not a party to the agreement.

## One-off adviser service fee

This adviser service fee is paid as a fixed dollar amount. If you invest into more than one investment option, the adviser service fee is deducted proportionally across each investment option. The adviser service fee is paid to your financial adviser shortly after it is deducted by way of a withdrawal of units from your investment.



### Obtain the latest information

Visit our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) to access an adviser service fee alteration form, to set up a new arrangement or change an existing adviser service fee.

### Ongoing adviser service fee

You can choose to pay an ongoing adviser service fee as:

- a fixed dollar amount deducted monthly from your account; or
- a percentage of your investment account balance calculated at the beginning of each month and based on your average investment balance during the previous month.

Ongoing adviser service fees are normally deducted from your account within 10 business days after the end of the previous month. Adviser service fees are paid by way of a withdrawal of units from your investment. We may (at our discretion) refuse to deduct an adviser service fee.

### Below are example calculations of an ongoing adviser service fee.

Ongoing adviser service fee	Your instructions	Amount deducted
A percentage amount	If you request an ongoing adviser service fee of 0.48% p.a., and assuming your average monthly investment balance is \$50,000.	The amount deducted from your account will be \$240 p.a. or \$20 per month.
A fixed dollar amount	If you request an adviser service fee of \$600.	The amount deducted from your account will be \$600 or \$50 per month.

### Dishonour fees

Dishonour fees are charged when your authorised direct debit dishonours due to insufficient funds. While we do not currently charge a dishonour fee we may, at our discretion, charge you for any costs we incur as a result of the dishonour by deducting the cost from your investment account.

### Changes to fees and costs

#### Changes to fees and costs charged by Lifeplan

We may change the fees and costs specified in this PDS, or introduce new fees or costs, at any time at our discretion in accordance with the governing rules of the Lifeplan Bond.

The governing rules of the Lifeplan Bond provide for:

- the contribution fee, establishment fee, withdrawal fee, termination fee and switching service fee to be set at a level determined at our discretion. *The current levels of those fees are shown in the table on page 13 and 14;*
- a maximum management fee of 4% p.a. (of the daily gross market value) for each investment option. This maximum is provided for your information only and is not the current fee charged. The management fee for each investment option is included in the current management costs which are shown in the Additional Information Document.

We will provide you with 30 days written notice of any change or introduction of a fee or cost.

#### Changes to fees and costs charged by fund managers

Fees and costs which are set and charged by the fund manager (such as investment management costs and investing transaction costs), may be changed or introduced without notice.

We will make sure you are charged no more than the total management costs as set out in the current PDS unless we notify investors separately (for example by issuing a Supplementary PDS).

We will also notify you of any changes in your next regular communication from us following a change.

# Investing in the Lifeplan Bond

## Who can invest?

- individual or joint investors aged 16 years and over;
- companies and trusts (including deceased estates); or
- children between the ages of 10 and 16 with parental or guardian consent. Refer to 'Investing on behalf of younger investors' on page 8.

## Making your first and additional contribution

To start investing in the Lifeplan Bond, you will need to make a minimum contribution of \$1,000. Simply complete and return the Application Form by using the step by step instructions included in this PDS, and make your initial contribution either by:

- **Direct debit**
- **BPAY® from your Australian financial institution**  
To make your initial deposit using the convenience of BPAY®, please call our Investor Services team on 1300 1300 38 and they will issue a customer reference number for you to use in the online process
- **Cheque**  
Please make the cheque payable to 'Lifeplan Australia Friendly Society Limited, <Investor name>' and cross it 'Not Negotiable'.

### Mail your cheque to:

**Australian Unity – Investment Bonds**  
Reply Paid 89, Adelaide SA 5001

**We can only process your investment once we receive a completed current Application Form and your initial contribution.** You will receive a written confirmation generally within seven business days after your initial contribution has been accepted.

You can make additional contributions by direct debit, BPAY®, mailing us a cheque, or establishing a regular savings plan (refer to 'Regular savings plan' in this section).

## Managing your investment

Overview	Minimum
Initial contribution	\$1,000
Additional contribution	\$100 per investment option
Regular savings plan	\$100 per month and investment option
Switch	\$500 per investment option
Minimum investment balance	\$1,000
Accessing your money	
• One-off withdrawal	\$500
• Regular withdrawal facility	\$100 (refer to 'Regular withdrawal facility on page 26' for more details)

## Regular savings plan

A regular savings plan is a convenient way to make additional contributions to help you save towards your financial goal. The minimum regular deposit amount is \$100 per month per investment option and can be made fortnightly, monthly, quarterly or yearly. After making your initial contribution, regular amounts will be automatically withdrawn by direct debit from your nominated Australian financial institution account.

## Changing your regular savings plan or Australian financial institution details

You can change your regular deposit amount, stop the plan or change your account details at any time by notifying us in writing.

Complete the Lifeplan Bond 'Additional Deposit' form and provide your new direct debit details. This form is available from [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by calling our Investor Services team on 1300 1300 38 (Investors) or 1300 133 285 (Advisers).

Please notify us at least three business days before the next automatic contribution is due to ensure your request is carried out.



### Important! 125% Rule

To preserve the start date of your investment for the purpose of obtaining concessional tax treatment, your total contributions in an investment year must not exceed 125% of all contributions made in the previous investment year (refer to 'How are the returns on your investment taxed' on page 4 for further details).

## Making withdrawals

You may withdraw all or part of your investment at any time, with a minimum withdrawal amount of \$500 (unless there is a higher minimum requirement imposed by the fund manager for a particular investment option). If your investment balance falls below \$1,000 then we may treat your request as a full withdrawal.

Withdrawal proceeds are normally paid within seven business days of receiving your request, but this may be longer in some circumstances.

If you have invested into multiple investment options, a partial withdrawal will be processed according to the underlying portfolio's investment option application following your most recent investment or switch allocation advice to us, unless you specify otherwise at the time of your withdrawal.

To withdraw, simply complete and return a Lifeplan Bond 'Withdrawal Form' which is available from [australianunity.com.au/wealth](http://australianunity.com.au/wealth), or by calling our Investor Services team on 1300 1300 38.

\*Registered to BPAY Pty Ltd ABN 69 079 137 518

### Regular withdrawal facility

You can arrange for a regular withdrawal of \$100 or more to be automatically paid into your nominated Australian financial institution account fortnightly, monthly or quarterly.

Investors who wish to activate this facility will require (and need to maintain) a minimum total investment balance of \$15,000.

To establish a regular withdrawal facility, simply complete and return a Lifeplan Bond 'Regular Withdrawal Form' from our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth), or by calling our Investor Services team on 1300 1300 38.



#### Information

There may be tax implications for withdrawals made within 10 years of your investment start date (refer to 'How are withdrawals taxed' on pages 4 to 6).

### Switching between investment options

A minimum switch of \$500 per investment option applies. Switching may incur investing transaction costs (refer to 'Investing transaction costs' on page 19).

Importantly, a switch is not treated as a withdrawal from your investment, which means there will be no personal tax impact (including capital gains tax) for you.

## Think differently

### No capital gains tax

Switching between investment options in the Lifeplan Bond does not trigger capital gains tax for you.

### Regular switching facility

You may also activate a regular switching facility, which allows you to automatically switch a predetermined amount at predetermined intervals.

To activate simply complete and return a 'Switch Option Form' which is available from our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth), or by calling our Investor Services team on 1300 1300 38.

### Incomplete applications

If your application is incomplete we will retain the application money while we try to obtain the required information. If the information is not received after 30 business days, your monies may be returned to you with any interest earned being retained by us.

### How we process your transactions

If we receive your request prior to 1.30pm on a South Australian business day, your transaction will generally be processed using the unit price calculated as at the close of business that day.

Applications or requests received after this time will generally be processed using the unit price calculated as at the close of business the next business day.

Additional contributions received electronically via direct debit or BPAY® will generally be processed using the unit price calculated as at the close of business on the day that funds are confirmed as received.

We may reject, defer or request additional information relating to any instruction in your application to invest or switch at our discretion, without giving any reason. If we reject your application to invest, we will notify you and return your money with any interest earned being retained by us.

### Delays or suspension of processing transactions or unit pricing

We may temporarily delay or suspend processing on any business day as a result of any of the following:

- normal accounting practices when the underlying investment option distributes;
- financial markets are closed or in other extraordinary circumstances;
- we are unable to obtain a price for valuation purposes;
- a fund manager delays or suspends transactions and/or unit pricing;
- there are liquidity issues in the investment option, the underlying portfolio or financial markets; or
- other events outside of our control that impact our ability to accurately calculate a unit price.

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# Understanding the risks of investing

## What is investment risk?

When you invest through the Lifeplan Bond, you gain the ability to choose how to place your money across a wide range of investment options. All of these investment options involve some risk, and some will inherently carry more investment risk than others.

When referring to investment risk, we mean the possibility that:

- you may lose money on your investments, including the potential for your capital to fall below its initial investment value;
- investment returns can vary significantly from one year to the next; or
- your investment objectives will not be achieved.

## What do you need to know to understand risk?

This information is a summary of the main risks that may affect your investment. You should consider these risks before investing. This information is, however, no substitute for professional financial planning advice that will address your particular tolerance for risk, and your understanding of how markets perform.

## Your investment option selection

It is not just about choosing less risky options. It is important also that your investment meets your expected outcome, so choosing to allocate amongst sectors with the least market risk can, in fact, create the risk that you won't achieve the return that you anticipated.

In determining what investments are included within the investment options offered to you, we have constructed a menu of choices that enables an appropriate balance to be achieved in line with your risk appetite.

## The risks that you should consider

<b>Market risk</b>	This risk relates to the performance of particular markets which impact investment returns. The share market for example, is impacted by a range of factors, many of which cannot be anticipated. These factors can include changes in the economic outlook, the level of interest rates, negative investor sentiment, world events and the risk that the political and/or legal framework (including taxation rules) may change and adversely impact your investments, particularly in emerging markets.
<b>Interest rate risk</b>	The market value of individual securities and asset classes can change in response to changes in interest rates. The impact of the response will differ depending on the asset class and specifics of the individual security. For example, the market value of a bond can be especially sensitive to changes in interest rates and will tend to fall when interest rates rise, negatively affecting investment returns. An Interest rate change doesn't just affect fixed interest investments however, as the impact of the change will potentially reflect in the value of property investing, as well as shares.
<b>Inflation risk</b>	This is the risk that the actual return upon the realisation of an investment has not exceeded the general CPI increases. This is a risk particularly relevant when investing in assets such as cash and fixed interest as they tend not to keep up with CPI increases as compared to growth assets. Investing in growth assets (such as shares or property), while generally considered more volatile, may actually reduce this risk over time.



## How can you manage your risk?

Before investing, we recommend that you consult with a licensed financial adviser who can help you understand the risks of investing and help you choose the investment option(s) that may be appropriate for your specific objectives and your individual tolerance for risk.

Otherwise, we recommend that you take time to reflect on your individual circumstances. There are numerous factors to consider both in investing into the Lifeplan Bond itself, and more importantly, before deciding which investment options you should select.

After you have invested in the Lifeplan Bond, you should regularly review your investment strategy and the performance of the asset classes and sectors in which you have invested. You should do this regularly, including with your financial adviser, as your needs and circumstances can change over time.

<b>Liquidity risk</b>	Liquidity risk refers to the ease with which the value of an investment can be realised to cash. If for example, a particular investment cannot be sold quickly, it may need to be sold at a discount to attract buyers for a quick sale, or if it cannot be sold, it must be held to maturity. Such investments are referred to as being illiquid. A property investment, for example, is considered to have a higher measure of liquidity risk than a term deposit.
<b>Currency risk</b>	<p>If a portfolio is primarily invested in other countries, then the overall value of the investment is affected by the exchange rate between foreign currencies and the Australian dollar. This is referred to as currency risk. Gains or losses can be made, depending on movements in the value of the underlying investments and changes in currency exchange rates.</p> <p>A hedging strategy may be utilised by a fund manager, aimed at reducing or removing the currency risk from an investment portfolio, often through the use of derivatives. If you are considering choosing an investment with investments overseas included in its portfolio, you should seek advice from your financial planner to make sure you understand how the hedging affects your investment.</p>
<b>Derivatives risk</b>	<p>Fund managers utilise a range of derivative instruments, which are generally financial contracts used to manage certain risks in investment portfolios. The common examples are share price futures, options, forward foreign exchange contracts and interest rate swaps. Gains or losses can result from the use of derivatives. They can also increase other risks in the portfolio or expose the portfolio to additional risks. For example, the possibility that the derivative position is difficult or costly to reverse, that it does not perform as expected, or that the parties do not perform their obligations under the contract.</p> <p>When used for hedging purposes, derivatives will be used by fund managers to establish an offsetting position to the overall exposure of the risks being managed in the investment portfolio. For example, share price futures can be used in order to offset the risks in future movements in particular share prices.</p>
<b>Fund manager risk</b>	The risk that a fund manager will not perform to expectations.
<b>Gearing risk</b>	Gearing means that an investment portfolio borrows to increase the amount it can invest. This is regarded as an aggressive investing approach, and is generally undertaken by fund managers if there is a high degree of confidence in the performance of the assets comprising the portfolio. The effect of borrowing within a portfolio can magnify both gains and losses from the portfolio's investments. Investors in geared portfolios will face larger fluctuations in the value of their investment than of a comparable ungeared portfolio. For gearing to be profitable, the return from the strategy needs to exceed the interest and other costs incurred through borrowing.
<b>Short selling</b>	Short selling means that the fund manager sells a security it does not yet own in the expectation that the security's price will fall so that it can be bought back later at a profit. Losses will occur if the price of the security increases after it is sold. Short selling may also incur interest and other costs which need to be covered by the fall in the security's price for the transaction to be profitable. Short selling strategies can involve much greater risk than buying a security, as losses on purchased securities are restricted to the amount invested while losses on a short position can be much greater than the initial value of the security.
<b>Regulatory and taxation risk</b>	<p>Changes to tax laws and/ or government policies that affect the tax treatment of investment bonds or the relevance to social security entitlements, could have an impact upon the actual value to you of your investment in the Lifeplan Bond.</p> <p>In addition, changes to tax laws in relation to such things as, for example, capital gains tax, the treatment of dividends, or foreign investment income, can also impact the return within, or the value of, an investment portfolio to which you have allocated moneys in Lifeplan Bond.</p>

## How investment risk is managed

The fund managers cannot eliminate all investment risks, but their specialist skills require that they do analyse, manage and aim to reduce the impact of risks through the use of carefully considered investment guidelines.

Understanding and comprehending the full extent of risk, and where it can occur, is often difficult for an investor, and that is why we strongly recommend:

- you carefully read the disclosure document for the investment options which appeal to you, and make sure that you understand where, and how, the portfolio is invested, and the risks involved in that portfolio of investments; and/ or
- most importantly, obtain advice from a financial planner who is required to understand your risk appetite and your investment objectives before giving you personal financial advice, to guide you along your investment journey.

## Investment options asset allocation

The Lifeplan Investment Bond options are governed by registered benefit fund rules which specify the allowable asset allocations ranges which are listed in the table below. The minimum and maximum asset allocation ranges apply to each of the underlying Investment options listed in each group:

Lifeplan Investment Strategy Option name	Underlying portfolio name	Australian Shares	Global Shares	Australian Property	Global Property	Alternative Investments (growth)	Australian Fixed Interest	Global Fixed Interest	Australian Mortgages	Global Mortgages	Cash	Alternative Investments (defensive)
		%	%	%	%	%	%	%	%	%	%	%
Capital Guaranteed	<ul style="list-style-type: none"> <li>Lifeplan Capital Guaranteed</li> </ul>	-	-	-	-	-	0-85	0-50	-	-	15-100*	-
Cash (11)	<ul style="list-style-type: none"> <li>Colonial First State Wholesale Institutional Cash</li> <li>Colonial First State FirstRate Wholesale Saver</li> <li>Pendal Enhanced Cash Fund</li> </ul>	-	-	-	-	-	0-100	0-100	-	-	0-100	-
Australian Fixed Interest (1.2)	<ul style="list-style-type: none"> <li>Alhus Bond Fund</li> <li>Australian Unity Wholesale Deposits</li> <li>Pendal Fixed Interest Fund</li> <li>PIMCO Australian Bond Fund</li> <li>Vanguard® Australian Fixed Interest Index Fund</li> </ul>	-	-	-	-	-	0-100	-	-	-	0-100	-
Global Fixed Interest (1.3)	<ul style="list-style-type: none"> <li>Kapstream Absolute Return Income Fund</li> <li>PIMCO Global Bond Fund</li> <li>T.Rowe Price Dynamic Global Bond Fund</li> <li>Vanguard® International Fixed Interest Index Fund (Hedged)</li> </ul>	-	-	-	-	-	-	0-100	-	-	0-100	-
Defensive (1.8)	<ul style="list-style-type: none"> <li>Colonial First State FirstChoice Conservative</li> <li>Colonial First State FirstChoice Wholesale Multi-Index Conservative</li> <li>MLC Horizon 2 – Income Portfolio</li> <li>Pendal Monthly Income Plus Fund</li> <li>Perpetual Conservative Growth</li> <li>UBS Diversified Fixed Income Fund</li> </ul>	0-40	0-40	0-20	0-15	0-35	0-100	0-100	0-85	0-85	0-100	0-35
Balanced (1.9)	<ul style="list-style-type: none"> <li>AMP Capital Multi-Asset A</li> <li>Colonial First State FirstChoice Moderate</li> <li>Colonial First State FirstChoice Wholesale Multi-Index Moderate</li> <li>Lifeplan Managed Investment</li> <li>Macquarie Income Opportunities Fund</li> <li>MLC Horizon 3 – Conservative Growth</li> <li>MLC Wholesale Index Plus Conservative Growth Portfolio</li> <li>Pro-D Balanced</li> <li>Vanguard® Balanced Index Fund</li> <li>Vanguard® Diversified Conservative Index Fund</li> </ul>	0-55	0-55	0-20	0-20	0-40	0-70	0-70	0-50	0-50	0-70	0-40
Australian Property (1.4)	<ul style="list-style-type: none"> <li>APN AREIT Fund</li> <li>Australian Unity Property Income</li> <li>Colonial First State FirstChoice Property Securities</li> <li>Vanguard® Australian Property Securities Index Fund</li> </ul>	-	-	70-100	-	-	-	-	-	-	0-30	-
Global Property (1.5)	<ul style="list-style-type: none"> <li>AMP Capital Global Property Securities</li> <li>Vanguard® International Property Securities Index Fund (Hedged)</li> </ul>	-	-	-	70-100	-	-	-	-	-	0-30	-

Lifeplan Investment Strategy Option name	Underlying portfolio name	Australian Shares	Global Shares	Australian Property	Global Property	Alternative Investments (growth)	Australian Fixed Interest	Global Fixed Interest	Australian Mortgages	Global Mortgages	Cash	Alternative Investments (defensive)
		%	%	%	%	%	%	%	%	%	%	%
Growth (110)	<ul style="list-style-type: none"> <li>Colonial First State FirstChoice Growth</li> <li>Colonial First State FirstChoice Wholesale Multi-Index Growth</li> <li>MLC Horizon 4 – Balanced</li> <li>MLC Horizon 5 – Growth</li> <li>MLC Wholesale Index Plus Balanced Portfolio</li> <li>Pendal Active Balanced Fund</li> <li>Perpetual Balanced Growth</li> <li>Pro-D Growth</li> <li>Vanguard® Growth Index Fund</li> </ul>	0-70	0-70	0-45	0-45	0-45	0-45	0-45	0-45	0-45	0-45	0-45
Australian Shares (1.6)	<ul style="list-style-type: none"> <li>Antares Elite Opportunities Fund</li> <li>Bennelong ex-20 Australian Equities Fund</li> <li>Colonial First State FirstChoice Australian Share</li> <li>Dimensional Australian Core Equity Trust</li> <li>Fidelity Australian Equities Fund</li> <li>Investors Mutual Australian Share Fund</li> <li>Ironbark Karara Australian Small Companies Fund</li> <li>Pendal Focus Australian Share Fund</li> <li>Perpetual Wholesale Australian Share Fund</li> <li>Playtypus Australian Equities</li> <li>Vanguard® Australian Shares Index Fund</li> </ul>	70-100	-	-	-	-	-	-	-	-	0-30	-
Global Shares (17)	<ul style="list-style-type: none"> <li>Altrinic Global Equities Trust</li> <li>Colonial First State FirstChoice Global Share</li> <li>Colonial First State FirstChoice Wholesale Emerging Markets</li> <li>Dimensional Global Core Equity Trust</li> <li>Magellan Global Fund</li> <li>MFS Fully Hedged Global Equities Trust</li> <li>Platinum International Fund</li> <li>T. Rowe Price Global Equity Fund</li> <li>Talaria Global Equity Fund</li> <li>Vanguard® International Shares Index Fund (Hedged) AUD</li> <li>Vanguard® International Shares Index Fund (Hedged) AUD</li> </ul>	-	70-100	-	-	-	-	-	-	-	0-30	-
High Growth (111)	<ul style="list-style-type: none"> <li>Australian Ethical Diversified Shares Fund</li> <li>MLC Wholesale Index Plus Growth Portfolio</li> <li>Perpetual Wholesale Ethical SRI Fund</li> <li>Perpetual Industrial Share<sup>b</sup></li> <li>Pro-D High Growth</li> <li>Vanguard® Diversified High Growth Index Fund</li> </ul>	0-100	0-100	0-45	0-45	0-50	0-35	0-20	0-20	0-20	0-30	0-35
Other Growth (112)	<ul style="list-style-type: none"> <li>Magellan Infrastructure Fund</li> <li>Winton Global Alpha Fund</li> </ul>	0-100 <sup>c</sup>	0-100 <sup>c</sup>	0-50 <sup>c</sup>	0-50 <sup>c</sup>	0-100 <sup>c</sup>	-	-	-	-	0-20	-

a. Including short term securities. For details of the most recently available information about asset allocations and ranges of a particular investment option, please refer to the Lifeplan Investment Bond performance update at [australianunity.com.au/wealth](http://australianunity.com.au/wealth).

b. This Lifeplan Portfolio was formerly classified under Australian Shares, but because the asset allocation ranges now includes up to 10% in global shares, it has been reclassified as High Growth.

c. The typical growth allocation will (i) admit a range of up to 50% to domestic and international property sector, and (ii) will otherwise reflect an actively managed strategic allocation amongst each of Australian and international shares and alternative investments within the range permitted for the Growth allocation, reflective of the prevailing strength and momentum of each sector during the investment cycle.

For details of the most recently available information about asset allocations and ranges of a particular investment option, please refer to the Lifeplan Bond performance update at [australianunity.com.au/wealth](http://australianunity.com.au/wealth).

## How are investments valued?

### Managing your investments

Your investment into a selected option is pooled with those of other investors, and processed into the underlying fund selected. These transactions with the fund manager are generally processed within two business days of receipt of your completed request. This means that variances may arise when comparing the performance of your investment in the Lifeplan Bond to the performance of the underlying portfolio even after allowing for management costs, taxes and other expenses deducted by the fund managers and Lifeplan.

### Valuation of unit-linked options

For the majority of the investments offered, valuations are usually undertaken each business day. As the value of the underlying assets held in managed funds can rise and fall, so too will the unit prices and the value of an investment into that underlying fund.

A unit price is calculated by taking the close of business day total market value of the assets held deducting management costs, taxes and any other relevant expenses and then, to the net value, dividing the total number of units allocated. This process is generally completed within two business days.

Unit pricing is conducted on a 'forward' basis which is considered industry best practice. This means the next applicable valuation or unit price after the processing time of your application, switch or withdrawal is used.

If we consider it appropriate to do so, we may calculate unit prices more or less frequently than daily or may suspend the daily calculation of unit prices.

We calculate one unit price for each investment option offered in this PDS. We do not calculate different entry and exit unit prices as some products do, but may do so in the future if we consider it appropriate.

### Valuation of Lifeplan Capital Guaranteed investment option

The unit price for the Capital Guaranteed investment option is constant at \$1.00.

The rate of return is paid by way of a bonus rate and allocated to your account as investment earnings. Bonus rates are declared annually and are calculated by taking into account the gross investment returns of the Fund, less expenses, taxation and any applicable prudential requirements.

It is calculated after 30 June and is allocated to your investment option account as at 30 June.

We automatically reinvest your bonus on your behalf after the bonus rate is declared each year. We may, at our discretion, declare a bonus rate and allocate a bonus more frequently than yearly.

If you withdraw or switch your investment in the Lifeplan Capital Guaranteed investment option in full before a bonus rate is declared, the amount withdrawn or switched will include earnings at the interim bonus rate. The interim rate is set by us based on actuarial advice and is a conservative estimate of the anticipated earning rate of the investment option.

### How is 'capital' guaranteed?

The value of your investment in the Lifeplan Capital Guaranteed investment option is guaranteed. If you were to withdraw your investment in this investment option during a fall in investment markets, we guarantee to repay the amount of your investment, which is your balance and declared bonuses.

Our capital guarantee is supported by separate reserves that we are required to maintain in accordance with legislation and on the advice of the appointed actuary. These reserves are built up from the option's investment earnings before any bonus is allocated or before we receive our administration fee.

The capital guarantee only applies to your capital and declared bonuses, and not the future investment performance of the Fund.

# Additional important information

## Keeping you informed

### Obtain the latest information about the Lifeplan Bond

We regularly update information on the investment options such as their investment performance, unit price history and transaction costs. To obtain updated information, please:

- visit [australianunity.com.au/wealth](http://australianunity.com.au/wealth)
- phone us on 1300 1300 38 (Investors) or 1300 133 285 (Advisers).

We will provide you with a paper copy of the most recent information free of charge upon request.

### What information will you receive?

To help keep you informed of your investment, we will send you the following:

Information	Frequency
Confirmation of your initial application	At the time of the transaction
Confirmation of subsequent transactions (e.g. additional contributions, withdrawals and switches)	
Confirmation of your instructions (e.g. change of nominated beneficiary, changes to direct debit arrangements)	
Notification of any withdrawal component that may be assessable (and rebateable) for tax	
A statement as at 31 December showing your transactions over the previous six months and the value of your investments	Half-yearly
<b>A communication pack which includes:</b> <ul style="list-style-type: none"> <li>• a statement as at 30 June showing your transactions over the previous 12 months, the value of your investment and the investment return.</li> <li>• information about the performance and asset allocation of your chosen investment option(s).</li> <li>• commentary on investment market trends.</li> </ul>	Annually

## Lifeplan Investor Portal

By logging into the Investor Portal, you can view your Lifeplan Bond balance, transaction history and tax portion statements. In addition, you can also find other useful information and resources such as frequently asked questions and investor forms. To access our Investor Portal please, visit our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) to register. You can register and login to the Investor Portal on a variety of electronic devices including your smart phone and/or tablet.

## Statement Delivery

Statements for the Lifeplan Bond are available on the Australian Unity Investment Bonds Investor portal, mail statements will only be sent if Lifeplan is notified by phone on 1300 1300 38.

## What else do I need to know?

### Cooling-off period

If you change your mind about investing in the Lifeplan Bond, you may cancel your investment by notifying us in writing within 14 days of receiving confirmation of your initial investment or five business days after your investment is issued (which will occur when units are allocated), whichever is earlier. We will provide you with a refund after deducting any applicable investing transaction costs, tax or duty incurred and after allowing for any reduction or increase in the value of your investment. As a result, the amount refunded to you may be less than your original investment.

### Social security and deeming impact

Investing in Lifeplan Bond may affect your social security entitlements. Please consult your financial adviser, your local branch of Centrelink or the Department of Veterans' Affairs for further details.

### **Do you need to quote your tax file number (TFN)?**

Your investment is not subject to TFN quotation rules.

### **Tax situation if you are a non-resident**

The Lifeplan Bond may suit investors who leave Australia for an extended period or for other non-resident investors. This is because the returns from the Lifeplan Bond are not normally subject to non-resident withholding tax. The PDS may only be used by investors receiving it (electronically or otherwise) in Australia.

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

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

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

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

### **Your relationship with Lifeplan and Australian Unity Limited**

On acceptance of your application, you will become a member of the Lifeplan Nextgen Investments Capital Guaranteed Fund and/or the Lifeplan Nextgen Investments Fund, which are both Lifeplan benefit funds. After two continuous years as an investor of Lifeplan Bond and/or Lifeplan Child, you are eligible to become a member of Australian Unity Limited (AUL) subject to acceptance by AUL.

You will be taken to have applied for and have consented to become a member of AUL. Membership of AUL is subject to the rights and obligations set out in the constitution of AUL which operates as a contract between AUL and its members.

### **Related party transactions**

All transactions we enter into in relation to the Lifeplan Bond and Lifeplan Child, including those with related parties, are on arm's length commercial terms. Australian Unity Group entities may provide services for fees charged at a commercial rate, including investment management services for fees disclosed in this PDS. A policy 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 a clearly identified governance policy and guidelines.

### **Dealer group requirements**

We may have an agreement with your financial adviser's dealer group under which the dealer group advises us of the investment options it approves for use by your financial adviser. This is generally referred to as a 'recommended list'. Applications from you to invest or switch into an investment option not on your adviser's recommended list may not be accepted by us, or deferred, pending discussion between you and your financial adviser. We suggest you speak to your financial adviser to determine the investment options available from their recommended list.

### **Anti-Money laundering**

Australia's Anti-Money Laundering and Counter Terrorism Financing ('AML/CTF') laws requires Lifeplan to adopt and maintain an AML/CTF program. To do so, 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 without the assistance of a financial adviser, please refer to the 'Investor Identification Forms' on our website for the identification documents that should be provided with your application. Your identification documents must be certified by an approved certifier.

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, Lifeplan 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, Country or Government, 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 the 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’ or owns you (directly or indirectly). ‘Control’ includes whether the control as a result of, or by means of trust (including in the capacity as beneficiary, trustee or settlor), an agreement, an arrangement, an understanding or practice, and whether or not the individual has control based on legal or equitable rights 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 account types including:

Australian incorporated or created entities such as:

- proprietary limited companies including corporate partners; or
- trusts, including family trusts; or
- associations or co-operatives.

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/wealth](http://australianunity.com.au/wealth) or by calling our Investor Services team on 1300 1300 38.

### Changes to investment strategies and Fund managers

Through the Lifeplan Bond we make a number of managed investment schemes available that are professionally managed by Australian and international fund managers. In determining what investment options are offered through our investment, we aim to provide enough diversification so investors can construct a portfolio in line with their risk and return objectives.

We regularly research new investment opportunities and we adopt an active and disciplined approach when selecting and monitoring the investment options. Subject to the governing rules of the Lifeplan Bond, we may, without prior notice to investors:

- add, remove or change a fund manager;
- add, close or cease to offer an investment option; and
- for any Lifeplan constructed investment options, change the investment objective, investment strategy or asset allocation of an option or underlying portfolio.

Fund managers may also revise their investment objective, investment strategy or asset allocation from time-to-time and without prior notice.

We may decide to close an investment option. In that case, all money currently invested in the investment option will need to move to another investment option.

You will be required to switch to another active investment option within 30 days after we provide you with written notification of its closure.

Any switch made under these circumstances will not attract investing transaction costs. We accept no liability in relation to investment gains or losses that may result from this action.

We will notify existing investors in affected investment options of any material change as soon as required by law. Updated information, such as information about closed investment options and changes to asset allocations can be obtained by visiting our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth), or calling our Investor Services team on 1300 1300 38.

### Changes to the investment option and manager name

Fund managers may from time to time change:

- their name;
- the name of the investment options they manage; and
- transfer investment management to another company or entity in their corporate group.

If any of the above occurs, we will provide notification on our website.

### Ethical investment considerations

We do not specifically take into account the fund manager’s labour standards, environmental, social or ethical considerations in the selection and retention of them on our investment menu. However, we may consider these factors to the extent to which they impact on a fund manager’s organisational stability, reputation and performance and therefore review our decision to include these investments on our investment menu. The fund managers have their own policies on the extent to which labour standards, environmental, social or ethical considerations are taken into account when making investment decisions. These policies are not specifically considered when selecting fund managers.

### Your personal information

We collect your personal information for the following purposes:

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

In managing your investment account, we may need to disclose your personal information to:

- your financial adviser, either directly or through other service providers (such as platform software including Xplan and Coin) which we may have arrangements with;

- reputable service providers who may carry out functions associated with our products and services on our behalf (e.g. mailing houses who conduct mailings for us);
- our Australian financial institution to initiate the drawing from or payment to your nominated Australian financial institution account (where you have selected the direct debit or credit facility); and
- a third party, as required by law.

You are entitled to access information we have about you. You should notify us immediately if any of the information we hold about you changes, so that we can ensure your information is always complete, accurate and up to date. If you do not provide the information requested on the Application Form, we may be unable to process your application request.

If a financial adviser's details appear on the Application Form, you authorise us to give information relating to your investment account and investments to your financial adviser, in doing so you acknowledge that your financial adviser is your agent for the purpose of receiving this information.

Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by calling our Investor Services team on 1300 1300 38.

If you have any complaints or questions about the privacy of your personal information, please contact our Privacy Officer by writing to:

**Privacy Officer**

**Australian Unity – Investment Bonds**

Reply Paid 89 (no stamp required)  
Adelaide SA 5001

If we do not address your complaint to your satisfaction, you may write to the Privacy Commissioner at:

**Office of the Australian Information Commissioner**

GPO Box 5218  
Sydney NSW 2001

**How we are regulated**

The operations of Lifeplan, and this Lifeplan Bond product are governed by Lifeplan's Constitution, the Corporations Act 2001 ('Corporations Act') and the Life Insurance Act 1995 ('Life Insurance Act'), which together set out the conditions under which we are required to operate. Please contact our Investor Services team on 1300 1300 38 to inspect or obtain free of charge a copy of Lifeplan's Constitution.

The Australian Prudential Regulation Authority under the Life Insurance Act and the Australian Securities and Investments Commission under the Corporations Act regulate Lifeplan and the Lifeplan Bond.

As an Australian financial services provider operating under Australian laws, we are required to comply with a range of State and Commonwealth laws, and with directions and orders of Courts and legal, statutory and Government bodies. We must act in accordance with these requirements including any lawful order to withdraw funds from your Lifeplan Bond account(s) and pay the proceeds as required.

Lifeplan's Constitution contains the Rules that govern the operation of the Lifeplan Nextgen Investments Capital Guaranteed Fund ('Rule 37') and the Lifeplan Nextgen Investments Fund ('Rule 38') respectively, both of which are Lifeplan benefit funds. Your investment in the Lifeplan Bond (including Wealth Preserver) and Lifeplan Child are issued under Rules 37 and 38 of Lifeplan's Constitution.

Lifeplan benefit funds are kept separate and distinct from the other benefit funds and assets held by Lifeplan. This structure means that the assets of each benefit fund are protected from financial matters which could occur to the detriment of Lifeplan and can only be used for meeting Lifeplan's contractual liabilities to investors of the particular benefit fund.

A benefit fund may be terminated in accordance with legislation. Your investment gives you a proportional interest in the assets of each chosen investment option as a whole, but not in any particular asset of the investment option or in any other Lifeplan benefit fund.

**Lifeplan's rights under its Constitution**

The Constitution provides us with certain rights and powers, some of which have already been disclosed in this PDS. In accordance with the Constitution, other rights and powers include, but are not limited to the following:

- we may decide to not accept or to defer your application to invest or switch at our discretion, without giving any reason.
- if we reject your application, we will notify you and return your money with any interest earned being retained by us.
- we may decide to not accept or to defer your nomination for an additional Life Insured.
- we may decide to not accept or to defer your application to activate the Wealth Preserver feature or to alter your Wealth Preserver instructions.
- we may decide to not accept or to defer your application to change the vesting age under a Lifeplan Child investment at our discretion, without giving any reason.

## Complaints 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 1300 1300 38, email us at [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au) or write to us at the following address:

**The Client Services Manager Australian Unity – Investment Bonds**  
Reply Paid 89 (no stamp required)  
Adelaide SA 5001

We will promptly acknowledge your complaint 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.

If you are not satisfied with our handling of your complaint, you may contact:

Until 31 October 2018:

### Financial Ombudsman Service

GPO Box 3, Melbourne, Victoria, 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

With effect from 1 November 2018, the Financial Ombudsman Service will be replaced by a new independent external dispute resolution scheme known as the Australian Financial Complaints Authority, and any new complaints from that date should be directed to the AFCA via:

### Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Fax: (03) 9613 6399

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

This service operates as an independent body for the industry to determine unresolved complaints. There is no cost to you for using this service.

## Terms and conditions for email instructions

By completing the Application Form, you agree to the following conditions:

- we will only act on email instructions that meet our requirements, otherwise we may refuse to act on them. We will not be liable for and will not compensate you for any loss or delay resulting from the non-receipt of any fax or email transmission.
- we will not be responsible to you and we will not compensate you for any loss for any action undertaken on receipt of a fax or email communication that to all intents and purposes appears to have been authorised by the correct signatories.
- you will release and indemnify us against all losses and liabilities arising from any payment or action that we may or may not take based on any instruction (which may appear to have been signed by the authorised signatories) that is received by us.

### Requirements for email instructions

If you wish to give us instructions by email in relation to your account, you must:

- send the email to [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au) or such other email address we may advise from time to time.
- ensure that you attach a PDF document to your email that contains the instructions and is signed by all the authorised signatories to the investment and is dated correctly.
- include the name of all the investors, the customer reference number and sufficient information to enable us to complete the transaction.

## Direct debit client service agreement

By completing and signing the Direct Debit Request Authorisation included in the Application Form, you authorise us to draw on your nominated Australian financial institution account with the following understanding:

- we will advise you in writing of any change to this Direct Debit Client Service Agreement at least 14 calendar days prior to the date of any such change.
- where the due date of the debit to be made falls on a non-business day, we will draw the amount on the next business day.
- we will not change the amount or frequency of drawing arrangements without your prior approval.
- if you are making a once only lump sum payment, we will deduct this amount only once from your account nominated on the Application Form. We will require three business days' notice. No further deductions will take place under this Direct Debit Client Service Agreement.
- we reserve the right to cancel the direct debit arrangements if three or more drawings are returned unpaid by your nominated Australian financial institution and to arrange with you an alternate payment method. We may, at our discretion, pass on to you any costs we incur due to any direct debit refusal by deducting the cost from your investment account.
- we will collect, retain and use your personal information in accordance with our privacy statement under 'Your personal information' on page 34.
- we will resolve any dispute about a direct debit drawing within seven business days and in the course of resolution we may share information with our direct debit sponsor.

## Your rights

- you may terminate the direct debit arrangements at any time by giving written notice to us. Such notice should be received by us at least three business days prior to the due date.
- you may stop payment of a direct debit under the agreed arrangements by giving us written notice. Such notice should be received by us at least three business days prior to the due date.
- you may change the direct debit amount by advising us in writing of your requirements no less than three business days prior to the due date.
- you may dispute a direct debit drawing by advising us in writing of the full details of the transaction. You must include the account numbers of both the account to be debited and credited, the amount, date, nature and circumstances of the disputed transaction. We will investigate your claim and in the event of a debit being transacted incorrectly a full refund will be provided within seven business days.

## Your commitment to us

- it is your responsibility to ensure that your nominated Australian financial institution account can accept direct debits (if you are banking with an internet based savings account this may not accept a direct debit instruction) and has sufficient cleared funds to meet a drawing on its due date.
- it is your responsibility to ensure that the authorisation given to draw on the Australian nominated financial institution account is identical to the account signing instruction held by the nominated Australian financial institution where the account is based.
- it is your responsibility to advise us in writing if the account nominated by you to be debited is transferred or closed.
- it is your responsibility to arrange with us a suitable alternate payment method, if the direct debit arrangements are cancelled, either by yourself or the nominated Australian financial institution.
- it is your responsibility to contact us directly for any query or dispute in relation to any direct debit transactions.
- it is your responsibility to meet any charges you may incur from your use of the direct debit system.

If your nominated Australian financial institution account is held in joint names please ensure that both account holders sign the Direct Debit Request Authorisation Form.

Your direct debit may be dishonoured or rejected if there are insufficient funds in your nominated Australian financial institution account. If we are charged as a result of the dishonour, we may at our discretion, deduct these charges from your investment account.

# Instructions for completing the Application Form

## Lifeplan Bond Application Form - Part A

### Step 1 Investor details

- Provide the investor(s) personal details:

Individual investors	Complete step A
Joint investors	Complete step B
Company, trust and other investors	Complete step C

#### General

- Investors can be individuals aged 16 years or over, companies, trusts or partnerships.
- Applications can be made in the name of a child aged at least 10 and under 16 with the consent of a parent or guardian.
- Provide your full name, not initials.

#### Company, trust and other investors

- Applications by companies must be signed in accordance with the company's governing rules, by a duly authorised officer or under power of attorney. For applications signed under power of attorney please provide a certified copy of the power of attorney.
- Applications on behalf of trusts (e.g. family trusts) must be completed in the name of the trustee(s) or executor(s).
- Please provide a copy of the governing rules of the entity.

### Step 2 Mailing address

- Provide the investor(s) mailing address details.

### Step 3 Contribution, investment allocation details and payment instructions

- Provide details on your initial contribution amount and allocate initial contribution as either a 'dollar' or 'percentage' across the investment menu. A minimum initial contribution of \$1,000 is required.
- Specify how you want to pay for your initial contribution.

**Direct debit:** If you are investing by direct debit, please provide your nominated Australian financial institution account details in **step 5** and sign the Direct Debit Request Authorisation in **step 10** so that we can debit your initial contribution.

**BPAY:** If paying by BPAY®, please contact us on 1300 1300 38 to obtain your Customer Reference Number and Lifeplan's BPAY® Biller code.

**Cheque:** If paying by cheque, please make the cheque payable to 'Lifeplan Australia Friendly Society Limited, <Investor name>' and cross it 'Not Negotiable'.

### Step 4 Regular savings plan

- If you wish to start a regular savings plan, please specify your regular contribution amount and the contribution frequency to be debited from your nominated Australian financial institution account. A minimum monthly contribution of \$100 per investment option is required.

### Step 5 Australian financial institution account details

- Please provide your nominated Australian financial institution account details and sign the Direct Debit Request Authorisation in **step 10** so that we can debit your initial and any regular savings plan contributions.

### Step 6 Life(s) Insured

- Investors can nominate themselves or any other natural persons (who can be of any age) as the Life(s) Insured. If you do not complete this step, the investor(s) completing the Application Form will be the Life(s) Insured.

### Step 7 Nomination of beneficiaries and Wealth Preserver instructions

- If you wish to nominate beneficiaries for your investment or activate the Wealth Preserver please complete this step. Please note that in order to nominate a beneficiary, the investor(s) must also be nominated as the Life(s) Insured in **step 6**.
- Provide the details of any person(s), company or trust you wish to receive the proceeds of your investment after your death, or the death of the last surviving investor if there is more than one investor. If this section is left blank, after your death the proceeds will pass to the surviving joint investor(s) or if none, paid to your estate.
- Complete the Wealth Preserver section if you wish to activate this feature for any of your beneficiaries.

### Step 8 Adviser service fee payment instruction

- Please complete this step if any adviser service fee is to be paid to your financial adviser.

### Step 9 Financial adviser use only

#### Investor identity verification and declaration

- Financial advisers must certify that they have completed the identification of the investor(s) in accordance with the Financial Service Council (FSC)/Financial Planning Association of Australia (FPA) Industry Guidance Note 24 for each investor associated with this application.

### Step 10 Direct Debit Request Authorisation and Declaration

- Check that all account holders have signed and dated the Direct Debit Request Authorisation section (if applicable).
- Check that all investors have signed and dated the Application Form.
- Applications in the name of a child under 16 years of age must be signed by a parent or guardian.
  - Investors must be at least 10 years of age.

## **Lifeplan Bond Application Form - Part B**

You must complete Application Form Part B if you are one of the following investor types:

- corporate partner
- company
- trust
- estate

**If you are an individual or joint investor, you do not need to complete Part B.**

## **Beneficial Owner Information Form**

Under AML/CTF laws, if you are one of the following account types, you will be required to provide information about your beneficial owners.

Please 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 1300 1300 38.

- Australian incorporated or created entities such as:
  - limited companies including corporate partners; or
  - trusts, including family trusts; or
  - Associations or co-operatives.
- entities incorporated or created outside of Australia such as:
  - companies;
  - partnerships;
  - trusts; or
  - estates.

## Lifeplan Child Application

### Step 1 Investor details

Provide the investor(s) personal details:

Individual investors	Complete step A
Joint investors	Complete step B

- Investors can be individuals aged 16. **Applications cannot be made in the names of companies or trusts.**
- Provide your full name, not initials.
- All correspondence will be sent to 'Investor 1'.

### Step 2 Mailing address

Provide the investor(s) mailing address details.

### Step 3 Child details

Provide the child's contact details.

### Step 4 Vesting age

Nominate a vesting age between 10 and 25 for the child at which the investment is to be transferred to the child's name.

### Step 5 Contribution, investment allocation details and payment instructions

- Provide details on your initial contribution amount and allocate initial contribution as either a 'dollar' or 'percentage' across the investment menu. A minimum initial contribution of \$1,000 is required.
- Specify how you want to pay for your initial contribution.

**Direct debit:** If you are investing by direct debit, please provide your Australian financial institution account details in **step 7** and sign the Direct Debit Request Authorisation in **step 10** so that we can debit your initial contribution.

**BPAY:** If paying by BPAY®, please contact us on 1300 1300 38 to obtain your Customer Reference Number and Lifeplan's BPAY® Biller code.

**Cheque:** If paying by cheque, please make the cheque payable to 'Lifeplan Australia Friendly Society Limited, <Investor name>' and cross it 'Not Negotiable'.

### Step 6 Regular savings plan

If you wish to start a regular savings plan, please specify your regular contribution amount and the contribution frequency to be debited from your nominated Australian financial institution account. Please note a minimum monthly contribution of \$100 per option is required.

### Step 7 Australian financial institution account details

Please provide your Australian financial institution account details and sign the Direct Debit Request Authorisation in **step 10** so that we can debit your initial and any regular savings plan contributions.

### Step 8 Financial adviser service fee payment instructions

Please complete this step if any adviser service fee is to be paid to your financial adviser.

### Step 9 Financial adviser use only

#### Investor identity verification and declaration

Financial advisers must certify that they have completed the identification of the investor(s) in accordance with the Financial Service Council (FSC)/Financial Planning Association of Australia (FPA) Industry Guidance Note 24 for each investor associated with this application.

### Step 10 Direct Debit Request Authorisation and Declaration

- Check that all account holders have signed and dated the Direct Debit Request Authorisation section (if applicable).
- Check that all investors have signed and dated the Application Form.

## Lodging your application

You can lodge your completed Application Form by mailing it to the below reply paid address or by emailing it to [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au).

Your financial adviser can also lodge the Application Form for you:

### Australian Unity - Investment Bonds

Reply Paid 89 (no stamp required)

Adelaide SA 5001

**If you are submitting this Application Form directly, without having consulted with a financial adviser, you must submit original certified copies of your identification documents with the Application Form.**

Please take your time to complete this Application Form, ensuring that all of the required information is included, or we may not be able to process your application. We can only process your application when we receive your initial contribution. We may reject or defer your application at our discretion, without giving any reason. If we reject your application, we will notify you and return your money with any interest earned being retained by us.

**Please note we do not accept cash payments.**

## 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], of [name of investor], 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 documents include:

- Officer with or authorised representative by 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 a Court, Justice of the Peace.
- 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 1300 1300 38.

# Glossary

<b>AFSL</b>	An Australian Financial Services Licence under s913B of the Corporations Act that authorises a person who carries on a financial services business to provide financial services.
<b>Fund manager</b>	Each investment option available through this PDS invests in underlying portfolio(s) managed by an external underlying fund manager or the 'fund manager'. The Lifeplan Managed Investment and the Lifeplan Capital Guaranteed are managed by us.
<b>Asset allocation</b>	Asset allocation is an investment strategy that attempts to balance risk versus reward by adjusting the percentage of each asset in the underlying portfolio according to the investor's risk tolerance, goals and investment time frame.
<b>Benefit fund</b>	A fund that is established to provide benefits in accordance with rules (Constitution) of a friendly society.
<b>APRA</b>	Australian Prudential Regulation Authority.
<b>Capital guarantee</b>	Product provider guarantees repayment of capital and declared bonuses.
<b>Constitution</b>	Lifeplan's Constitution that contains the Rules that govern the operation of the Lifeplan Investment Bond.
<b>Corporations Act 2001</b>	The Corporations Act 2001 (Cth) is an act of the Commonwealth of Australia that sets out the laws dealing with business entities in Australia at federal and interstate level.
<b>Life Insured</b>	'Life Insured' means the natural person whose life is assured under a Lifeplan Investment Bond policy provided that if no natural person is nominated, the Life(s) Insured shall be the Policy Owner and any joint applicant. In the case of a Lifeplan Child policy at all times the nominated child is the Life Insured.
<b>Lifeplan Investment Bond</b>	Lifeplan Bond (Lifeplan Bond) and Lifeplan Child Investment Bond (Lifeplan Child) (collectively 'Lifeplan Investment Bond') are investment products issued by Lifeplan Australia Friendly Society Limited.
<b>Lifeplan Child Investment Bond</b>	A feature of the Lifeplan Investment Bond designed for parents, grandparents, other family members or friends wishing to provide for a child's future financial needs.
<b>Lifeplan Wealth Preserver (Wealth Preserver)</b>	A wealth transfer and estate planning feature of the Lifeplan Bond which allows the investor to structure payments to beneficiaries on death.
<b>Nominated beneficiary</b>	A feature of the Lifeplan Bond that allows nomination of one or more beneficiaries who will automatically receive the proceeds of the Lifeplan Bond in the event of death of the last surviving Life Insured.
<b>Policy Owner</b>	The legal owner of the Lifeplan Bond. The Policy Owner can be an individual or joint investors aged 16 years and over, a company or trust or a child aged between 10 and 16 with parental or guardian consent.
<b>Reserves</b>	Separate funds (money) built up from the investment earnings that we are required to maintain in accordance with legislation and on the advice of the appointed actuary legislation and on the advice of the appointed actuary.
<b>Vesting age</b>	The elected age between 10 and 25 at which the investment in Lifeplan Child is transferred to the nominated child.

# Application Form Part A

8 November 2018

## Lifeplan Bond

Please:

- use **BLOCK** letters and a black or blue pen to complete this Application Form.
- indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.

### Step 1 Investor details

#### A. Investor 1 (Individual Investor)

All correspondence will be sent to this person

Title  Mr  Mrs  Ms  Miss Other (please specify)

Given name(s)

Surname

Phone (Day) -- Mobile -

Email

Date of birth // Occupation

Country of residence for tax purposes (if outside Australia)

Are you a US citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Please identify the source of your investable assets or wealth  Gainful employment  Inheritance/gift  Business activity  Financial investments  Superannuation savings  Other (please specify)

Are you a Politically Exposed Person?  Yes  No Refer to page 33 for the definition of a 'Politically Exposed Person'.

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

Unit  Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

#### B. Investor 2 (if applicable - Joint Investor)

Title  Mr  Mrs  Ms  Miss Other (please specify)

Given name(s)

Surname

Phone (Day) -- Mobile -

Email

Date of birth // Occupation

Country of residence for tax purposes (if outside Australia)

Are you a US citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Please identify the source of your investable assets or wealth:  Gainful employment  Inheritance/gift  Business activity  Financial investments  Superannuation savings  Other (please specify):

Are you a Politically Exposed Person?  Yes  No Refer to page 33 for the definition of a 'Politically Exposed Person'.

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

Unit  Street number   
Street name   
Suburb  State   
Postcode  Country (if not Australia)

**C. Company, trust and other investors (if applicable)**

Please ensure to also complete the relevant section(s) in 'Part D' of the Application Form

Name of entity   
A.B.N.   
Name of Custodian or Trustee: (if applicable)   
Country of residence for tax purposes (if outside Australia)   
Country of incorporation or creation   
Contact person   
Email   
Please identify the source of your investable assets or wealth:  Gainful employment  Inheritance/gift  Business activity  Financial investments  Superannuation savings  Other (please specify):   
Name of business

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

Unit  Street number   
Street name   
Suburb  State   
Postcode  Country (if not Australia)



Are any of above named individuals or entities a 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 2 Mailing address

Same as Investor 1 residential address/business address **OR**

Same as Investor 2 residential address

**Otherwise complete mailing address details below:**

Postal address

Suburb  State

Postcode  Country (if not Australia)

## Step 3 Contribution, investment allocation details and payment instructions

### Initial contribution

Please specify your initial contribution amount and allocate your contribution as either 'dollar' or 'percentage' amounts in the table below.

The **minimum** initial contribution is **\$1,000**.

\$ , , .

Fund name	Option code	Initial contribution \$ or %	
Altius Bond Fund	10102	\$ <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"/> %
Altrinsic Global Equities Trust	10103	\$ <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"/> %
AMP Capital Global Property Securities	10104	\$ <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"/> %
AMP Capital Multi-Asset A	10105	\$ <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"/> %
Antares Elite Opportunities Fund	10106	\$ <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"/> %
APN AREIT Fund	10107	\$ <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"/> %
Australian Ethical Diversified Shares Fund	10108	\$ <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"/> %
Australian Unity Property Income	10060	\$ <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"/> %
Australian Unity Wholesale Deposits	10093	\$ <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"/> %
Bennelong ex-20 Australian Equities Fund	10109	\$ <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"/> %
Colonial First State FirstChoice Australian Share	10088	\$ <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"/> %
Colonial First State FirstChoice Conservative	10084	\$ <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"/> %
Colonial First State FirstChoice Global Share	10089	\$ <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"/> %
Colonial First State FirstChoice Growth	10086	\$ <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"/> %
Colonial First State FirstChoice Moderate	10085	\$ <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"/> %
Colonial First State FirstChoice Property Securities	10087	\$ <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"/> %
Colonial First State FirstChoice Wholesale Emerging Markets	10116	\$ <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"/> %
Colonial First State FirstChoice Wholesale Multi-Index Conservative	10117	\$ <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"/> %
Colonial First State FirstChoice Wholesale Multi-Index Growth	10118	\$ <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"/> %
Colonial First State FirstChoice Wholesale Multi-Index Moderate	10119	\$ <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"/> %
Colonial First State FirstRate Wholesale Saver	10113	\$ <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"/> %
Colonial First State Wholesale Institutional Cash	10063	\$ <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"/> %

Dimensional Australian Core Equity Trust	10114	\$ <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"/> %
Dimensional Global Core Equity Trust	10115	\$ <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"/> %
Fidelity Australian Equities Fund	10094	\$ <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"/> %
Investors Mutual Australian Share Fund	10120	\$ <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"/> %
Ironbark Karara Australian Small Companies Fund	10121	\$ <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"/> %
Kapstream Absolute Return Income Fund	10122	\$ <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"/> %
Lifepan Capital Guaranteed	10092	\$ <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"/> %
Lifepan Managed Investment	10091	\$ <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"/> %
Macquarie Income Opportunities Fund	10123	\$ <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"/> %
Magellan Global Fund	10095	\$ <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"/> %
Magellan Infrastructure Fund	10124	\$ <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"/> %
MFS Fully Hedged Global Equities Trust	10125	\$ <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"/> %
MLC Horizon 2 – Income Portfolio	10072	\$ <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"/> %
MLC Horizon 3 – Conservative Growth	10073	\$ <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"/> %
MLC Horizon 4 – Balanced	10074	\$ <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"/> %
MLC Horizon 5 – Growth	10075	\$ <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"/> %
MLC Wholesale Index Plus Balanced Portfolio	10126	\$ <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"/> %
MLC Wholesale Index Plus Conservative Growth Portfolio	10127	\$ <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"/> %
MLC Wholesale Index Plus Growth Portfolio	10128	\$ <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"/> %
Pendal Active Balanced Fund	10071	\$ <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"/> %
Pendal Enhanced Cash Fund	10070	\$ <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"/> %
Pendal Fixed Interest Fund	10112	\$ <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"/> %
Pendal Focus Australian Share Fund	10110	\$ <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"/> %
Pendal Monthly Income Plus Fund	10111	\$ <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"/> %
Perpetual Balanced Growth	10077	\$ <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"/> %
Perpetual Conservative Growth	10076	\$ <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"/> %
Perpetual Industrial Share	10078	\$ <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"/> %
Perpetual Wholesale Australian Share Fund	10130	\$ <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"/> %
Perpetual Wholesale Ethical SRI Fund	10129	\$ <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"/> %
PIMCO Australian Bond Fund	10096	\$ <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"/> %
PIMCO Global Bond Fund	10097	\$ <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"/> %
Platinum International Fund	10066	\$ <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"/> %
Platypus Australian Equities	10057	\$ <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"/> %

Pro-D Balanced	10131	\$ <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"/> %
Pro-D Growth	10132	\$ <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"/> %
Pro-D High Growth	10133	\$ <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"/> %
T.Rowe Price Dynamic Global Bond Fund	10134	\$ <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"/> %
T.Rowe Price Global Equity Fund	10135	\$ <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"/> %
Talaria Global Equity Fund	10061	\$ <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"/> %
UBS Diversified Fixed Income Fund	10136	\$ <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"/> %
Vanguard® Australian Fixed Interest Index Fund	10079	\$ <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"/> %
Vanguard® Australian Property Securities Index Fund	10098	\$ <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"/> %
Vanguard® Australian Shares Index Fund	10081	\$ <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"/> %
Vanguard® Balanced Index Fund	10099	\$ <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"/> %
Vanguard® Diversified Conservative Index Fund	10137	\$ <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"/> %
Vanguard® Diversified High Growth Index Fund	10138	\$ <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"/> %
Vanguard® Growth Index Fund	10100	\$ <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"/> %
Vanguard® International Fixed Interest Index Fund (Hedged)	10080	\$ <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"/> %
Vanguard® International Property Securities Index Fund (Hedged)	10139	\$ <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"/> %
Vanguard® International Shares Index Fund	10082	\$ <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"/> %
Vanguard® International Shares Index Fund (Hedged) AUD	10101	\$ <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"/> %
Winton Global Alpha Fund	10140	\$ <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"/> %
<b>Total initial contribution</b>		\$ <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"/>	<b>1 0 0 %</b>

### Payment instructions – Initial contribution

Please specify how you want to pay for your initial contribution below:

Direct Debit	<input type="checkbox"/>	<b>Direct Debit collection date</b> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Please complete <b>step 5</b> )
BPAY®	<input type="checkbox"/>	<b>If paying by BPAY®</b> , please contact us on 1300 1300 38 to obtain your Customer Reference Number and Lifeplan's BPAY® Biller code.
Cheque	<input type="checkbox"/>	<b>If paying by cheque</b> , please make the cheque payable to 'Lifeplan Australia Friendly Society, <Investor name>' and cross it 'Not Negotiable'.



## Step 7 Nomination of beneficiaries

In nominating a beneficiary to receive your Lifeplan Bond proceeds in a Wealth Preserver or as a lump sum investment, you automatically become the Life Insured. For joint applications, all joint investors automatically become Lives Insured.

I/We nominate the following person(s) to receive the proceeds of any death benefit in the event of the death of the last surviving Life Insured, in accordance with my/our instructions specified below, this PDS and the Constitution of Lifeplan.

### Lump sum instructions - Only complete part A

If you wish to nominate a beneficiary to receive your lump investment please complete only Part A in this section. Please note that in order to nominate a beneficiary, the Policy Owner(s) must also be nominated as the lives insured in **step 6**.

### Wealth Preserver instructions - Complete parts A and B

If you wish to leave your investment to one or more **natural persons** upon your passing in a Wealth Preserver investment then complete Part A and B.

## Nomination of beneficiary 1

### A. Lump sum instructions for beneficiary 1

Given name(s)	<input type="text"/>		
Surname	<input type="text"/>		
Residential 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"/> <input type="text"/> <input type="text"/>
Date of birth	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Proportion of proceeds	<input type="text"/> <input type="text"/> <input type="text"/> .	<input type="text"/> <input type="text"/>	% Relationship to investor <input type="text"/>

### B. Wealth Preserver instructions for beneficiary 1

#### Annual Benefit Entitlement

Pay my beneficiary the Annual Benefit Entitlement specified below:

1. A fixed dollar amount of \$ , . .  per annum, or
2. , . % of my/our beneficiary's Wealth Preserver investment balance per annum, or
3. A lump sum payment of \$ , .

#### Benefit Payment Commencement Date

The benefit payments to your beneficiary will commence on the latter of the start date of your beneficiary's Wealth Preserver or on the date of your beneficiary's 16th birthday, unless you specify a later date.

I/We authorise that benefit payments to my beneficiary are to commence on:

(E.g. "On my beneficiary's 21st birthday", "on the 10th anniversary of my death".)

The benefit is to be payable into the Australian financial institution account nominated by my beneficiary every:

Fortnight  Month  Quarter  Half Year  Year

## Nomination of beneficiary 2

### A. Lump sum instructions for beneficiary 2

Given name(s)	<input type="text"/>		
Surname	<input type="text"/>		
Residential 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"/> <input type="text"/> <input type="text"/>
Date of birth	<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"/>
Relationship to investor	<input type="text"/>		
Proportion of proceeds	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %		

### B. Wealth Preserver instructions for beneficiary 2

#### Annual Benefit Entitlement

Pay my beneficiary the Annual Benefit Entitlement specified below:

1. A fixed dollar amount of \$ , , .  per annum, or
2. % of my/our beneficiary's Wealth Preserver investment balance per annum, or
3. A lump sum payment of \$ , , .

#### Benefit Payment Commencement Date

The benefit payments to your beneficiary will commence on the latter of the start date of your beneficiary's Wealth Preserver or on the date of your beneficiary's 16th birthday, unless you specify a later date.

I/We authorise that benefit payments to my beneficiary are to commence on:

(E.g. "On my beneficiary's 21st birthday", "on the 10th anniversary of my death".)

The benefit is to be payable into the Australian financial institution account nominated by my beneficiary every:

Fortnight     Month     Quarter     Half Year     Year

#### Wealth Preserver Declaration

I/We acknowledge that:

1. The first benefit payment is due on the benefit payment commencement date (determined in accordance with my/our instructions above or the completed schedule attached) and thereafter in accordance with the specified payment frequency.
2. If the benefit payment commencement date is not a business day, benefit payments will commence on the next business day.
3. Benefit payments are subject to the minimums specified by Lifeplan from time to time.
4. The start date of my/our beneficiary's Wealth Preserver investment is the date when Lifeplan transfers funds into the investment which will occur only after Lifeplan has received official notification of the death of the last surviving Life Insured and after they have verified the eligibility of my/our nominated beneficiary.
5. If the specified benefit payment commencement date is before the start date of my/our beneficiary's Wealth Preserver investment or the date of my/our beneficiary's 16th birthday, the benefit payment commencement date will default to the later of these two dates.

## Nomination of beneficiary 3

### A. Lump sum instructions for beneficiary 3

Given name(s)	<input type="text"/>		
Surname	<input type="text"/>		
Residential 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"/> <input type="text"/> <input type="text"/>
Date of birth	<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"/>
Relationship to investor	<input type="text"/>		
Proportion of proceeds	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> %		

### B. Wealth Preserver instructions for beneficiary 3

#### Annual Benefit Entitlement

Pay my beneficiary the Annual Benefit Entitlement specified below:

1. A fixed dollar amount of \$ , , .  per annum, or
2.  % of my/our beneficiary's Wealth Preserver investment balance per annum, or
3. A lump sum payment of \$ , , .

#### Benefit Payment Commencement Date

The benefit payments to your beneficiary will commence on the latter of the start date of your beneficiary's Wealth Preserver or on the date of your beneficiary's 16th birthday, unless you specify a later date.

I/We authorise that benefit payments to my beneficiary are to commence on:

(E.g. "On my beneficiary's 21st birthday", "on the 10th anniversary of my death".)

The benefit is to be payable into the Australian financial institution account nominated by my beneficiary every:

Fortnight     Month     Quarter     Half Year     Year

#### Wealth Preserver Declaration

I/We acknowledge that:

1. The first benefit payment is due on the benefit payment commencement date (determined in accordance with my/our instructions above or the completed schedule attached) and thereafter in accordance with the specified payment frequency.
2. If the benefit payment commencement date is not a business day, benefit payments will commence on the next business day.
3. Benefit payments are subject to the minimums specified by Lifeplan from time to time.
4. The start date of my/our beneficiary's Wealth Preserver investment is the date when Lifeplan transfers funds into the investment which will occur only after Lifeplan has received official notification of the death of the last surviving Life Insured and after they have verified the eligibility of my/our nominated beneficiary.
5. If the specified benefit payment commencement date is before the start date of my/our beneficiary's Wealth Preserver investment or the date of my/our beneficiary's 16th birthday, the benefit payment commencement date will default to the later of these two dates.

### Step 8 Adviser service fee payment instruction

You may instruct us to pay your financial adviser a one-off adviser service fee payment, a regular ongoing adviser service fee payment or both. Please note that the adviser service fee will be deducted from your investment account.

#### A. One-off adviser service fee

I/We agree that the following amount is deducted from my/our initial investment amount as a one-off adviser service fee to my/our financial adviser:

\$ , .  (including GST)

#### B. Regular ongoing adviser service fee

I/We agree that the following amount is deducted from my/our investment account as a regular ongoing adviser service fee to my/our financial adviser. (Please note only select one of the following two options.)

.  % per annum (payable monthly) (including GST) OR \$ , .  per month (including GST)

### Step 9 Financial adviser use only

Financial adviser name	<input type="text"/>		
Dealer group	<input type="text"/>		
Phone (Day)	<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"/>	Fax number	<input type="text"/>
Adviser ID	<input type="text"/>	AFS Licence	<input type="text"/>
Email address	<input type="text"/>		
	<input type="text"/>		

Please attach your business card to ensure we have your most up to date details.

#### Investor identity verification and Declaration

I certify in accordance with the Financial Service Council (FSC)/Financial Planning Association of Australia (FPA) Industry Guidance Note 24 ('GN 24'), that I have:

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 FSC/FPA investor identification form which confirms that I have sighted and verified all of the documentation required to identify a customer under the AML/CTF laws for each investor associated with this application;

OR

3. Attached a copy of the source documents from which I have identified the customer as required by the AML/CTF laws for each investor associated with this application.

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

In addition, as the Investor's financial adviser, I warrant and represent to Lifeplan 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 Lifeplan to breach AML/CTF laws and will notify Lifeplan if I become aware of anything that would cause Lifeplan to breach AML/CTF laws; and
- have advised my client Lifeplan communicates via email unless my client has contacted them to opt out
- confirm that the details provided in any identification and verification records are true and correct.

Please note, Lifeplan 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).

**Signature of Adviser**

X

Date / /

**Note:** The FSC/FPA investor identification forms are available from Lifeplan and online at [online.australianunity.com.au/wealth](http://online.australianunity.com.au/wealth). Please ensure the correct form is used for each investor type.

**OFFICE USE ONLY**

Receipt No.

Date / /

**Step 10 Direct Debit Request Authorisation and Declaration**

**Direct Debit Request Authorisation**

- I/We authorise Lifeplan (User ID Number: 026445) to debit the nominated Australian financial institution account in **step 5** with the regular savings plan contribution shown and the direct debit cycle I have selected in **step 4**.
- I/We have read the Direct Debit Client Service Agreement provided within this PDS and agree with its terms and conditions.
- I/We acknowledge that this authority will remain in force until Lifeplan receives written notice to cancel/alter this authority.

**Signature of Account Owner 1**

X

**Signature of Account Owner 2**

X

**Declaration**

I/We apply to invest in the Lifeplan Bond and agree that:

- The information I/we have provided in this Application Form is true and correct.
- I/We have read this PDS dated 8 November 2018.
- If I/we have received this Application Form from the internet or other electronic means, I/we declare that I/we have received it personally, or a printout of it, accompanied by or attached to the complete PDS and any relevant Supplementary PDS.
- I/We are subject to the terms and conditions in this PDS and to the Lifeplan Constitution, which includes the governing rules of the Lifeplan Bond, as amended from time to time.
- My/our personal information will be collected, used and disclosed by Lifeplan in accordance with its Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by telephone on 1300 1300 38.
- Lifeplan is authorised to supply relevant information about me/us and my/our investment to the financial adviser whose name appears on this Application Form and the financial adviser's dealer group.
- My/Our financial adviser will receive the payments detailed in this PDS and this Application Form through the redemption of units from my/our investment.
- If this Application Form 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.
- I/We opt in to receive online statements and communications within the Australian Unity Investment Bonds investor portal unless I choose to opt out by calling 1300 1300 38.

I/We acknowledge that units in the investment option(s) cannot be allocated until Lifeplan has received a completed current Application Form and investment monies, which was issued together with this PDS and any Supplementary PDS.

I/We acknowledge that neither Lifeplan, Australian Unity Limited, nor any other person, guarantees any particular rate of return from an investment option and nor do they guarantee the repayment of my/our investment in the Lifeplan Bond, with the exception of my/our investment in the Lifeplan Capital Guaranteed option (if applicable) which is guaranteed by Lifeplan.

I/We acknowledge that neither the fund manager(s) nor their member companies guarantee the Lifeplan Bond or any rights or obligations in respect of it.

I/We acknowledge that monies invested in Lifeplan Bond do not represent investments in the company Lifeplan, nor with any member of Australian Unity Group and are subject to investment risk.

I/We have no reason to suspect that the contribution lodged with this application or any subsequent contributions is or will be derived from or related to any money laundering, terrorism financing or other illegal activities.

I/We declare that the information provided for meeting AEOI requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order for us to comply with obligations under Australian legislation designed to give effect to the AEOI agreement between Australia, the United States and participating OECD nations.

I/We acknowledge that if Lifeplan does not receive the required investor identification information or if it requires additional investor identification information, Lifeplan may:

- Delay the start of my/our investment/withdrawal of funds until it is satisfied with the information received, or
- Return my/our contribution or refuse to withdraw funds from my/our investment.

**Signature(s) (all investors must sign and date this form)**

Signed by  Investor(s)  Power of Attorney  Trustee  Guardian  Director

**Signature of Investor 1\* (or company officer/trustee/guardian)**

X

Print name of Investor 1

Date / /

**Signature of Investor 2\* (or company officer/trustee/guardian)**

X

Print name of Investor 2

Date / /

\*if applicant is under 16 years of age, the signature(s) of the applicant's consenting parents or legal guardians is required.

# Application Form Part B

8 November 2018

## Lifepan Bond

You must complete Part B if you are one by the following investor types:

- partnership - corporate
- company
- trust
- estate.

If you are an individual or joint investor, you do not need to complete Part B.

Please:

- complete all relevant sections below as incomplete applications may not be accepted. Ensure that you also complete all relevant sections in Part A.
- use **BLOCK** letters and a black or blue pen to complete this Application Form.
- indicate using an '**X**' where appropriate. If a section does not apply to you, please indicate using '**N/A**'.
- refer to page 33 for the definition of a 'Politically Exposed Person (PEP).'
- certain types of entities may also be required to provide information and identification documents in relation to your Beneficial Owners and tax residency under the AEOI regime. Refer to pages 33 and 34 to assess whether you are required to include a 'Beneficial Owner Information Form' and/or 'Tax Residency Form' with your Application Form.

### Account details

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

Please also complete the sections below that are relevant to your investor type.

**Note that all fields that apply to your account type are mandatory.**

Company     Partnership - Corporate     Trust     Estate

**Please note:** If you wish to invest for an **Association, Co-Operative or Government Body**, please call us on 1300 1300 38 for details of the additional information we may require from you.

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

\*Persons signing this Application Form must confirm their names and Politically Exposed Person ('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 1300 1300 38 before you complete **Part B**.

Director 1's full name\*

Are you a Politically Exposed Person?     Yes     No

Are you a US Citizen or US tax resident?     Yes     No    If Yes, please provide your Taxpayer Identification Number (TIN)

Director 2's full name\*

Are you a Politically Exposed Person?     Yes     No

Are you a US Citizen or US tax resident?     Yes     No    If Yes, please provide your Taxpayer Identification Number (TIN)

Director 3's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Director 4's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

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

\*If more than four individual trustees exist for the trust, please call us on 1300 1300 38 before you complete **Part B**.

Trustee 1's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Trustee 2's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Trustee 3's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Trustee 4's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

**Trust beneficiary details**

\*Please specify the beneficiaries of the trust. If more than four beneficiaries exist for the trust, please call us on 1300 1300 38 before you complete **Part B**.

Beneficiary 1's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Beneficiary 2's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Beneficiary 3's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Beneficiary 4's full name\*

Are you a Politically Exposed Person?  Yes  No

Are you a US Citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

# US Foreign Account Tax Compliance Act ('FATCA') Questionnaire

To be completed by all 'non-individual' account types.

## 1. Are you a US Company\*, US Trust\*, or US Partnership?

\*US Company - A company organised in or under the laws of the United States.

\*US Trust - A trust under the authority of United States courts and the substantial decisions are controlled by a US citizen or resident.

\*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, **Part B** is complete. Please remember to include it with **Part A** of the Application Form.

## 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'.

NO (Please go to **question 3**)  Yes (Please go to **question 2.1**)

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, **Part B** is complete. Please remember to include it with **Part A** of the Application Form.

## 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#

#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#
- 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 of 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 1300 1300 38.

# Application Form

8 November 2018

## Lifeplan Child

Please:

- Use **BLOCK** letters and a black or blue pen to complete this Application Form
- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'

### Step 1 Investor details

#### A. Investor 1 (Individual Investor)

All correspondence will be sent to this person

Title  Mr  Mrs  Ms  Miss Other (please specify)

Given name(s)

Surname

Phone (Day) -- Mobile -

Email

Date of birth // Occupation

Country of residence for tax purposes (if outside Australia)

Are you a US citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Please identify the source of your investable assets or wealth  Gainful employment  Inheritance/gift  Business activity  Financial investments  Superannuation savings  Other (please specify)

Are you a Politically Exposed Person?  Yes  No Refer to page 33 for the definition of a 'Politically Exposed Person':

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

Unit  Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

#### B. Investor 2 (if applicable: Joint Investor)

Title  Mr  Mrs  Ms  Miss Other (please specify)

Given name(s)

Surname

Phone (Day) -- Mobile -

Email

Date of birth // Occupation

Country of residence for tax purposes (if outside Australia)

Are you a US citizen or US tax resident?  Yes  No If Yes, please provide your Taxpayer Identification Number (TIN)

Please identify the source of your investable assets or wealth  Gainful employment  Inheritance/gift  Business activity  Financial investments  Superannuation savings  Other (please specify)

Are you a Politically Exposed Person?  Yes  No Refer to page 33 for the definition of a 'Politically Exposed Person'.

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

Unit  Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

**C. Tax Residency**

Are any of above named individuals or entities a 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 2 Mailing address**

Same as Investor 1 residential address/business address **OR**

Same as Investor 2 residential address

Otherwise complete mailing address details below:

Unit  Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

**Step 3 Child details**

Title  Mr  Mrs  Ms  Miss Other (please specify)

Given name(s)

Surname

Date of birth / /  (Mandatory)

**Residential address (not a P.O. Box)**

Unit  Street number

Street name

Suburb  State

Postcode  Country (if not Australia)

Relationship to Investor  Child  Grandchild Other (please specify)

**Step 4 Vesting age**

Please specify the vesting age (between 10 and 25) at which the investment is to be transferred to the child's name:

If a valid age is not recorded, age 25 will be the vesting age.

**Step 5 Contribution, investment allocation details and payment instructions**

**Initial contribution**

Please specify your initial contribution amount and allocate your contribution as either 'dollar' or 'percentage' amounts in the table below.

The **minimum** initial contribution is **\$1,000**.

\$    ,     ,     .

Fund name	Option code	Initial contribution \$ or %	
Altius Bond Fund	10102	\$ <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"/> %
Altrinsic Global Equities Trust	10103	\$ <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"/> %
AMP Capital Global Property Securities	10104	\$ <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"/> %
AMP Capital Multi-Asset A	10105	\$ <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"/> %
Antares Elite Opportunities Fund	10106	\$ <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"/> %
APN AREIT Fund	10107	\$ <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"/> %
Australian Ethical Diversified Shares Fund	10108	\$ <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"/> %
Australian Unity Property Income	10060	\$ <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"/> %
Australian Unity Wholesale Deposits	10093	\$ <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"/> %
Bennelong ex-20 Australian Equities Fund	10109	\$ <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"/> %
Colonial First State FirstChoice Australian Share	10088	\$ <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"/> %
Colonial First State FirstChoice Conservative	10084	\$ <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"/> %
Colonial First State FirstChoice Global Share	10089	\$ <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"/> %
Colonial First State FirstChoice Growth	10086	\$ <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"/> %
Colonial First State FirstChoice Moderate	10085	\$ <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"/> %
Colonial First State FirstChoice Property Securities	10087	\$ <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"/> %
Colonial First State FirstChoice Wholesale Emerging Markets	10116	\$ <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"/> %
Colonial First State FirstChoice Wholesale Multi-Index Conservative	10117	\$ <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"/> %
Colonial First State FirstChoice Wholesale Multi-Index Growth	10118	\$ <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"/> %
Colonial First State FirstChoice Wholesale Multi-Index Moderate	10119	\$ <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"/> %
Colonial First State FirstRate Wholesale Saver	10113	\$ <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"/> %
Colonial First State Wholesale Institutional Cash	10063	\$ <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"/> %
Dimensional Australian Core Equity Trust	10114	\$ <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"/> %
Dimensional Global Core Equity Trust	10115	\$ <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"/> %
Fidelity Australian Equities Fund	10094	\$ <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"/> %

Investors Mutual Australian Share Fund	10120	\$ <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"/> %
Ironbark Karara Australian Small Companies Fund	10121	\$ <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"/> %
Kapstream Absolute Return Income Fund	10122	\$ <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"/> %
Lifepan Capital Guaranteed	10092	\$ <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"/> %
Lifepan Managed Investment	10091	\$ <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"/> %
Macquarie Income Opportunities Fund	10123	\$ <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"/> %
Magellan Global Fund	10095	\$ <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"/> %
Magellan Infrastructure Fund	10124	\$ <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"/> %
MFS Fully Hedged Global Equities Trust	10125	\$ <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"/> %
MLC Horizon 2 – Income Portfolio	10072	\$ <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"/> %
MLC Horizon 3 – Conservative Growth	10073	\$ <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"/> %
MLC Horizon 4 – Balanced	10074	\$ <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"/> %
MLC Horizon 5 – Growth	10075	\$ <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"/> %
MLC Wholesale Index Plus Balanced Portfolio	10126	\$ <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"/> %
MLC Wholesale Index Plus Conservative Growth Portfolio	10127	\$ <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"/> %
MLC Wholesale Index Plus Growth Portfolio	10128	\$ <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"/> %
Pendal Active Balanced Fund	10071	\$ <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"/> %
Pendal Enhanced Cash Fund	10070	\$ <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"/> %
Pendal Fixed Interest Fund	10112	\$ <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"/> %
Pendal Focus Australian Share Fund	10110	\$ <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"/> %
Pendal Monthly Income Plus Fund	10111	\$ <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"/> %
Perpetual Balanced Growth	10077	\$ <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"/> %
Perpetual Conservative Growth	10076	\$ <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"/> %
Perpetual Industrial Share	10078	\$ <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"/> %
Perpetual Wholesale Australian Share Fund	10130	\$ <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"/> %
Perpetual Wholesale Ethical SRI Fund	10129	\$ <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"/> %
PIMCO Australian Bond Fund	10096	\$ <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"/> %
PIMCO Global Bond Fund	10097	\$ <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"/> %
Platinum International Fund	10066	\$ <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"/> %
Platypus Australian Equities	10057	\$ <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"/> %
Pro-D Balanced	10131	\$ <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"/> %
Pro-D Growth	10132	\$ <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"/> %
Pro-D High Growth	10133	\$ <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"/> %

T.Rowe Price Dynamic Global Bond Fund	10134	\$ <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"/> %
T.Rowe Price Global Equity Fund	10135	\$ <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"/> %
Talaria Global Equity Fund	10061	\$ <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"/> %
UBS Diversified Fixed Income Fund	10136	\$ <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"/> %
Vanguard® Australian Fixed Interest Index Fund	10079	\$ <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"/> %
Vanguard® Australian Property Securities Index Fund	10098	\$ <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"/> %
Vanguard® Australian Shares Index Fund	10081	\$ <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"/> %
Vanguard® Balanced Index Fund	10099	\$ <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"/> %
Vanguard® Diversified Conservative Index Fund	10137	\$ <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"/> %
Vanguard® Diversified High Growth Index Fund	10138	\$ <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"/> %
Vanguard® Growth Index Fund	10100	\$ <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"/> %
Vanguard® International Fixed Interest Index Fund (Hedged)	10080	\$ <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"/> %
Vanguard® International Property Securities Index Fund (Hedged)	10139	\$ <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"/> %
Vanguard® International Shares Index Fund	10082	\$ <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"/> %
Vanguard® International Shares Index Fund (Hedged) AUD	10101	\$ <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"/> %
Winton Global Alpha Fund	10140	\$ <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"/> %
<b>Total initial contribution</b>		\$ <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"/>	<b>1 0 0 %</b>

#### Payment instructions – Initial contribution

Please specify how you want to pay for your initial contribution below:

Direct Debit	<input type="checkbox"/>	<b>Direct Debit collection date</b> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> (Please complete <b>step 7</b> )
BPAY®	<input type="checkbox"/>	<b>If paying by BPAY®</b> , please contact us on 1300 1300 38 to obtain your Customer Reference Number and Lifeplan's BPAY® Biller code.
Cheque	<input type="checkbox"/>	<b>If paying by cheque</b> , please make the cheque payable to 'Lifeplan Australia Friendly Society, <Investor name>' and cross it 'Not Negotiable'.



**Step 9** Financial adviser use only

Financial adviser name	<input type="text"/>	
Dealer group	<input type="text"/>	
Phone (Day)	<input type="text"/>	Fax number <input type="text"/>
Adviser ID	<input type="text"/>	AFS Licence <input type="text"/>
Email address	<input type="text"/>	
	<input type="text"/>	

Financial advisers: please attach your business card to ensure we have your most up to date details.

**Investor identity verification and Declaration**

I/We certify in accordance with the Financial Service Council (FSC)/Financial Planning Association of Australia (FPA) Industry Guidance Note 24 ('GN 24'), that I have :

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 FSC/FPA investor identification form which confirms that I have sighted and verified all of the documentation required to identify a customer under the AML/CTF laws for each investor associated with this application;

**OR**

3. Attached a copy of the source documents from which I have identified the customer as required by the AML/CTF laws for each investor associated with this application.

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

In addition, as the Investor's financial adviser, I warrant and represent to Lifeplan 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;
- 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 Lifeplan to breach AML/CTF laws and will notify Lifeplan if I become aware of anything that would cause Lifeplan to breach AML/CTF laws; and
- confirm that the details provided in any identification and verification records are true and correct.

Please note, Lifeplan 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).

**Signature of Adviser**

X
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Date  /  /

**Note:** The FSC/FPA investor identification forms are available from Lifeplan and online at [australianunity.com.au/wealth](http://australianunity.com.au/wealth). Please ensure the correct form is used for each investor type.

**OFFICE USE ONLY**

Receipt No.

Date  /  /

## Step 10 Direct Debit Request Authorisation and Declaration

### Direct Debit Request Authorisation

- I/We authorise Lifeplan (User ID Number: 026445) to debit the nominated Australian financial institution account in **step 7** with the regular savings plan contribution shown and the direct debit cycle I have selected in **step 6**.
- I/We have read the Direct Debit Client Service Agreement provided within this PDS and agree with its terms and conditions.
- I/We acknowledge that this authority will remain in force until Lifeplan receives written notice to cancel/alter this authority.

### Signature of Account Owner 1

### Signature of Account Owner 2

### Declaration

I/We apply to invest in Lifeplan Child and agree that:

The information I/we have provided in this Application Form is true and correct.

- I/We have read this PDS dated 8 November 2018.
- If I/we have received this Application Form from the internet or other electronic means, I/we declare that I/we have received it personally, or a printout of it, accompanied by or attached to the complete PDS and any relevant Supplementary PDS.
- I/We are subject to the terms and conditions in this PDS and to the Lifeplan Constitution, which includes the governing rules of the Lifeplan Bond, as amended from time to time.
- My/Our personal information will be collected, used and disclosed by Lifeplan in accordance with its Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by telephone on 1300 1300 38.
- Lifeplan is authorised to supply relevant information about me/us and my/our investment to the financial adviser whose name appears on this Application Form and the financial adviser's dealer group.
- My/Our financial adviser will receive the payments detailed in this PDS and this Application Form through the redemption of units from my/our investment account.
- If this Application Form 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.

I/We acknowledge that units in the investment option(s) cannot be allocated until Lifeplan has received a completed current Application Form and investment monies, which was issued together with this PDS and any Supplementary PDS.

I/We acknowledge that neither Lifeplan, Australian Unity Limited, nor any other person, guarantees any particular rate of return from an investment option and nor do they guarantee the repayment of my/our investment in Lifeplan Child, with the exception of my/our investment in the Lifeplan Capital Guaranteed option (if applicable) which is guaranteed by Lifeplan.

I/We acknowledge that neither the fund manager(s) nor their member companies guarantee Lifeplan Child or any rights or obligations in respect of it.

I/We acknowledge that monies invested in Lifeplan Child do not represent investments in the company Lifeplan, nor with any member of Australian Unity Group and are subject to investment risk.

I/We have no reason to suspect that the contribution lodged with this application or any subsequent contributions is or will be derived from or related to any money laundering, terrorism financing or other illegal activities.

I/We declare that the information provided for meeting AEOI requirements (where applicable) is true and correct and that I/we will provide all necessary co-operation and assistance in order for us to comply with obligations under Australian legislation designed to give effect to the AEOI agreement between Australia, the United States and participating OECD nations.

I/We acknowledge that if Lifeplan does not receive the required investor identification information or if it requires additional investor identification information, Lifeplan may:

- Delay the start of my/our investment/withdrawal of funds until it is satisfied with the information received, or
- Return my/our contribution or refuse to withdraw funds from my/our investment account.

### Signature(s) (all investors must sign and date this form)

#### Signature of Investor 1\* (or guardian)

Print name of Investor 1

Date   /   /

#### Signature of Investor 2\* (or guardian)

Print name of Investor 2

Date   /   /



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#### **Directory**

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#### **Adviser Services**

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