

# Lifeplan Investment Bond

## Supplementary Product Disclosure Statement

**7 February 2022**

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.

### Important Notice

This is a Supplementary Product Disclosure Statement (first SPDS) to the Lifeplan Investment Bond (Fund) Product Disclosure Statement (PDS) dated 5 November 2020. 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.

### Purpose of this SPDS

The purpose of this SPDS is to advise of updates to the following PDS sections:

1. 'Lifeplan Bond at a glance';
2. 'Fees and other costs';
3. Explanation of 'Management costs' section of 'Additional explanation of fees and costs';
4. 'Example of annual fees and costs for a balanced investment option';
5. 'Management costs';
6. 'Investing Transaction Costs' and 'Net estimated transactional and operational costs';
7. 'Administration fee rebate';
8. 'Making your first and additional contribution';
9. 'Investment options and asset allocation table'; and
10. 'Additional Information Document (AID)'.

# Updates to the PDS

## 1. Updates to ‘Lifeplan Bond at a glance’

### On page 3 of the PDS:

Within the ‘Lifeplan Bond at a glance’ section, the row titled ‘Administration fee rebates’ is replaced by the following:

At a glance	Description	Refer to page
Administration fee rebates	Gross administration fee of up to 0.60% p.a. (net administration fee of 0.42% p.a.) An administration fee rebate applies depending on the size of your investment: <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 (net 0.21% p.a.)</li><li>• \$10,000,000 or more = 0.60% p.a. (full rebate) (net 0.42% p.a.)</li></ul>	Page 9 of this SPDS

## 2. Updates to the ‘Fees and other costs’

### On pages 13 to 14 of the PDS:

Within the ‘Fees and other costs’ section, the associated text and table is replaced by the following:

This document shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the investment option assets as a whole.

Taxes are set out in another part of this document.

You should read all the information about fees and costs because it is important to understand their impact on your investment. Fees and costs for particular investment options are set out on pages 5 to 8 of this SPDS.

Type of fee or cost	Amount <sup>1</sup>	How and when the fee is paid
Fees when your money moves in or out of the Fund		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee <sup>3</sup> The fee on each amount contributed to your investment	Nil	Not applicable
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not applicable
Exit fee The fee to close your investment	Nil	Not applicable

Type of fee or cost	Amount <sup>1</sup>	How and when the fee is paid
Management costs <sup>2</sup>		
The fees and costs for managing your investment	<p>The management costs include the following:</p> <ul style="list-style-type: none"> <li>• gross administration fee of up to 0.60% p.a., (after the deduction of a tax benefit the administration fee reduces to an effective net rate of 0.42% p.a.).</li> <li>• Administration fee rebates apply for balances of \$500,000 or more. (refer to 'Administration fee rebate' on page 9 of this SPDS).</li> <li>• management costs charged by the fund manager to manage the underlying portfolio are currently between 0.00% and 1.88% p.a.</li> </ul> <p>The management cost for each investment option are shown on pages 5 to 8 of this SPDS.</p>	<p>The administration fee is payable to Lifeplan. It is calculated daily using the daily gross market value of Lifeplan Investment Bond's holdings in the investment option, deducted (usually monthly) from the investment option and are reflected in the daily unit prices for the investment option.</p> <p>The gross administration fee is reduced by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to investors. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option.</p> <p>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.</p> <p>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 pages 4 to 6 of this SPDS).</p>
Performance fees and other costs <sup>2</sup>	<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.</p> <p>(refer to page 21 of the PDS.)</p>
Service fees		
Switching fee <sup>3</sup> The fee for changing investment options	Nil	There are no switching 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.

### **3. Updates to explanation of ‘Management costs’ section of ‘Additional explanation of fees and costs’**

#### **On page 15 of the PDS:**

Within the section titled ‘Management costs’ the first paragraph 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 which is reduced by 30% to account for a tax deduction benefit Lifeplan is entitled to which is passed on to investors. The resultant net administration fee of 0.42% is the effective cost to each investment option.

### **4. Updates to ‘Example of annual fees and costs for a balanced investment option’**

#### **On page 15 of the PDS:**

Within the section titled ‘Example of annual fees and costs for a balanced investment option’, the example of fees and costs through the Vanguard Balanced Index Fund are updated with the following:

The following table gives an example of how fees and costs in the Vanguard Balanced Index Fund® 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 Vanguard Balanced Index Fund® option and an additional contribution of \$5,000 at the end of the year which has a negligible impact on the total management costs. Please note that these expenses are quoted before the impact of tax deductions available to us and/or the underlying investment funds, which are passed onto you.

Vanguard Balanced Index Fund®	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> Lifeplan Administration Fee	0.60% p.a. <sup>2</sup>	And, for every \$50,000 you have in the investment option, you will be charged \$300 <sup>2</sup> each year.
<b>Plus</b> Underlying Fund Manager Costs	0.29%	And, for every \$50,000 you have in the investment option, you will be charged \$145.
<b>Equals</b> Cost of investment option	0.89% <sup>2</sup>	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 \$445 <sup>2</sup> .  What it costs you will depend on the investment option you choose and the fees you negotiate.

1. Additional fees and costs may apply. For the above example, an investing transaction cost of \$12.50 would be incurred on the \$5,000 contribution into the Vanguard Balanced Index Fund® option (as at the preparation date of this SPDS). Performance fees may also apply for some investment options. For the above example, no performance fee applies.

2. These expenses are quoted before the impact of tax deductions available to us and/or the underlying investment funds, which are passed onto you.

## 5. Updates to 'Management Costs'

On pages 16 to 17 of the PDS:

The 'Management costs' section is replaced with the following:

Investment option	Underlying Fund Manager Costs				Total estimated management cost p.a. <sup>3</sup> gross/net <sup>2</sup>
	Management fee	Other management costs <sup>1</sup>	Lifeplan Administration Fee gross/net <sup>2</sup>	=	
Allan Gray Australian Equity Fund – Class A <sup>4</sup>	0.77%	0.55%	0.60% / 0.42%		1.92% / 1.74%
Alphinity Sustainable Share Fund	0.90%	0.00%	0.60% / 0.42%		1.50% / 1.32%
Antipodes Global Fund <sup>4</sup>	1.20%	0.00%	0.60% / 0.42%		1.80% / 1.62%
Ardea Real Outcome Fund	0.50%	0.00%	0.60% / 0.42%		1.10% / 0.92%
Australian Ethical Diversified Shares Fund	0.95%	0.00%	0.60% / 0.42%		1.55% / 1.37%
Australian Unity Property Income	0.94%	0.26%	0.60% / 0.42%		1.80% / 1.62%
Australian Unity Wholesale Deposits <sup>5</sup>					0.55%
Bennelong Concentrated Australian Equities Fund <sup>4</sup>	0.85%	1.17%	0.60% / 0.42%		2.62% / 2.44%
Bennelong ex-20 Australian Equities Fund <sup>4</sup>	0.95%	0.67%	0.60% / 0.42%		2.22% / 2.04%
Colonial First State FirstChoice Conservative <sup>4</sup>	0.95%	0.02%	0.60% / 0.42%		1.57% / 1.39%
Colonial First State FirstChoice Growth <sup>4</sup>	1.08%	0.03%	0.60% / 0.42%		1.71% / 1.53%
Colonial First State FirstChoice Moderate <sup>4</sup>	1.02%	0.02%	0.60% / 0.42%		1.64% / 1.46%
Colonial First State FirstChoice Wholesale Multi-Index Conservative	0.61%	0.00%	0.60% / 0.42%		1.21% / 1.03%
Colonial First State FirstChoice Wholesale Multi-Index Growth	0.72%	0.00%	0.60% / 0.42%		1.32% / 1.14%
Colonial First State FirstChoice Wholesale Multi-Index Moderate	0.67%	0.00%	0.60% / 0.42%		1.27% / 1.09%
Dimensional Australian Core Equity Trust	0.275%	0.006%	0.60% / 0.42%		0.881% / 0.701%
Dimensional Global Core Equity Trust	0.36%	0.00%	0.60% / 0.42%		0.96% / 0.78%
Fidelity Australian Equities Fund	0.85%	0.00%	0.60% / 0.42%		1.45% / 1.27%
Firetrail Australian High Conviction Fund – Class A <sup>4</sup>	0.90%	0.04%	0.60% / 0.42%		1.54% / 1.36%
First Sentier Institutional Cash <sup>5</sup>					0.54%
Hyperion Global Growth Companies Fund <sup>4</sup>	0.70%	2.63%	0.60% / 0.42%		3.93% / 3.75%
Investors Mutual Australian Share Fund	0.993%	0.00%	0.60% / 0.42%		1.593% / 1.413%
Ironbark Karara Australian Small Companies Fund <sup>4</sup>	1.1275%	0.07%	0.60% / 0.42%		1.7975% / 1.6175%
Kapstream Absolute Return Income Fund	0.55%	0.00%	0.60% / 0.42%		1.15% / 0.97%
Lifeplan Capital Guaranteed <sup>5</sup>					0.89%
Macquarie Income Opportunities Fund	0.492%	0.020%	0.60% / 0.42%		1.112% / 0.932%
Magellan Global Fund <sup>4</sup>	1.35%	0.10%	0.60% / 0.42%		2.05% / 1.87%
Magellan Infrastructure Fund <sup>4</sup>	1.05%	0.08%	0.60% / 0.42%		1.73% / 1.55%
MFS Fully Hedged Global Equities Trust	0.03%	0.77%	0.60% / 0.42%		1.40% / 1.22%
MLC Horizon 2 – Income Portfolio	0.75%	0.08%	0.60% / 0.42%		1.43% / 1.25%
MLC Horizon 3 – Conservative Growth	0.80%	0.08%	0.60% / 0.42%		1.48% / 1.30%
MLC Horizon 4 – Balanced	0.85%	0.08%	0.60% / 0.42%		1.53% / 1.35%
MLC Horizon 5 – Growth	0.90%	0.07%	0.60% / 0.42%		1.57% / 1.39%
MLC Wholesale Index Plus Balanced Portfolio	0.29%	0.00%	0.60% / 0.42%		0.89% / 0.71%
MLC Wholesale Index Plus Conservative Growth Portfolio	0.29%	0.00%	0.60% / 0.42%		0.89% / 0.71%

Investment option	Underlying Fund Manager Costs				Total estimated management cost p.a. <sup>3</sup> gross/net <sup>2</sup>
	Management fee	Other management costs <sup>1</sup>	Lifeplan Administration Fee gross/net <sup>2</sup>	=	
P/E Global FX Alpha Fund <sup>4</sup>	1.88%	0.99%	0.60% / 0.42%		3.47% / 3.29%
Pendal Active Balanced Fund	0.95%	0.05%	0.60% / 0.42%		1.60% / 1.42%
Pendal Focus Australian Share Fund <sup>4</sup>	0.75%	0.24%	0.60% / 0.42%		1.59% / 1.41%
Pendal Monthly Income Plus Fund	0.65%	0.00%	0.60% / 0.42%		1.25% / 1.07%
Pendal Short Term Income Securities Fund	0.25%	0.00%	0.60% / 0.42%		0.85% / 0.67%
Perpetual Balanced Growth	1.04%	0.04%	0.60% / 0.42%		1.68% / 1.50%
Perpetual Conservative Growth	0.90%	0.04%	0.60% / 0.42%		1.54% / 1.36%
Perpetual Industrial Share	0.99%	0.00%	0.60% / 0.42%		1.59% / 1.41%
Perpetual Wholesale Ethical SRI Fund	1.175%	0.00%	0.60% / 0.42%		1.775% / 1.595%
PIMCO Australian Bond Fund	0.50%	0.03%	0.60% / 0.42%		1.13% / 0.95%
PIMCO Global Bond Fund	0.49%	0.09	0.60% / 0.42%		1.18% / 1.00%
Platinum International Fund	1.35%	0.00%	0.60% / 0.42%		1.95% / 1.77%
Platypus Australian Equities <sup>4</sup>	0.76%	0.82%	0.60% / 0.42%		2.18% / 2.00%
Pro-D Balanced	0.65%	0.11%	0.60% / 0.42%		1.36% / 1.18%
Pro-D Growth	0.70%	0.11%	0.60% / 0.42%		1.41% / 1.23%
Pro-D High Growth	0.75%	0.10%	0.60% / 0.42%		1.45% / 1.27%
Stewart Investors Worldwide Sustainability Fund – Class A	0.6125%	0.1375%	0.60% / 0.42%		1.35% / 1.17%
T.Rowe Price Dynamic Global Bond Fund	0.40%	0.00%	0.60% / 0.42%		1.00% / 0.82%
T.Rowe Price Global Equity Fund	0.94%	0.00%	0.60% / 0.42%		1.54% / 1.36%
UBS Diversified Fixed Income Fund	0.55%	0.00%	0.60% / 0.42%		1.15% / 0.97%
Vanguard® Australian Fixed Interest Index Fund	0.19%	0.00%	0.60% / 0.42%		0.79% / 0.61%
Vanguard® Australian Property Securities Index Fund	0.23%	0.00%	0.60% / 0.42%		0.83% / 0.65%
Vanguard® Australian Shares Index Fund	0.16%	0.00%	0.60% / 0.42%		0.76% / 0.58%
Vanguard® Balanced Index Fund	0.29%	0.00%	0.60% / 0.42%		0.89% / 0.71%
Vanguard® Diversified Conservative Index Fund	0.29%	0.00%	0.60% / 0.42%		0.89% / 0.71%
Vanguard® Diversified High Growth Index Fund	0.29%	0.00%	0.60% / 0.42%		0.89% / 0.71%
Vanguard® Global Infrastructure Index Fund	0.49%	0.00%	0.60% / 0.42%		1.09% / 0.91%
Vanguard® Growth Index Fund	0.29%	0.00%	0.60% / 0.42%		0.89% / 0.71%
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	0.00%	0.60% / 0.42%		0.86% / 0.68%
Vanguard® International Property Securities Index Fund (Hedged)	0.43%	0.00%	0.60% / 0.42%		1.03% / 0.85%
Vanguard® International Shares Index Fund	0.18%	0.00%	0.60% / 0.42%		0.78% / 0.60%
Vanguard® International Shares Index Fund (Hedged) AUD	0.21%	0.00%	0.60% / 0.42%		0.81% / 0.63%
Winton Global Alpha Fund <sup>4</sup>	1.48%	0.10%	0.60% / 0.42%		2.18% / 2.00%

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

2. The net administration fee is the effective cost of the Lifeplan Administration Fee to each investment option. The gross administration fee is reduced by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to investors. This deduction reduces the gross administration fee by 30%.

3. 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.

4. For the actual performance fee for the 12 month period ending 30 June 2020, please refer to the 'Performance fees' section on page 21.

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

## 6. Updates to 'Investing transaction costs and Net estimated transactional and operational costs'

### On pages 18 to 19 of the PDS:

The table containing *Investing transaction costs* and *Net estimated transactional and operating costs* is replaced with the following:

Investment option	Investing transaction costs	Net estimated transactional and operational costs*
Allan Gray Australian Equity Fund – Class A	0.40%	0.00%
Alphinity Sustainable Share Fund	0.40%	0.00%
Antipodes Global Fund	0.60%	0.25%
Ardea Real Outcome Fund	0.10%	0.01%
Australian Ethical Diversified Shares Fund	0.10%	N/A
Australian Unity Property Income	1.00%	1.33%
Australian Unity Wholesale Deposits	0.00%	N/A
Bennelong Concentrated Australian Equities Fund	0.50%	0.32%
Bennelong ex-20 Australian Equities Fund	0.50%	0.24%
Colonial First State FirstChoice Conservative	0.30%	0.06%
Colonial First State FirstChoice Growth	0.30%	0.13%
Colonial First State FirstChoice Moderate	0.30%	0.11%
Colonial First State FirstChoice Wholesale Multi-Index Conservative	0.20%	0.00%
Colonial First State FirstChoice Wholesale Multi-Index Growth	0.20%	0.00%
Colonial First State FirstChoice Wholesale Multi-Index Moderate	0.20%	0.00%
Dimensional Australian Core Equity Trust	0.16%	0.01%
Dimensional Global Core Equity Trust	0.20%	0.00%
Fidelity Australian Equities Fund	0.30%	0.00%
Firetrail Australian High Conviction Fund – Class A	0.30%	0.14%
First Sentier Institutional Cash	0.00%	0.00%
Hyperion Global Growth Companies Fund	0.60%	0.02%
Investors Mutual Australian Share Fund	0.50%	0.00%
Ironbark Karara Australian Small Companies Fund	0.40%	0.2446%
Kapstream Absolute Return Income Fund	0.07%	0.00%
Lifeplan Capital Guaranteed	0.00%	N/A
Macquarie Income Opportunities Fund	0.32%	0.07%
Magellan Global Fund	0.14%	0.00%
Magellan Infrastructure Fund	0.30%	0.00%
MFS Fully Hedged Global Equities Trust	0.30%	0.00%
MLC Horizon 2 – Income Portfolio	0.20%	0.23%
MLC Horizon 3 – Conservative Growth	0.20%	0.25%
MLC Horizon 4 – Balanced	0.20%	0.25%

Investment option	Investing transaction costs	Net estimated transactional and operational costs*
MLC Horizon 5 – Growth	0.20%	0.19%
MLC Wholesale Index Plus Balanced Portfolio	0.20%	0.05%
MLC Wholesale Index Plus Conservative Growth Portfolio	0.20%	0.13%
P/E Global FX Alpha Fund	0.02%	0.24%
Pendal Active Balanced Fund	0.29%	0.37%
Pendal Focus Australian Share Fund	0.50%	0.12%
Pendal Monthly Income Plus Fund	0.20%	0.13%
Pendal Short Term Income Securities Fund	0.06%	0.02%
Perpetual Balanced Growth	0.30%	0.22%
Perpetual Conservative Growth	0.24%	0.17%
Perpetual Industrial Share	0.30%	0.22%
Perpetual Wholesale Ethical SRI Fund	0.30%	0.09%
PIMCO Australian Bond Fund	0.10%	0.05%
PIMCO Global Bond Fund	0.10%	0.38%
Platinum International Fund	0.30%	0.08%
Platypus Australian Equities	0.40%	0.06%
Pro-D Balanced	0.40%	0.09%
Pro-D Growth	0.40%	0.08%
Pro-D High Growth	0.40%	0.08%
Stewart Investors Worldwide Sustainability Fund – Class A	0.30%	0.16%
T.Rowe Price Dynamic Global Bond Fund	0.40%	0.31%
T.Rowe Price Global Equity Fund	0.45%	0.01%
UBS Diversified Fixed Income Fund	0.20%	0.00%
Vanguard® Australian Fixed Interest Index Fund	0.16%	0.03%
Vanguard® Australian Property Securities Index Fund	0.12%	0.00%
Vanguard® Australian Shares Index Fund	0.10%	0.01%
Vanguard® Balanced Index Fund	0.20%	0.11%
Vanguard® Diversified Conservative Index Fund	0.20%	0.12%
Vanguard® Diversified High Growth Index Fund	0.16%	0.07%
Vanguard® Global Infrastructure Index Fund	0.14%	0.00%
Vanguard® Growth Index Fund	0.18%	0.10%
Vanguard® International Fixed Interest Index Fund (Hedged)	0.16%	0.05%
Vanguard® International Property Securities Index Fund (Hedged)	0.18%	0.05%
Vanguard® International Shares Index Fund	0.12%	0.01%
Vanguard® International Shares Index Fund (Hedged) AUD	0.16%	0.02%
Winton Global Alpha Fund	0.09%	0.49%

\* The 'Net estimated transactional and operational costs' are as at 31 January 2022.

## 7. Updates to 'Administration fee rebate'

### On page 20 of the PDS:

The section under 'Administration fee rebate', up to the beginning of 'Calculation and adjustment of the rebate', is replaced by the following:

#### 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. Where a tax deduction benefit on administration fee has been passed on to you, an after tax fee rebate (net) will be credited to you.

The administration fee rebate is determined as follows:

Average investment balance	Annual rebate (gross)	Annual rebate (net)
\$0 to \$499,999	Nil	Nil
\$500,000 to \$9,999,999	0.30% p.a.	0.21% p.a.
\$10,000,000 or more	0.60% p.a. (full rebate)	0.42% 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 (gross)	Annual rebate (net)
First \$499,999	\$499,999 x 0.00%	Nil	Nil
\$500,000 to \$9,999,999	\$1,800,000 x 0.30% (gross) \$1,800,000 x 0.21% (net)	\$5,400 p.a.	\$3,780 p.a.
<b>TOTAL</b>	-	<b>\$5,400 p.a.</b>	<b>\$3,780 p.a.</b>

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

## 8. Updates to 'Making your first and additional contribution'

### On page 23 of the PDS:

Within the section titled 'Making your first and additional contribution' the second and third paragraphs are replaced with the following:

**We can only process your investment once we receive a completed current Application Form and your initial contribution has cleared.** 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). We can only process your additional contribution upon receipt of a complete instruction and your contribution has cleared.

## 9. Updates to 'Investment options and asset allocation table'

### On page 28 of the PDS:

Within the Cash (1.1) portfolio row, under the 'Underlying portfolio name' column of the table, the following changes should be noted:

- the Colonial First State Wholesale Institutional Cash option is now known as the First Sentier Institutional Cash option;
- the Colonial First State FirstRate Wholesale Saver option is deleted and no longer offered; and
- the Pendal Enhanced Cash Fund is now known as the Pendal Short Term Income Securities Fund.

## 10. Updates to the Additional Information Document (AID)

### On page 7 of the AID:

Within the table in the 'Investment options' section, the following updates the names for the Colonial First State Wholesale Institutional Cash and Pendal Enhanced Cash Fund investment options:

Manager	Option Name	Risk Profile
First Sentier	First Sentier Institutional Cash (formerly was Colonial First State Wholesale Institutional Cash)	Very Low
Pendal	Pendal Short Term Income Securities Fund (formerly was Pendal Enhanced Cash Fund)	Low

### On page 10 of the AID:

The description for the Colonial First State Wholesale Institutional Cash investment option is now replaced by the following:

First Sentier Institutional Cash		
 <b>First Sentier Investors</b>	<b>Investment timeframe</b> Minimum suggested timeframe: no minimum	<b>Underlying portfolio</b> First Sentier Institutional Cash Fund
	<b>Investment objective</b> To outperform (before tax and fees and assuming income as reinvested) the returns of Australian money markets over rolling two year periods as measured by the Reserve Bank of Australia cash rate.	
	<b>Investment strategy</b> The underlying portfolio's strategy is to invest in high quality money market securities, with short maturities, to achieve a very stable income stream. This is done by assessing the earnings that each investment will generate, rather than attempting to forecast the short-term direction of the interest rate cycle. The underlying portfolio does not purchase securities that give rise to material currency risk and therefore no currency hedging is undertaken.	

### On page 11 of the AID:

The description for the Pendal Enhanced Cash Fund investment option is now replaced by the following:

Pendal Short Term Income Securities Fund		
	<b>Investment timeframe</b> Minimum suggested timeframe: 1 year	<b>Underlying portfolio</b> Pendal Short Term Income Securities Fund
	<b>Investment objective</b> The Fund aims to provide a return (before fees, costs and taxes) that exceeds the Bloomberg AusBond Bank Bill Index. <sup>1</sup>	
	<b>Investment strategy</b> This Fund is designed for investors who want capital stability, regular income and low variability of returns. The Fund invests in a combination of short-term money market instruments and medium-term floating and fixed rate securities.  These may include direct or indirect holdings of government, bank, corporate, asset backed and other securities. The Fund aims to maintain capital stability through limited exposure to interest rate movements and prudent credit management. The Fund invests in short-term and medium-term securities that are investment grade. The Fund may also use derivatives.	

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

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**Contact us**

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

Reply Paid 89, Adelaide SA 5001

**Investor Services**

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

1300 1300 38

**Adviser Services**

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

1300 133 285

180  
YEARS



# Lifeplan Investment Bond

Product Disclosure Statement

**5 November 2020**



## Lifeplan Australia Friendly Society Limited

Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence No. 237989 ('Lifeplan') is a leading provider of tax effective investment products such as investment, education bonds and funeral bonds. Lifeplan 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 Lifeplan 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 Lifeplan 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.

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.

#### Lifeplan Investment Bond Product Disclosure Statement Documentation

##### Part 1 – PDS

Contains details about the product features, benefits, fees and costs of investing, risks and application form.



##### Part 2 – Additional Information Booklet

Contains information about the fund managers and the investment options available.



#### PDS issued by underlying fund manager

The PDS issued by the fund manager for investment options on the Lifeplan Investment Bond menu can be obtained from our website at [australianunity.com.au/wealth/investmentbonds/lifeplan-products/investment-bond/investment-options-pds](http://australianunity.com.au/wealth/investmentbonds/lifeplan-products/investment-bond/investment-options-pds)



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

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

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 Lifeplan Investment Bond

If you invest in the Lifeplan Bond, you will become a member of a benefit fund established under the Lifeplan Constitution. If you invest in the Lifeplan Capital Guaranteed<sup>®</sup> investment option you will become a member of the benefit fund established under Rule 37 ('Lifeplan 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 ('Lifeplan Nextgen Investments Fund'). Each benefit fund is maintained separate from the other.

Investments in the Lifeplan Investment Bond are subject to investment risk, including possible delays in repayment, and/or loss of investment returns and contributions invested. Neither, Lifeplan, Australian Unity or any member of the Australian Unity Group guarantees the repayment of your investment unless explicitly stated. Lifeplan 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 Lifeplan Bond apart from investment management.

## **Applications**

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

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 Lifeplan 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 Lifeplan 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 35.

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# About Australian Unity and Lifeplan

Lifeplan is a market leader in tax effective investment products, with \$2.27 billion (as at 30 June 2020) in Funds Under Management (FUM) in education, investment and funeral bonds.

Lifeplan is part of the Australian Unity Group. Established in 1840, Australian Unity is Australia's first member-owned wellbeing company, delivering health, wealth and care services..

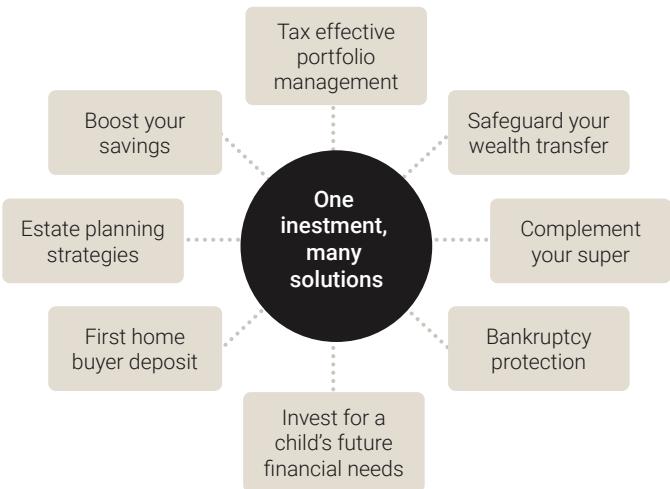
We're committed to real wellbeing for all Australians, and for us, real wellbeing means so much more than physical health. It's about your standard of living and feeling safe in your home. It's your personal relationships and being connected to your community. It's about what you want to achieve in life, while having the security to get out and do what makes you happy.

A financially secure future doesn't happen without smart guidance and solid decision making. From tailored financial advice and investments to trustee and banking services, we'll support you to make the most of your income.

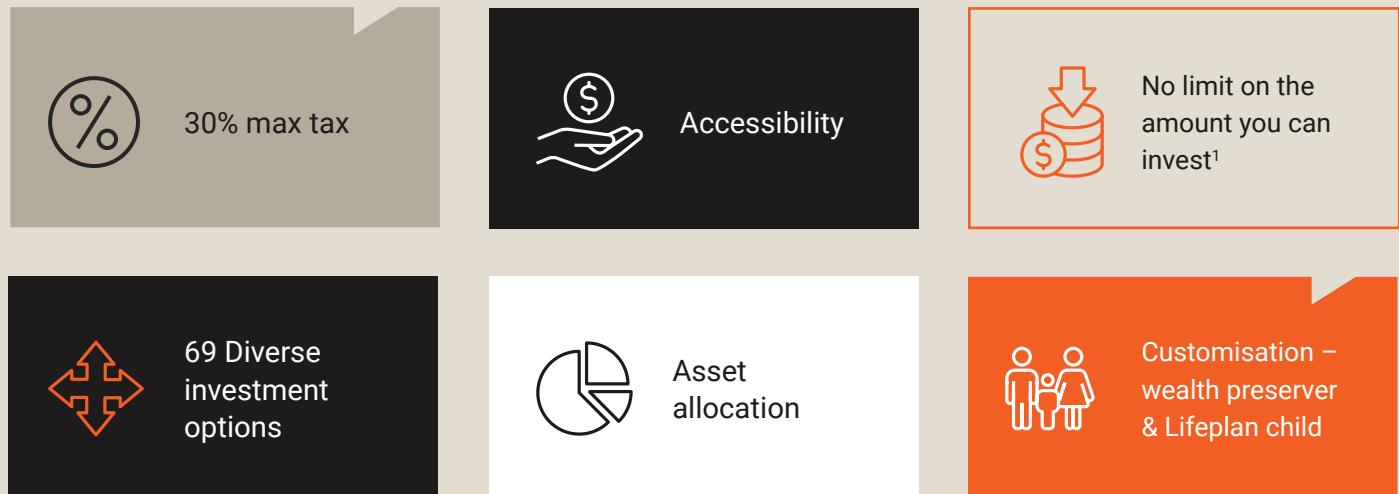
With \$24.16 billion funds under management and advice (as at 30 June 2020), Australian Unity Wealth & Capital Markets focuses on improving the financial wellbeing of investors as well as creating investments that are genuinely different from the rest of the market. Following this basic principle, we've created a range of successful investment bonds with a range of investment options, unique product features and access to all major asset classes.

## The 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



## 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)
Tax effectiveness	<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
Estate planning	<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
Wealth Preserver	<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
Lifeplan Child	<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
A broad range of investments	<ul style="list-style-type: none"> <li>Access 69 investment options managed by 28 high quality Australian and international fund managers across a range of asset classes and sectors.</li> </ul>	29
Contributions and access to your investment	<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>	23
Administration fee rebates	<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>	20
Who can invest	<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>	23
Investor portal	<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>	31

# 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 Lifeplan 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 Lifeplan 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.

	8th year or earlier	9th year	Withdrawal made in the... 10th year	After 10 years
Investment earnings <sup>1</sup>	\$10,000	\$10,000	\$10,000	\$10,000
Assessable income	All	Two-thirds	One third	None
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

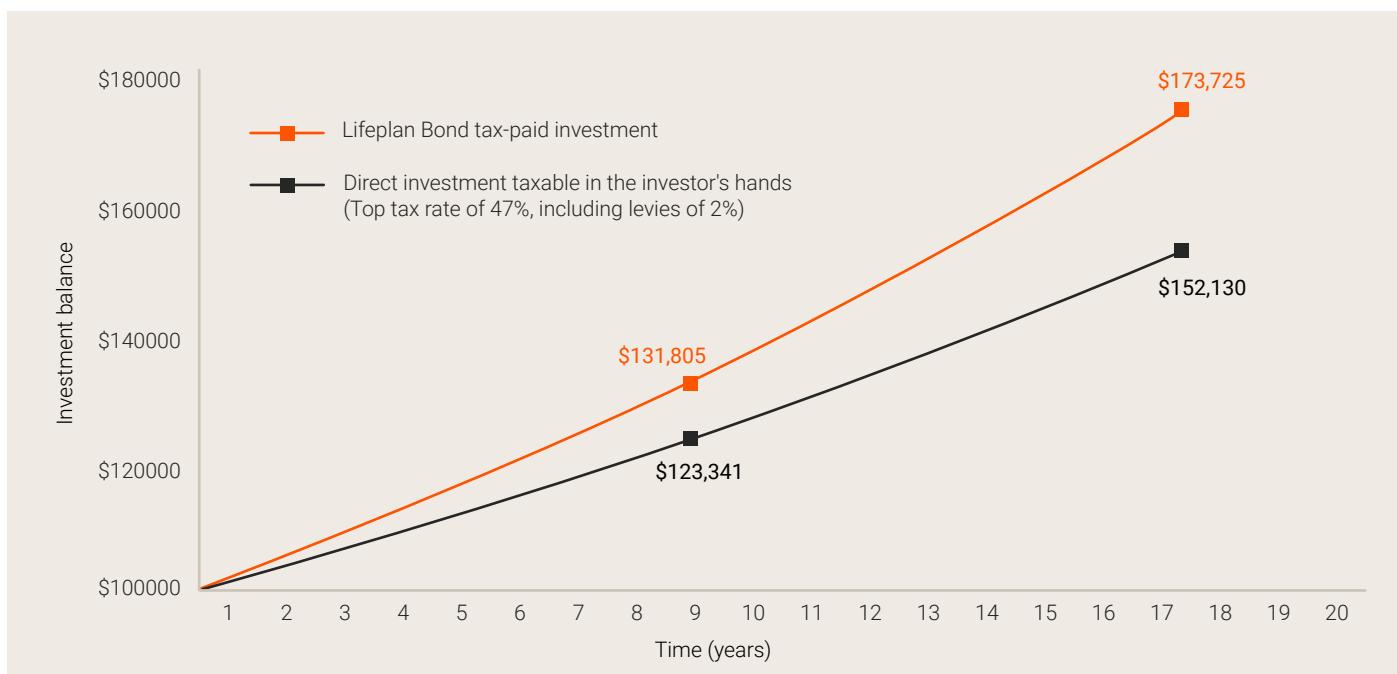
1. The investment earnings of \$10,000 used in the table are after management costs, performance fees, other expenses and tax paid by us. The earnings do not represent a financial forecast or prospective financial information and should not be taken as an indication of the current or future investment 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 30)).
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

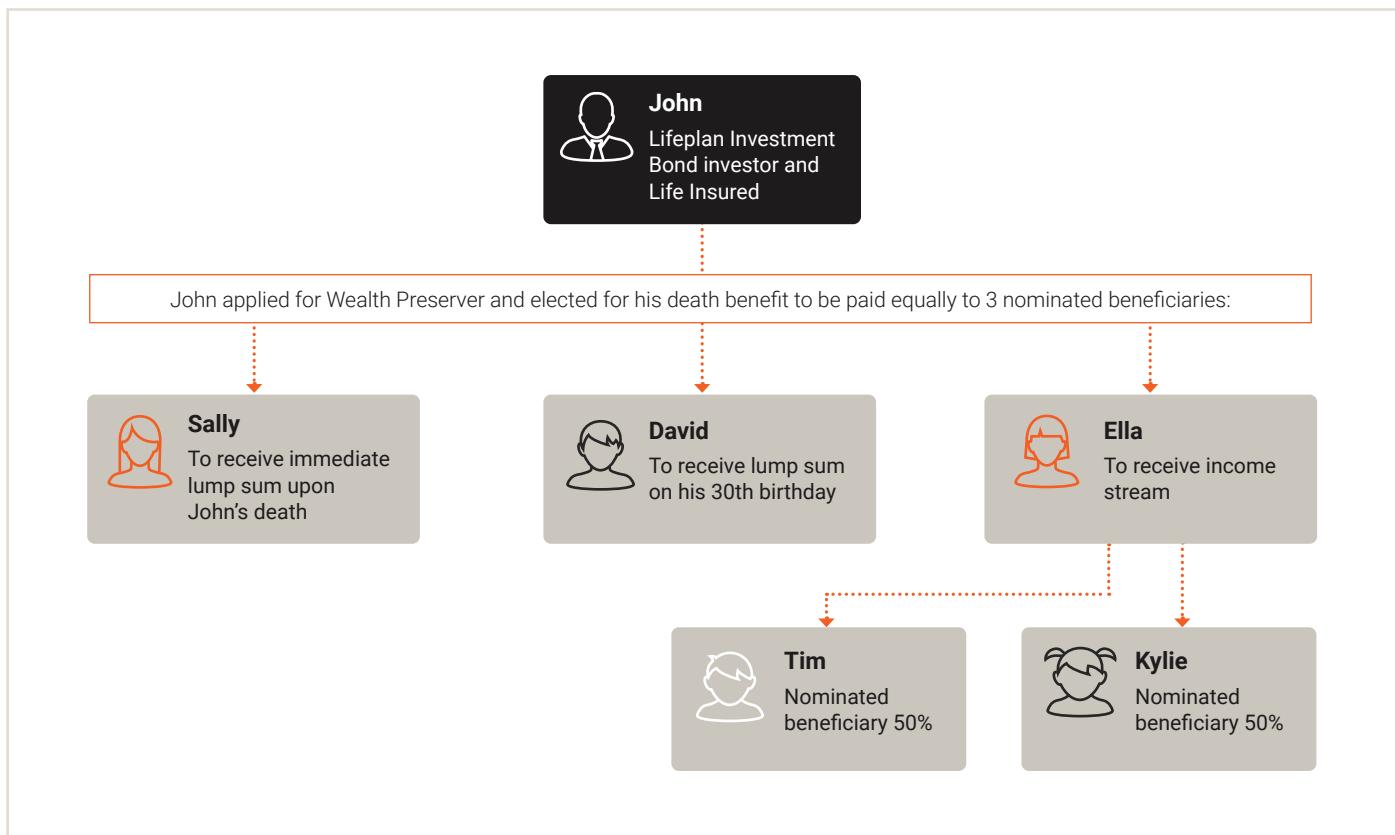
Wealth Preserver is a wealth transfer and estate planning feature that provides a seamless, low cost way to transfer wealth. You have total control over how and when payments are made to each beneficiary, without the need to set up complex trusts. The proceeds can be paid as a deferred lump sum, an income 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 19).

- 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.

# Lifeplan Child – invest for a child's future financial needs

Lifeplan 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 Lifeplan Bond (and many other investments) in their own right.

Money invested in Lifeplan 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

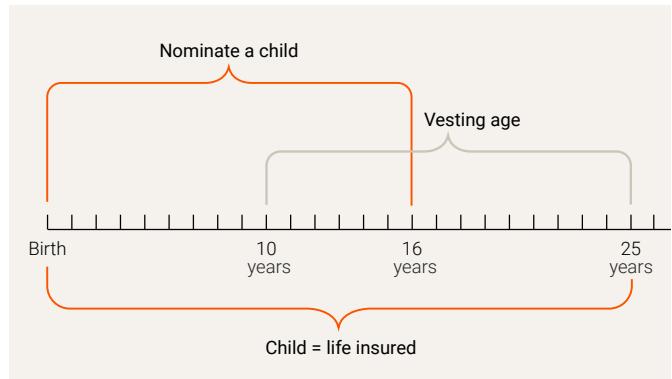
Applications cannot be made in the names of companies or trusts.

## How ownership is transferred to the child

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

Importantly:

- the transferred investment retains the same start date as the original Lifeplan 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 Lifeplan and Australian Unity Limited' on page 32).
- 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 Lifeplan 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 Lifeplan 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 Lifeplan 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 ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed funds fee calculator to help you check out 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 paid
Fees when your money moves in or out of the managed investment product		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee <sup>3</sup> The fee on each amount contributed to your investment	Nil	Not applicable
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not applicable
Exit fee The fee to close your investment	Nil	Not applicable

Type of fee or cost	Amount <sup>1</sup>	How and when paid
<b>Management costs<sup>2</sup></b>		
The fees and costs for managing your investment	<p>The management costs include the following:</p> <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 20).</li> <li>• investment management cost charged by the fund manager to manage the underlying portfolio currently between 0.00% and 1.88% p.a.</li> </ul> <p>The investment management costs for each investment option are shown on pages 16 to 17.</p>	<p>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.</p> <p>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.</p> <p>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).</p>
<b>Performance fees and other costs<sup>2</sup></b>		
A performance fee is charged by a fund manager if the performance of underlying portfolios they manage exceeds specified performance criteria or benchmarks.	<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.</p> <p>(Refer to page 21.)</p>
<b>Service fees<sup>2</sup></b>		
<b>Switching service fee<sup>3</sup></b>	Nil	There are no switching service fees.
The fee for changing investment options.		

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

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 Bond fund are shown on page 16 to 17.

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

The following table gives an example of how fees and costs in the Vanguard Balanced Index Fund® 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 Vanguard Balanced Index Fund® option and an additional contribution of \$5,000 at the end of the year which has a negligible impact on the total management costs.

Vanguard Balanced Index Fund®	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	0.89% p.a.	And, for every \$50,000 you have in the investment option, you will be charged \$445 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 \$445

1. Additional fees and costs may apply. For the above example, an investing transaction cost of \$12.50 would be incurred on the \$5,000 contribution into the Vanguard Balanced Index Fund® 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 2020 for each Fund is stated in the Management Costs table on page 16 to 17.

## 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 30).

## Management costs

The total estimated management costs for all investment options on the Lifeplan Bond Fund are shown in the table below.

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

The Fees and Costs Update is incorporated by reference to this PDS. Please refer to the Fees and Costs Update once you have read this 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.

Investment option	Underlying Fund Manager Costs			
	Management fee	Other management costs <sup>1</sup>	Lifeplan Administration Fee	Total estimated management cost p.a. <sup>2</sup>
Allan Gray Australian Equity Fund – Class A <sup>4</sup>	0.77%	0.34%	0.60%	1.71%
Alphinity Sustainable Share Fund	0.95%	0.11%	0.60%	1.66%
Antipodes Global Fund <sup>4</sup>	1.10%	0.00%	0.60%	1.70%
Ardea Real Outcome Fund	0.50%	0.03%	0.60%	1.13%
Australian Ethical Diversified Shares Fund	0.95%	0.00%	0.60%	1.55%
Australian Unity Property Income	0.94%	0.26%	0.60%	1.80%
Australian Unity Wholesale Deposits <sup>3</sup>				0.55%
Bennelong Concentrated Australian Equities Fund <sup>4</sup>	0.85%	1.23%	0.60%	2.68%
Bennelong ex-20 Australian Equities Fund <sup>4</sup>	0.95%	0.26%	0.60%	1.81%
Colonial First State FirstChoice Conservative <sup>4</sup>	0.91%	0.02%	0.60%	1.53%
Colonial First State FirstChoice Growth <sup>4</sup>	1.02%	0.03%	0.60%	1.65%
Colonial First State FirstChoice Moderate <sup>4</sup>	0.97%	0.02%	0.60%	1.59%
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	0.28%	0.01%	0.60%	0.89%
Dimensional Global Core Equity Trust	0.36%	0.00%	0.60%	0.96%
Fidelity Australian Equities Fund	0.85%	0.00%	0.60%	1.45%
Firetrail Australian High Conviction Fund – Class A <sup>4</sup>	0.80%	0.00%	0.60%	1.40%
Hyperion Global Growth Companies Fund <sup>4</sup>	0.70%	2.45%	0.60%	3.75%
Investors Mutual Australian Share Fund	0.99%	0.00%	0.60%	1.59%
Ironbark Karara Australian Small Companies Fund <sup>4</sup>	1.13%	0.14%	0.60%	1.87%
Kapstream Absolute Return Income Fund	0.55%	0.01%	0.60%	1.16%
Lifeplan Capital Guaranteed <sup>3</sup>				0.89%
Macquarie Income Opportunities Fund	0.492%	0.016%	0.60%	1.108%
Magellan Global Fund <sup>4</sup>	1.35%	0.03%	0.60%	1.98%
Magellan Infrastructure Fund <sup>4</sup>	1.05%	0.01%	0.60%	1.66%
MFS Fully Hedged Global Equity Trust	0.03%	0.77%	0.60%	1.40%
MLC Horizon 2 – Income Portfolio	0.75%	0.06%	0.60%	1.41%
MLC Horizon 3 – Conservative Growth	0.80%	0.07%	0.60%	1.47%
MLC Horizon 4 – Balanced	0.85%	0.07%	0.60%	1.52%

Investment option	Underlying Fund Manager Costs			
	Management fee	Other management costs <sup>1</sup>	Lifeplan Administration Fee	Total estimated management cost p.a. <sup>2</sup>
MLC Horizon 5 – Growth	0.90%	0.07%	0.60%	1.57%
MLC Wholesale Index Plus Balanced Portfolio	0.29%	0.00%	0.60%	0.89%
MLC Wholesale Index Plus Conservative Growth Portfolio	0.29%	0.00%	0.60%	0.89%
P/E Global FX Alpha Fund <sup>4</sup>	1.88%	1.02%	0.60%	3.50%
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 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%	0.04%	0.60%	1.68%
Perpetual Conservative Growth	0.90%	0.04%	0.60%	1.54%
Perpetual Industrial Share	0.99%	0.00%	0.60%	1.59%
Perpetual Wholesale Ethical SRI Fund	1.175%	0.00%	0.60%	1.775%
PIMCO Australian Bond Fund	0.50%	0.04%	0.60%	1.14%
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%	1.21%	0.60%	2.57%
Pro-D Balanced	0.65%	0.15%	0.60%	1.40%
Pro-D Growth	0.70%	0.19%	0.60%	1.49%
Pro-D High Growth	0.75%	0.21%	0.60%	1.56%
Stewart Investors Worldwide Sustainability Fund – Class A	1.01%	0.00%	0.60%	1.61%
T.Rowe Price Dynamic Global Bond Fund	0.40%	0.06%	0.60%	1.06%
T.Rowe Price Global Equity Fund	0.94%	0.00%	0.60%	1.54%
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® Global Infrastructure Index Fund	0.49%	0.00%	0.60%	1.09%
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>	1.48%	0.15%	0.60%	2.23%

1. The 'Other management costs' are as at 30 June 2020 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 21.

## 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 16 to 17). The ITC for each investment option are set out under 'Investing transaction costs' in the table below.

## 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.

Investment option	Investing transaction costs	Net estimated transactional and operational costs*
Allan Gray Australian Equity Fund – Class A	0.40%	0.00%
Alphinity Sustainable Share Fund	0.40%	0.00%
Antipodes Global Fund	0.60%	0.46%
Ardea Real Outcome Fund	0.10%	0.00%
Australian Ethical Diversified Shares Fund	0.10%	N/A
Australian Unity Property Income	1.00%	3.27%
Australian Unity Wholesale Deposits	N/A	N/A
Bennelong Concentrated Australian Equities Fund	0.50%	0.20%
Bennelong ex-20 Australian Equities Fund	0.50%	0.18%
Colonial First State FirstChoice Conservative	0.30%	0.31%
Colonial First State FirstChoice Growth	0.40%	0.53%
Colonial First State FirstChoice Moderate	0.30%	0.47%
Colonial First State FirstChoice Wholesale Multi-Index Conservative	0.20%	0.07%
Colonial First State FirstChoice Wholesale Multi-Index Growth	0.30%	0.18%
Colonial First State FirstChoice Wholesale Multi-Index Moderate	0.30%	0.16%
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%	0.00%
Dimensional Global Core Equity Trust	0.20%	0.00%
Fidelity Australian Equities Fund	0.40%	0.05%
Firetrail Australian High Conviction Fund – Class A	0.50%	0.14%
Hyperion Global Growth Companies Fund	0.60%	0.19%
Investors Mutual Australian Share Fund	0.50%	0.04%
Ironbark Karara Australian Small Companies Fund	0.40%	0.17%
Kapstream Absolute Return Income Fund	0.12%	0.08%
Lifeplan Capital Guaranteed	N/A	N/A
Macquarie Income Opportunities Fund	0.36%	0.139%
Magellan Global Fund	0.14%	0.00%
Magellan Infrastructure Fund	0.30%	0.00%

Investment option	Investing transaction costs	Net estimated transactional and operational costs*
MFS Fully Hedged Global Equity Trust	0.50%	0.00%
MLC Horizon 2 – Income Portfolio	0.20%	0.16%
MLC Horizon 3 – Conservative Growth	0.20%	0.16%
MLC Horizon 4 – Balanced	0.30%	0.14%
MLC Horizon 5 – Growth	0.30%	0.11%
MLC Wholesale Index Plus Balanced Portfolio	0.20%	0.05%
MLC Wholesale Index Plus Conservative Growth Portfolio	0.30%	0.09%
P/E Global FX Alpha Fund	0.02%	0.28%
Pendal Active Balanced Fund	0.29%	0.19%
Pendal Enhanced Cash Fund	0.06%	0.00%
Pendal Focus Australian Share Fund	0.50%	0.14%
Pendal Monthly Income Plus Fund	0.27%	0.02%
Perpetual Balanced Growth	0.30%	0.22%
Perpetual Conservative Growth	0.24%	0.17%
Perpetual Industrial Share	0.30%	0.22%
Perpetual Wholesale Ethical SRI Fund	0.30%	0.09%
PIMCO Australian Bond Fund	0.25%	0.08%
PIMCO Global Bond Fund	0.25%	0.20%
Platinum International Fund	0.30%	0.08%
Platypus Australian Equities	0.40%	0.09%
Pro-D Balanced	0.40%	0.23%
Pro-D Growth	0.40%	0.26%
Pro-D High Growth	0.40%	0.26%
Stewart Investors Worldwide Sustainability Fund – Class A	0.30%	0.06%
T.Rowe Price Dynamic Global Bond Fund	0.70%	1.20%
T.Rowe Price Global Equity Fund	0.45%	0.03%
UBS Diversified Fixed Income Fund	0.20%	0.05%
Vanguard® Australian Fixed Interest Index Fund	0.16%	0.03%
Vanguard® Australian Property Securities Index Fund	0.12%	0.01%
Vanguard® Australian Shares Index Fund	0.10%	0.00%
Vanguard® Balanced Index Fund	0.20%	0.06%
Vanguard® Diversified Conservative Index Fund	0.20%	0.08%
Vanguard® Diversified High Growth Index Fund	0.16%	0.02%
Vanguard® Global Infrastructure Index Fund	0.14%	0.00%
Vanguard® Growth Index Fund	0.18%	0.04%
Vanguard® International Fixed Interest Index Fund (Hedged)	0.16%	0.09%
Vanguard® International Property Securities Index Fund (Hedged)	0.18%	0.05%
Vanguard® International Shares Index Fund	0.12%	0.00%
Vanguard® International Shares Index Fund (Hedged) AUD	0.16%	0.06%
Winton Global Alpha Fund	0.10%	0.56%

\* The 'Net estimated transactional and operational costs' are as at 30 June 2020.

## 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.

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. Below is a list of actual performance fees for the 12 month period ending 30 June 2020 amongst some of the listed investment options.

Investment option	Performance fee
Allan Gray Australian Equity Fund – Class A	0.00%
Antipodes Global Fund	0.00%
Bennelong Concentrated Australian Equities Fund	0.00%
Bennelong ex-20 Australian Equities Fund	0.23%
Colonial First State FirstChoice Conservative	0.02%
Colonial First State FirstChoice Growth	0.03%
Colonial First State FirstChoice Moderate	0.02%
Firetrail Australian High Conviction Fund – Class A	0.00%
Ironbark Karara Australian Small Companies Fund	0.07%
Hyperion Global Growth Companies Fund – Class A	3.81%
Magellan Global Fund	0.03%
Magellan Infrastructure Fund	0.01%
P/E Global FX Alpha Fund	6.18%
Pendal Focus Australian Share Fund	0.26%
Platypus Australian Equities	1.81%
Winton Global Alpha Fund	0.27%

## 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.

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



### 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.



### 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.

## 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.

#### 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 dishonors 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 publishing a 'Fees and Costs Update' or issuing a Supplementary PDS on our website).

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.

## How to apply

1. Read this product Disclosure Statement and the Additional Information Document.
2. Complete the Application Form, ensuring you follow the accompanying instructions.
3. You can send the completed Application Form together with your direct debit request instructions to:  
**Australian Unity – Investment Bonds**  
**Reply Paid 89,**  
**Adelaide SA 5001**

The application will be considered lodged when it is received in our Adelaide office by 1:30pm on a South Australian business day.

The Application Form for the Lifeplan Bond can be found on our website at [australianunity.com.au/wealth](http://australianunity.com.au/wealth).

## 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 the Application Form 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
<b>Accessing your money</b>	
One-off withdrawal	\$500
Regular withdrawal facility	\$100 (refer to 'Regular withdrawal facility on page 24' 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 to provide your new direct debit details. You can complete this online through the Investor Portal or by accessing this form on our website at [australianunity.com.au/wealth](http://australianunity.com.au/wealth).

Please notify us at least five 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' online through the Investor Portal, or by accessing the form on our website at [australianunity.com.au/wealth](http://australianunity.com.au/wealth).

### 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 page 4).

## 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 18).

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.

Please refer to the Application Form for further details.

### 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.

# 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.



## 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.

## The risks that you should consider

Market risk	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.
Interest rate risk	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.
Inflation risk	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.
Liquidity risk	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.
Currency risk	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. 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.
Derivatives risk	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. 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.
Fund manager risk	The risk that a fund manager will not perform to expectations.
Gearing risk	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.

Short selling	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.
Regulatory and taxation risk	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.  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.
Unforeseen risks	Major external events including natural phenomena, pandemics, terrorist attacks or other events could affect investment options with exposure to properties, tenant operations and other funds your selected underlying Fund invests in. If your selected investment option is affected by any such events for which it has no insurance cover for, it could result in a loss of capital that could impact the unit prices and investor returns.

## 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	• Lifeplan Capital Guaranteed	-	-	-	-	-	0-85	0-50	-	-	15-100 <sup>a</sup>	-
Cash (1.1)	• Colonial First State Wholesale Institutional Cash • Colonial First State FirstRate Wholesale Saver • Pendal Enhanced Cash Fund	-	-	-	-	-	0-100	0-100	-	-	0-100	-
Australian Fixed Interest (1.2)	• Ardea Real Outcome Fund • Australian Unity Wholesale Deposits • PIMCO Australian Bond Fund • Vanguard® Australian Fixed Interest Index Fund	-	-	-	-	-	0-100	-	-	-	0-100	-
Global Fixed Interest (1.3)	• Kapstream Absolute Return Income Fund • PIMCO Global Bond Fund • T.Rowe Price Dynamic Global Bond Fund • Vanguard® International Fixed Interest Index Fund (Hedged)	-	-	-	-	-	-	0-100	-	-	0-100	-
Defensive (1.8)	• Colonial First State FirstChoice Conservative • Colonial First State FirstChoice Wholesale Multi-Index Conservative • MLC Horizon 2 – Income Portfolio • Pendal Monthly Income Plus Fund • Perpetual Conservative Growth • UBS Diversified Fixed Income Fund	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)	• Colonial First State FirstChoice Moderate • Colonial First State FirstChoice Wholesale Multi-Index Moderate • Macquarie Income Opportunities Fund • MLC Horizon 3 – Conservative Growth • MLC Wholesale Index Plus Conservative Growth Portfolio • Pro-D Balanced • Vanguard® Balanced Index Fund • Vanguard® Diversified Conservative Index Fund	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)	• Australian Unity Property Income • Vanguard® Australian Property Securities Index Fund	-	-	70-100	-	-	-	-	-	-	0-30	-
Global Property (1.5)	• Vanguard® Global Infrastructure Index Fund • Vanguard® International Property Securities Index Fund (Hedged)	-	-	-	70-100	-	-	-	-	-	0-30	-
Growth (1.10)	• Colonial First State FirstChoice Growth • Colonial First State FirstChoice Wholesale Multi-Index Growth • MLC Horizon 4 – Balanced	0-70	0-70	0-45	0-45	0-45	0-45	0-45	0-45	0-45	0-45	0-45

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 (1.10)	<ul style="list-style-type: none"> <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>• Allan Gray Australian Equity Fund – Class A</li> <li>• Alphinity Sustainable Share Fund</li> <li>• Bennelong Concentrated Australian Equities Fund</li> <li>• Bennelong ex-20 Australian Equities Fund</li> <li>• Dimensional Australian Core Equity Trust</li> <li>• Fidelity Australian Equities Fund</li> <li>• Firetrail Australian High Conviction Fund – Class A</li> <li>• Investors Mutual Australian Share Fund</li> <li>• Ironbark Karara Australian Small Companies Fund</li> <li>• Pendal Focus Australian Share Fund</li> <li>• Platypus Australian Equities</li> <li>• Vanguard® Australian Shares Index Fund</li> </ul>	70-100	-	-	-	-	-	-	-	-	0-30	-
Global Shares (1.7)	<ul style="list-style-type: none"> <li>• Antipodes Global Fund</li> <li>• Dimensional Global Core Equity Trust</li> <li>• Hyperion Global Growth Companies Fund</li> <li>• Magellan Global Fund</li> <li>• MFS Fully Hedged Global Equity Trust</li> <li>• Platinum International Fund</li> <li>• Stewart Investors Worldwide Sustainability Fund – Class A</li> <li>• T. Rowe Price Global Equity Fund</li> <li>• Vanguard® International Shares Index Fund</li> <li>• Vanguard® International Shares Index Fund (Hedged) AUD</li> </ul>	-	70-100	-	-	-	-	-	-	-	0-30	-
High Growth (1.11)	<ul style="list-style-type: none"> <li>• Australian Ethical Diversified Shares Fund</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	0-35	0-20	0-20	0-30	0-35
Other Growth (1.12)	<ul style="list-style-type: none"> <li>• Magellan Infrastructure Fund</li> <li>• P/E Global FX Alpha 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	
Confirmation of subsequent transactions (e.g. additional contributions, withdrawals and switches)	At the time of the transaction
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
A communication pack which includes: <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 change your nominated beneficiaries and also action investment switching and withdrawal requests.

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 will be 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.

## **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, 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:

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

We offer an email service that allows you to send us instructions on your account (Email Instructions Service).

If you wish to give us instructions by email in relation to your account, (including for example additional investments, withdrawals, switches, change of details or transfer requests) then you must:

- 1) 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;
- 2) 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; and
- 3) include the name of all the investors, the customer reference number and sufficient information to enable us to complete the email instructions.

(Collectively referred to as Email Instructions Requirements).

Lifeplan may refuse to act on email instruction unless they meet the Email Instructions Requirements. In addition to the Email Instructions Requirements the following terms also apply to your use of the Email Instructions Service:

- (a) You use the service entirely at your own risk.
- (b) Lifeplan is not in any way liable for and will not compensate you for any losses arising as a result of your use of the Email Instructions Service, unless required by law.
- (c) Lifeplan is not in any way liable for any action taken by Lifeplan based upon any email instructions that are false, misleading, fraudulent or incorrect. This means that Lifeplan will not compensate you for any claim arising out of, for example, a fraudulent email redemption request made by someone who has access to your investor code and a copy of your signature.
- (d) Lifeplan is not in any way liable for any loss that may be incurred by you arising from an email being delayed or not being received by Lifeplan.

# 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.

A simple, versatile and tax effective investment for:

- Building your wealth without increasing your personal tax liability
- Complementing your superannuation savings
- Parents, grandparents, other family members or friends wishing to give a child a helping hand
- Highly effective wealth transfer and estate planning
- Access to 69 investment options managed by 28 leading Australian and international investment managers

# For Real Wellbeing Since 1840

## Adviser Services

T 1300 133 285  
E [investmentbonds@australianunity.com.au](mailto:investmentbonds@australianunity.com.au)

## Investor Services

T 1300 1300 38  
E [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)

The Issuer: Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence No. 237989. Reply Paid 89, Adelaide SA 5001

**[australianunity.com.au/wealth](http://australianunity.com.au/wealth)**

# Application Form

7 February 2022

## Lifeplan Bond

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### Important information

This Application Form accompanies the Product Disclosure Statement (PDS) dated 5 November 2020 for the Lifeplan Bond (Lifeplan Bond) and Lifeplan Child Investment Bond (Lifeplan Child) (collectively ‘Lifeplan Investment Bond’) which are products issued by Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence yt. 237 989 (Lifeplan). You must consider the PDS which contains important information about investing in the Lifeplan Investment Bond before completing this Application Form. The PDS can be found via our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or a free paper copy is available by calling us on 1300 1300 38. A reference to ‘you’, or ‘your’, includes individuals or entities making an investment.

In managing your 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) which we 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 that your information is 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.

### Collecting your personal information

We collect and manage your personal information in accordance with the law and the Australian Unity Privacy Policy, which can be accessed from our website – [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy). If you have any concerns or questions about the privacy of your personal information please contact our Privacy Officer:

Email: [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)

Address: Privacy Officer  
Australian Unity – Investment Bonds  
Reply Paid 89 Adelaide SA 5001 (postage paid)

If you are not satisfied with how your concern was addressed you may contact the Privacy Commissioner at:

Address: Office of the Australian Information Commissioner  
GPO Box 5218  
Sydney NSW 2001

Online: <https://www.oaic.gov.au/individuals/how-do-i-make-a-privacy-complaint>

### Changing your personal details

It is important that we maintain accurate records about you. Please inform us of any changes to your personal details as soon as possible.

You can change your personal details, such as mailing address, phone, mobile or email address, by:

- logging into your account on our Lifeplan Investor Portal [australianunity.com.au/wealth/login](https://australianunity.com.au/wealth/login);
- sending us a request by mail;
- emailing us at [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au); or
- calling us on 1300 1300 38.

Please ensure that you provide us with the following information when requesting a change of personal details:

- your account number;
- the full name on your account;
- the change(s) you are requesting;
- a contact name and daytime phone or mobile number in case we need to contact you; and
- where the request is made by mail, ensure each signatory to the investment account signs the request.

### Providing instructions via email

We offer an email service that allows you to send us instructions on your account (**Email Instructions Service**).

If you wish to give us instructions by email in relation to your account, (including for example additional investments, withdrawals, switches, change of details or transfer requests) then you must:

- 1) 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;
- 2) ensure that you attach the relevant completed PDF form to your email that contains the instructions and is signed by all the authorised signatories to the investment and is dated correctly; and
- 3) include the name of all the investors, the customer reference number and sufficient information to enable us to complete the email instructions.

(Collectively referred to as **Email Instructions Requirements**).

Lifeplan may refuse to act on email instruction unless they meet the Email Instructions Requirements. In addition to the Email Instructions Requirements the following terms also apply to your use of the Email Instructions Service:

- (a) You use the service entirely at your own risk.
- (b) Lifeplan is not in any way liable for and will not compensate you for any losses arising as a result of your use of the Email Instructions Service, unless required by law.

(c) Lifeplan is not in any way liable for any action taken by Lifeplan based upon any email instructions that are false, misleading, fraudulent or incorrect. This means that Lifeplan will not compensate you for any claim arising out of, for example, a fraudulent email redemption request made by someone who has access to your investor code and a copy of your signature.

(d) Lifeplan is not in any way liable for any loss that may be incurred by you arising from an email being delayed or not being received by Lifeplan.

### Making changes to your account on the Lifeplan Investor Portal

You can make certain changes in relation to your account by logging on our **Lifeplan Investor Portal** [australianunity.com.au/wealth/login](https://australianunity.com.au/wealth/login). These changes include:

- updating your contact details;
- changing a beneficiary;
- changing your regular savings plan<sup>1</sup>;
- switching between investment options; and
- making withdrawal requests;

1. Please ensure to notify us at least five (5) business days before the next automatic contribution is due to ensure your request is carried out.

## 2. Direct Debit Request Service Agreement

This is your Direct Debit Request Service Agreement with Lifeplan Australia Friendly Society Limited (Lifeplan), User ID 26445, ABN 78 087 649 492. It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request and should be read in conjunction with your Direct Debit Request authorisation. If you require a copy of a Direct Debit Service Agreement, please contact us (see below in the section 'Notice' for our mailing address).

The terms for this Direct Debit Service Agreement are for the purpose of an investment into the Lifeplan Bond (Lifeplan Bond) or Lifeplan Child Investment Bond (Lifeplan Child) (collectively 'Lifeplan Investment Bond') by:

- 1) Initial contribution by direct debit, or
- 2) Regulars Savings Plan.

### Definitions

**account** means the account held at your nominated Australian financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between you and us.

**business day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

**debit day** means the day that payment from *you to us* is due.

**debit payment** means a particular transaction where a debit is made.

**Direct Debit Request** means the written, verbal or online request between us and you to debit funds from your account.

**our, us or we** means *Lifeplan Australia Friendly Society Limited*, (the Debit User) *you* have authorised by requesting a Direct Debit Request.

**PDS** means the offer document to which this agreement is incorporated by reference and which sets out the terms of the offer of the fund.

**fund** means the Lifeplan Bond (Lifeplan Bond) and Lifeplan Child Investment Bond (Lifeplan Child) (collectively 'Lifeplan Investment Bond').

**you or your** means the customer who has signed the Direct Debit Request.

**your financial institution** means the Australian financial institution as nominated by you on the Direct Debit Request at which the account is maintained.

#### **Our commitment to you**

- By signing a *Direct Debit Request*, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *Direct Debit Request* and this *agreement* for the terms of the arrangement between *us* and *you*.
- We will only arrange for funds to be debited from *your account* as authorised in the *Direct Debit Request*.
- Where *you* request a one off debit, the payment will be drawn from *your nominated account* on the date *you* have indicated on *your application*.
- For regular debits, payment will normally start to be drawn from *your nominated account* from the date *you* have indicated on *your application*.
- Where the due date for a drawing falls on a non-business day, it will be drawn from *your account* on the next business day. If *you* are unsure about which day *your account* has or will be deducted *you* should ask *your financial institution*.
- We may vary any terms of this *agreement* or a *Direct Debit Request* at any time by giving *you* at least fourteen (14) days written notice sent to the preferred email/address *you* have given *us* in the *Direct Debit Request*.
- We will keep the details of *your nominated account* and *financial institution* private and confidential.
- We will investigate and deal promptly with any queries, claims or complaints regarding debits.

#### **Your commitment to Lifeplan (us)**

- It is *your responsibility* to check with *your nominated Australian financial institution* to confirm that direct debits are available on *your account* as direct debiting through the Bulk Electronic Clearing System (BECS) may not be available on all accounts.
- If there are insufficient clear funds in *your account* to meet a *debit payment*:

- (a) *you* may be charged a fee and/or interest by *your financial institution*;

(b) *we* may charge *you* reasonable costs incurred by *us* on account of there being insufficient funds; and

(c) *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that *we* can process the *debit payment*.

- It is *your responsibility* to ensure that the authorisation at the 'Direct Debit Request' section of this Application Form matches the signing instructions on *your nominated Australian financial institution account*.
- It is *your responsibility* to ensure that there are sufficient cleared funds in the nominated Australian *financial institution account* to allow a *debit payment* to be made on the drawing date in accordance with the *Direct Debit Request*. We may reject *your application* if *we* are unable to draw funds from *your nominated Australian financial institution*.
- It is *your responsibility* to cover any charges resulting from the use of the direct debit program. This may include transaction fees charged by *us* or *your nominated Australian financial institution* due to dishonoured drawing.
- It is *your responsibility* to check *your account* details which *you* have provided to *us* are correct by checking them against a recent *account statement* from *your Australian financial institution*.
- It is *your responsibility* to check with *your financial institution* before completing the 'Direct Debit Request' section of this Application Form, if *you* have any queries about how to complete the *Direct Debit Request*.
- It is *your responsibility* to check *your account statement* to verify that the amounts debited from *your account* are correct.

#### **Changes to the arrangement**

If *you* want to make changes to the drawing arrangements, please notify *us* in writing (see below section 'Notice' for our mailing address), at least five (5) business days prior to the drawing date. *You* can also contact *your own financial institution*, which must act promptly on *your instructions*. These changes may include:

- deferring the drawing;
- altering the details of the drawing;
- stopping an individual debit; or
- cancelling the *Direct Debit Request* completely.

#### **Enquiries**

All *your personal customer information* held by *us* will remain confidential, except for information that may be provided to *our financial institution* to initiate the drawing to *your nominated account*, or information that may be disclosed to a third party as required by law. Information may also be provided to any entity within the Australian Unity Group to enable the *Direct Debit Request* to be effected as required by law.

## Disputes

- If you believe there has been an error in debiting your account, you should notify us directly in writing by mail, emailing us at [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au) or contacting us on 1300 1300 38 (see below section ‘Notice’ for our mailing address) and then confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- If we conclude, as a result of our investigations that your account has been incorrectly debited, we will respond to your query by arranging within a reasonable period for your Australian financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- If we conclude, as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you reasons and any evidence for this finding in writing.
- If you do not receive a satisfactory response from us, then please follow up with your nominated Australian financial institution regarding your claim.
- You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.

## Confidentiality

- We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- We will only disclose information that we have about you:
  - (a) to the extent specifically required by law; or
  - (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

## Notice

- If you wish to notify us in writing about anything relating to this agreement, you should write to:

Australian Unity – Investment Bonds  
Reply Paid 89 Adelaide SA 5001 (postage paid)  
or email us at  
[enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)
- We will notify you by:
  - (a) sending a notice in the ordinary post to the address you have given us in this Application Form to the PDS; or
  - (b) by sending a notice electronically to the email address you have given us in the Application Form to the PDS.
- Any notice received after 1:30pm in our Adelaide office on any Adelaide Business Day will be deemed to have been received on the next Adelaide Business Day.

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

### Anti-Money laundering

Australia’s Anti-Money Laundering and Counter Terrorism Financing (“AML/CTF”) laws requires Australian Unity to adopt and maintain an AML/CTF program. To meet this legal requirement, we need to collect certain identification information and documentation (Know Your Client (“KYC”) Documents) from investors.

- If you are applying through a financial adviser:  
Your financial adviser will assist you in providing the necessary identification documents prior to lodging the application.
- If you are submitting your application directly (without the assistance of a financial adviser):  
The required identification documents are set out under ‘Applying for different types of investment accounts’ on page 7 of this Application Form.

Please note that any certified identification documents must be certified by an approved certifier. See ‘Certification of documents’ on page 6 of this Application Form for more details. Please note your identification document must be in date (or within two years of expiry for a passport). Existing investors may also be asked to provide KYC Documents as part of a re-identification process to comply with the AML/CTF laws.

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

Under the AML/CTF laws, Australian Unity is required to submit regulatory reports to the Australian Transaction Reports and Analysis Centre (AUSTRAC). This may include the disclosure of your personal information. Australian Unity may not be able to tell you when this occurs. As a result, if instructed by AUSTRAC, Australian Unity may be required to deny you (on a temporary or permanent basis) access to your investment. This could result in loss of the capital invested, or you may experience significant delays when you wish to transact on your investment.

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

### Politically Exposed Persons (PEP)

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

## **Source of investable assets/wealth**

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

## **Non-individual entities – your beneficial owners**

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

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

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

These account types will be required to complete Application Form Part B or 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.

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

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

AEOI is currently made up of two information sharing frameworks:

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

## **Common Reporting Standard (CRS)**

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

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

You must complete the Tax Residency Information Form (along with your Application Form) if the following is applicable:

- Your country of residence for tax purposes is outside of Australia, or you are a tax resident of multiple countries; or
- You are (or you are applying on behalf of) a ‘non-individual’ account type investing in this Fund (other than a complying Australian Superannuation Fund) and you are a tax resident of a country other than Australia; or
- Your Company/Regulated Trust/Unregulated Trust/Estate/Sole Trader/Partnership – Corporate has a Controlling Person<sup>1</sup> that is a tax resident of a country other than Australia.

The Tax Residency Information Form is available from our website ([australianunity.com.au/wealth/TRIF](http://australianunity.com.au/wealth/TRIF)). Units cannot be issued to you until you have provided a completed Tax Residency Information Form (if applicable).

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1. A Controlling Person is an individual who directly or indirectly exercises control over the Entity.

For a company, this includes any beneficial owners controlling more than 25% of the shares in the company.

For a Trust this includes:

- Trustees;
- Settlors; or
- Beneficiaries.

For a partnership this includes:

- All partners.

Where there are no natural persons that control the Entity through ownership, the controlling person(s) may be a natural person(s) who could be a senior managing official responsible for strategic and/or financial decisions.

## **Submitting your application without the assistance of a financial adviser**

If you are submitting the Application Form directly, without having consulted with a financial adviser, you must include the relevant identification documents when you submit your Application Form. The required identification documents are set out under ‘Applying for different types of investment accounts’ of this Application Form.

**Important note:** Please take your time to complete the Application Form, ensuring that all of the required information (for example, AML/KYC and CRS requirements) is included. If your application does not meet the requirements and we need to contact you for further information, this may result in you receiving a different unit price than you expected. Units cannot be issued to you until you have provided a completed Tax Residency Information Form (if applicable) and submitted all required verification documents.

## Certification of documents

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

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

The certified copy must also be dated, and have the signature, printed name, occupation, employer and address of the person certifying the document. Please note your identification document must be in date (or within two years of expiry for a passport).

Persons who may certify copies of original identification documents are:

- 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/ACL](http://australianunity.com.au/wealth/ACL) or by contacting us on 1300 1300 38.

## 4. Completing the Application Form

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

- You may type your details into the Application Form; or use a blue or black pen.
- Print in **BLOCK** letters inside the boxes.
- Answer all sections unless otherwise indicated (if a section does not apply, please indicate using 'N/A').
- Ensure each signatory to the investment account signs the Application Form.
- Complete the Direct Debit Request in Step 7 (Lifeplan Bond Application Form) or Step 9 (Lifeplan Child Application Form).
- Scan and email, or mail your Application Form, relevant identification documents (where required) and direct debit instructions to our mailing address (see 'Lodgement').

## Signing the Application Form

Read the declaration section carefully before signing the Application Form. Each signatory to the investment account must sign the Application Form(s).

If signed under Power of Attorney, the Attorney must certify that they have not received notice of revocation of the Power. We require an original OR a certified copy OR a copy of a certified copy of the Power of Attorney for our reference.

Company applications must be signed in accordance with the constitution or rules of the company.

## Lodgement

By email: [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)

By post: Australian Unity – Investment Bonds  
Reply Paid 89 Adelaide SA 5001 (postage paid)

## Identification documents:

If you are submitting this Application Form directly, without having consulted with a financial adviser, you must include the relevant identification documents when you submit your Application Form. The required identification documents are set out under 'Applying for different types of investment accounts' on page 7 of this Application Form.

Your identification documents can be sent to us by the following means:

By email:

- A scanned copy of a certified copy; and/or
- A scanned copy of a certified extract.

By post:

- An original; and/or
- A certified copy; and/or
- A certified extract.

Any application received after 1:30pm in our Adelaide office on an Adelaide Business Day will be deemed to have been received on the next Adelaide Business Day.

## Incomplete applications

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

If we do not receive sufficient information from you, we will contact you to request the necessary information. **Any delay in providing the necessary information may result in you receiving a different unit price than you expected.**

**We reserve the right to decline your application if your application does not meet our AML/KYC requirements.**

We recommend you carefully complete the Application Form and use the 'Completing the Application Form' instructions, the 'Application Form checklist', and 'Applying for different types of investment accounts' to ensure that you provide all of the required information. If you require assistance with completing the Application Form, please call us on 1300 1300 38.

If your application is incomplete and/or if the additional information is not received after 30 business days, we may return the application and your application monies with any interest earned being retained by us.

## **Investing on behalf of a child under 16 years of age**

There are two options available if you wish to invest on behalf of a child under 16 years of age. For both options, identification documents must be provided for the parent/guardian(s) and the child.

- 1) 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. Please note the child will be the policy owner of this investment. (Please complete Lifeplan Bond Application Form Part A).

- 2) The second option is for you to invest on behalf of a child through Lifeplan Child\*. Please note you will be the policy owner until the child reaches the nominated vesting age. (Please complete Lifeplan Child Application Form).

\* Lifeplan Child is worth considering for children under the age of 10, who are excluded from investing in the Lifeplan Bond (Refer to the Lifeplan Bond PDS for more information).

## **5. Applying for different types of investment accounts**

The following identification documents are required if you are submitting your application directly, without the assistance of a financial adviser.

Please Note:

- You may be required to complete the ‘Beneficial Owner Information’ Form. See page 5 for information about ‘Non-individual entities – your beneficial owners’.
- Certified copies of relevant identification documents(s) must not be more than 12 months old. Please note that any certified identification documents must be certified by an approved certifier. See ‘Certification of documents’ on page 6 for more details.
- If you have sent us originals of your relevant identification documents, we will take a copy of the document and certify that is an original copy. After which we will post the original document(s) back to the mailing address you have provided in your Application Form.

Type of investor	Your account must be in the name of	ABN or ARSN (if applicable)	Signature(s) required	Identification documents required (in support of the Application Form)
<b>Individual account</b>	The applicant e.g. Jane Citizen	N/A	The applicant	An original OR a certified copy OR a copy of a certified copy of any of the following that identify your (the applicant’s) full name and either date of birth and/or residential address: <ul style="list-style-type: none"> <li>• Driver Licence; or</li> <li>• Passport containing photo identification.</li> </ul> Applicable to foreign individual accounts only: <ul style="list-style-type: none"> <li>• In addition to the identification documents outlined above, a <b>foreign individual</b> who wishes to establish a relationship must also provide evidence of a current visa with working rights.</li> </ul>
<b>Joint account</b>	Both or all joint applicants e.g. Jane Citizen and John Citizen	N/A	All joint applicants	Please provide at least one of the following three documents: <ul style="list-style-type: none"> <li>• An original OR a certified copy OR a copy of a certified copy OR a certified extract OR a copy of a certified extract of a partnership agreement; and/or</li> <li>• An original OR a certified copy OR a copy of a certified copy OR a certified extract OR a copy of a certified extract of minutes of meeting; and/or</li> <li>• A relevant ASIC company search/extract showing registered business name, number and address. This document should also list the full name of each Partner (not required if the regulated status of the partnership is confirmed by referring to a current membership directory of the relevant professional association).</li> </ul> If the Partner is a company, please provide the same type of information requested for a <b>Company account</b> . For each Director and/or company secretary, please provide the same type of information requested for an <b>Individual account</b> .
<b>Partnership</b>	Registered business name of partnership (if applicable) or full name of the partnership	N/A	As required under the partnership agreement	If the Partnership is <b>not regulated</b> by a professional association, for each Partner please provide: <ol style="list-style-type: none"> <li>1) the same type of information requested for an <b>Individual account</b> (e.g. full name, date of birth and residential address);</li> <li>2) the respective share of the partner in the partnership; and</li> <li>3) the business activity of the partnership.</li> </ol> If the Partnership is <b>regulated</b> by a professional association, identification documents are only required for a minimum of one Partner. Please provide the same type of information requested for an <b>Individual account</b> . Please also provide: <ol style="list-style-type: none"> <li>1) the name of the professional association; and</li> <li>2) relevant membership details (e.g. account name and membership number).</li> </ol>

Type of investor	Your account must be in the name of	ABN or ARSN (if applicable)	Signature(s) required	Identification documents required (in support of the Application Form)
<b>Company</b>	The name of the company e.g. Sample Company Pty Ltd	The company's	Two directors; or a director and a company secretary or if there is only one director, by that director	<p>Please provide at least one of the following two documents:</p> <ul style="list-style-type: none"> <li>• An original OR a certified copy OR a copy of a certified copy of the Certificate of Registration/Incorporation (or similar) document confirming the company's name, registered business number and whether the company is a public or proprietary company; and/or</li> <li>• An original OR a certified copy OR a copy of a certified copy OR a certified extract OR a copy of a certified extract of minutes of meeting.</li> </ul> <p>For each director and/or company secretary, please provide the same type of information requested for an <b>Individual account</b>.</p> <p><b>Note:</b> Where the company is an Australian listed public company, a majority owned subsidiary of an Australian listed public company or is licensed and subject to Commonwealth, state or territory regulatory oversight in relation to its activities as a company, <b>Company</b> documents are not required (unless in circumstances where the documents are not publicly available for us to verify).</p>
<b>Unregulated Trust</b>	The trustee(s) of the Trust or Trust e.g. ABC Trustees ATF for the Citizen Family Trust or Citizen Family Trust	N/A	The trustee(s), 'as trustee(s) for.'	<ul style="list-style-type: none"> <li>• An original OR a certified copy OR a copy of a certified copy of the first page and schedule of the Trust Deed.</li> <li>• For each trustee, please provide the same type of information for an <b>Individual account</b>.</li> </ul> <p>For Corporate Trustees, please provide the same identification documents and information requested for a <b>Company</b>.</p> <p>For Directors, please provide the same type of documents and information requested for an <b>Individual account</b>.</p> <p>For Settlor of the unregulated trust please provide full name and identification documents as requested for an <b>Individual account</b> unless:</p> <ul style="list-style-type: none"> <li>(i) the material asset contribution by the settlor at the time the trust is established is less than \$10,000; or</li> <li>(ii) the settlor is deceased.</li> </ul>
<b>Estate</b>	The executor(s) of the estate e.g. Estate of the late Jane Citizen.	The deceased person's	The executor(s) or administrator(s)	<ul style="list-style-type: none"> <li>• An original OR a certified copy OR a copy of a certified copy of the grant of probate or Letters of Administration; or</li> <li>• Death Certificate.</li> </ul> <p>For each executor, please provide the same identification documents and information requested for an <b>Individual account</b>.</p>

#### For applications on behalf of a Child (under 16 years of age) via the Lifeplan Bond Application Form:

<b>Child (a person under 16 years of age)</b>	The child's name	N/A	All Parent(s)/Guardian(s)	<p>An original OR a certified copy OR a copy of a certified copy of one of the following documents:</p> <p>Birth certificate or birth extract or a passport of the Child issued by:</p> <ul style="list-style-type: none"> <li>• an Australian State or Territory; or</li> <li>• a foreign government, the United Nations or an agency of the UN (if written in a language not understood by the person carrying out the verification, accompanied by an English translation from an accredited translator), or</li> </ul> <p>Citizenship certificate issued by:</p> <ul style="list-style-type: none"> <li>• the Commonwealth; or</li> <li>• a foreign government (if written in a language not understood by the person carrying out the verification, accompanied by an English translation from an accredited translator).</li> </ul> <p>School Children</p> <p>If a Child is under the age of 18 and attends a school, the following form of identification is sufficient on its own:</p> <ul style="list-style-type: none"> <li>• a notice that has been issued by a school principal within the preceding three months that contains the name of Child, the Child's residential address and the period of time the Child has attended the school; or</li> <li>• an original OR a certified copy OR a copy of a certified copy of an official student identification card, if they are issued; or</li> <li>• an original OR a certified copy OR a copy of a certified copy of a Medicare card, if the Child does not attend school.</li> </ul> <p>This must include the Child's full legal name and any other names the Child is known by.</p>
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Type of investor	Your account must be in the name of	ABN or ARSN (if applicable)	Signature(s) required	Identification documents required (in support of the Application Form)
<b>Parent/ Guardian investing on behalf of a child under 16 years of age</b>	The child's name	N/A	All Parent(s)/ Guardian(s)	An original OR a certified copy OR a copy of a certified copy of one of the following documents:  Birth certificate or birth extract issued by: <ul style="list-style-type: none"><li>• an Australian State or Territory; or</li><li>• a foreign government, the United Nations or an agency of the UN (if written in a language not understood by the person carrying out the verification, accompanied by an English translation from an accredited translator), or</li></ul> Citizenship certificate issued by: <ul style="list-style-type: none"><li>• the Commonwealth; or</li><li>• a foreign government (if written in a language not understood by the person carrying out the verification, accompanied by an English translation from an accredited translator).</li></ul>
<b>For applications on behalf of a Child (under 16 years of age) via the Lifeplan Child Application Form:</b>				
<b>Child (a person under 16 years of age)</b>	The parent(s)/ guardian(s) name on behalf of the child's name	N/A	All Parent(s)/ Guardian(s)	Please provide the same identification documents as a ' <b>Child (a person under 16 years of age)</b> ' account via the Lifeplan Bond Application Form.
<b>Parent/ Guardian investing on behalf of a child under 16 years of age</b>	The parent(s)/ guardian(s) name on behalf of the child's name	N/A	All Parent(s)/ Guardian(s)	Please provide the same identification documents as an ' <b>Individual</b> ' account.

## 6. Lifeplan Bond Application Form checklist

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

Investor type	Application Form (Part A)	Application Form (Part B)
Individual (including applications on behalf of a child aged at least 10 and under 16)	Complete Steps 1–12	Not Applicable.
Joint	Complete Steps 1–12	Not Applicable.
Partnership - Individual	Complete Steps 1–12	Not Applicable.
Partnership - Corporate	Complete Steps 1–12	Complete relevant steps
Company	Complete Steps 1–12	Complete relevant steps
Unregulated trust	Complete Steps 1–12	Complete relevant steps
Estates – Individual Executor	Complete Steps 1–12	Complete relevant steps
Estates – Corporate Executor	Complete Steps 1–12	Complete relevant steps
Other applicant types	Please contact us on 1300 1300 38 for assistance	

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

### Step 1 Product Selection Criteria (non advised clients only)

- Under the Design and Distribution Obligations (DDO) framework, Lifeplan Australia Friendly Society, as Issuer of the Lifeplan Investment Bond, is required to ascertain the key criteria on which customers have based their decision to take out the product and their investment choice.

### Step 2 Account details

- Indicate whether you are a new investor or if you have an existing active investor number (mandatory). Please note that if you have an existing investment in the Bond and an existing active investor number with us, you are not required to supply the required identification documents.
- 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.
  - Please provide your full name, not initials.

### Step 3 Investor details

- Indicate your investment type and provide your personal details (mandatory). If you are investing on behalf of child aged at least 10 and under 16, please select the 'Individual/Joint' check box and complete the details of the child in the 'Investor 1' section of this step. Please provide the identification documents required for a '**Child (a person under 16 years of age)**' account for applications on behalf of a Child (under 16 years of age) via the Lifeplan Bond Application Form.

Please also complete the Parent(s)/Guardian(s) details in the 'Parent/Guardian' section(s) of this step and provide the identification documents required for a '**Parent/Guardian investing on behalf of a child under 16 years of age**' account for applications on behalf of a Child (under 16 years of age) via the Lifeplan Bond Application Form.

Refer to 'Applying for different types of investment accounts' for further details on identification document requirements.

### Step 4 Account contact details

- Provide your contact details for all your correspondence for this account.

## **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 nominated Australian financial institution account details and sign the Direct Debit Request Authorisation in Step 7.

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

**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. A minimum monthly contribution of \$100 per investment option is required.

## **Step 7 Australian financial institution account details**

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

## **Step 8 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 9 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 8.
- 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 Life Insured if there is more than one Life Insured. 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 10 Adviser service fee payment instruction**

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

## **Step 11 Adviser Arrangements (Adviser use only)**

Investor identity verification and declaration

- This section is to be completed by your financial adviser. If you are not using the services of a financial adviser, please leave blank.

## **Step 12 Declarations and investor signature(s)**

- Individual investors** – Provide your signature and date the Form. If you are investing on behalf of a child aged at least 10 and under 16, then the signature(s) of the applicant's consenting parent(s) or legal guardian(s) is required. Please select the 'Other' check box and enter 'Guardian'.
- Joint investors** – Provide both signatures and date the Form.
- Partnership** – Provide the signatures and date the Form.
- Corporate partnership** – Provide the signatures of two directors (or a director and a company secretary); or if there is only one director, by that director and date the Form. Ensure you also complete the relevant sections in **Part B**.
- Company** – Provide the signatures of two directors (or a director and a company secretary); or if there is only one director, by that director and date the Form. Ensure you also complete the relevant sections in **Part B**.
- Unregulated Trust** – Provide the signatures of the trustees and date the Form. Ensure you also complete the relevant sections in **Part B**.
- Estate** – Provide the signature of the executor and date the Form. Ensure you also complete the relevant sections in **Part B**.
- Power of Attorney** – Provide your signature and date the Form. Attach a certified copy of the Power of Attorney. A Justice of the Peace, Solicitor or Notary Public must certify the Power of Attorney. You also need to provide the same type of information requested for an Individual account as it relates to the Attorney named in the application. If the Power of Attorney document does not contain a sample of the Attorney's signature, please provide an original OR a certified copy OR a copy of a certified copy of identification documents for the Attorney, containing a sample of their signature, e.g. Driver Licence or passport containing photo identification.
- Your Beneficial Owners** – Certain types of entities may also be required to provide information and identification documents in relation to your Beneficial Owners. You will be required to complete the 'Beneficial Owner Information' Form. See 'Non-individual entities - your beneficial owners' on page 5 for more information.
- Common Reporting Standard** – You may be required to complete the Tax Residency Information Form together with your Application Form. See 'Automatic Exchange of Information' and 'Common Reporting standards' on page 5 respectively. **Units cannot be issued to you until you have provided a completed Tax Residency Information Form (if applicable).**

## 7. Lifeplan Child Application Form checklist

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

Investor type	Application Form
Individual	Complete Steps 1–12
Joint	Complete Steps 1–12

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

### Step 1 Product Selection Criteria (non advised clients only)

- Under the Design and Distribution Obligations (DDO) framework, Lifeplan Australia Friendly Society, as Issuer of the Lifeplan Investment Bond, is required to ascertain the key criteria on which customers have based their decision to take out the product and their investment choice.

### Step 2 Account details

- Indicate whether you are a new investor or if you have an existing active investor number (mandatory). Please note that if you have an existing investment in the Bond and an existing active investor number with us, you are not required to supply the required identification documents.
- Investors can be individuals aged 16.
  - Applications cannot be made in the names of companies or trusts.
  - Please provide your full name, not initials.

### Step 3 Investor details

- Indicate your investment type and provide your personal details (mandatory). Please also ensure to provide the identification documents required for a '**Parent/Guardian investing on behalf of a child under 16 years of age**' account for applications on behalf of a Child (under 16 years of age) via the Lifeplan Child Application Form. Refer to 'Applying for different types of investment accounts'.

### Step 4 Account contact details

- Provide your contact details for all your correspondence for this account.

### Step 5 Child Contact details

- Please provide the child's contact details and the identification documents required for a '**Child (under 16 years of age)**' account for applications on behalf of a Child (under 16 years of age) via the Lifeplan Child Application Form. Refer to 'Applying for different types of investment accounts'.

### Step 6 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 7 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 and sign the Direct Debit Request Authorisation in Step 9.

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

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

### Step 8 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 9 Australian financial institution account details

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

### Step 10 Adviser service fee payment instruction

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

### Step 11 Adviser Arrangements (Adviser use only)

Investor identity verification and declaration

- This section is to be completed by your financial adviser. If you are not using the services of a financial adviser, please leave blank.

### Step 12 Declarations and investor signature(s)

- Individual investors** – Provide your signature and date the Form.
- Joint investors** – Provide both signatures and date the Form.
- Power of Attorney** – Provide your signature and date the Form. Attach a certified copy of the Power of Attorney. A Justice of the Peace, Solicitor or Notary Public must certify the Power of Attorney. You also need to provide the same type of information requested for an Individual account as it relates to the Attorney named in the application. If the Power of Attorney document does not contain a sample of the Attorney's signature, please provide an original OR a certified copy OR a copy of a certified copy of identification documents for the Attorney, containing a sample of their signature, e.g. Driver Licence or passport containing photo identification.

- Common Reporting Standard** – You may be required to complete the Tax Residency Information Form together with your Application Form. See 'Automatic Exchange of Information' and 'Common Reporting standards' on page 5 respectively. **Units cannot be issued to you until you have provided a completed Tax Residency Information Form (if applicable).**

# Application Form Part A

7 February 2022

## Lifeplan Bond

**This application is for new and additional investments.**

Please note:

- You may type your details into the Application Form; or 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'.
- For further information on completing the Application Form please refer to 'Lifeplan Bond Application Form Checklist' on page 10.
- Refer to page 4 for the definition of a Politically Exposed Person.
- **You may also be required to provide information and identification documents in relation to your Beneficial Owners and Common Reporting Standard requirements.**

Office use only

Refer to 'Non individual entities - your beneficial owners' and 'Automatic Exchange of Information' (AEOL) on page 5 to assess whether you are required to include a Beneficial Owner Information Form and/or Tax Residency Information Form with your Application Form.

### Step 1 Product Selection Criteria (non-advised clients only)

#### What level of decision making are you seeking when selecting your investment strategy?

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Extensive investment menu</b> | You seek to invest in a product with investments chosen from an extensive investment menu (more than 15 investment options), with administration provided by the fund |
| <input type="checkbox"/> <b>Limited investment menu</b>   | You seek to invest in a product with investments chosen from a limited investment menu (less than 15 investment options), with administration provided by the fund    |
| <input type="checkbox"/> <b>Default Option only</b>       | You seek to invest in a product with a default investment strategy applied where no investments selection is made. Administration is provided by the fund.            |

#### How long do you intend to hold this investment for?

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Less than 1 year</b>      | You are intending to invest for less than a year       |
| <input type="checkbox"/> <b>1 to 3 years</b>          | You are intending to invest from 1 to 3 years.         |
| <input type="checkbox"/> <b>4 to 7 years</b>          | You are intending to invest from 4 to 7 years.         |
| <input type="checkbox"/> <b>8 to 10 years</b>         | You are intending to invest from 8 to 10 years.        |
| <input type="checkbox"/> <b>Greater than 10 years</b> | You are intending to invest for greater than 10 years. |

#### What is your risk (ability to bear loss) and return profile?

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Low</b>       | You are naturally conservative or have a low risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 1 negative return over a 20 year period) and you are comfortable with a low target return profile.<br><br>You typically prefer defensive assets such as cash and fixed income.   |
| <input type="checkbox"/> <b>Medium</b>    | You have a moderate or medium risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 4 negative returns over a 20 year period) and are comfortable with a moderate target return profile.<br><br>You typically prefer a balance of growth assets such as shares, property, alternative assets and defensive assets such as cash and fixed income.                        |
| <input type="checkbox"/> <b>High</b>      | You have a higher risk appetite and can accept higher potential losses (e.g. have the ability to bear up to 6 negative returns over a 20 year period) in order to target a higher target return profile.<br><br>You typically prefer predominantly growth assets such as shares, property and alternative assets with only a smaller or moderate holding in defensive assets such as cash and fixed income. |
| <input type="checkbox"/> <b>Very high</b> | You have a more aggressive or very high risk appetite, seek to maximise returns and can accept higher potential losses (e.g. have the ability to bear 6 or more negative returns over a 20 year period) and possibly other risk factors, such as leverage.<br><br>You typically prefer growth assets such as shares, property and alternative assets.   |

## Step 2 Account details

**New investor:** Are you a new investor with Lifeplan?

Yes – Go to **Step 3** and complete all details       No – See below

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

No – Go to **Step 3** and complete all details       Yes – Please specify your existing Policy number and Policy name

Existing policy name

Please note we will use the details that you have previously provided to us. If any of your details have changed please provide them below, otherwise go to **Step 5**

### **Step 3 Investor details**

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

Individual/Joint       Company       Partnership – Corporate

Estate       Unregulated Trust       Sole trader       Other (please specify):

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

Please note: If you wish to invest for an Association or Government Body, please call us on 1300 1300 38 for details of the additional information we may require from you. If there are more than two partners in the Partnership, please call us on 1300 1300 38.

**Investor 1 (Individual/Joint/Partnership/Sole Trader)**

**Note:** Please ensure to provide the identification documents required for a '**Child (a person under 16 years of age)**' account for applications on behalf of a Child (under 16 years of age) via the Lifeplan Bond Application Form. Refer to 'Applying for different types of investment accounts'

Title  Mr.  Mrs.  Ms.  Miss

Date of birth  /  /   /

Surname

Given name(s)

Email

Phone (after hours)

Mobile

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence, employment or family. For the US, tax residency can be a result of citizenship or residence.

If you have questions on how to define

we are not allowed to give tax advice

Are you a tax resident of Australia?  Yes  No

Tax regulations require Australian Unity to establish the tax residency of investors. Therefore if you answered 'Yes' to being a tax resident of a country other than Australia, you will need to provide us with evidence of your tax residency. This will help us to determine whether or not you are eligible to invest.

it with your application. Units cannot be issued to you

Are you a Politically Exposed Person?  Yes  No

Please identify the source  
of your additional income:

Gainful employment       Inheritance/gift       Financial investments

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

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

**Investor 2 (Individual/Joint/Partnership/Sole Trader)**

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Date of birth	<input type="text" value="      "/> / <input type="text" value="      "/> / <input type="text" value="      "/>
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Email	<input type="text"/>		
Phone (after hours)	<input type="text" value="      "/> - <input type="text" value="      "/> <input type="text" value="      "/> - <input type="text" value="      "/> <input type="text" value="      "/>	Phone (business hours)	<input type="text" value="      "/> - <input type="text" value="      "/> <input type="text" value="      "/> - <input type="text" value="      "/>
Mobile	<input type="text" value="      "/> - <input type="text" value="      "/> - <input type="text" value="      "/>	<input type="text"/>	
Occupation	<input type="text"/>		

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Are you a tax resident of Australia?  Yes     No

Are you a tax resident in a country other than Australia?  Yes     No

Tax regulations require Australian Unity to establish the tax residency of investors. **Therefore if you answered 'Yes' to being a tax resident of a country other than Australia, you must complete the Tax Residency Information Form available at [australianunity.com.au/wealth/TRIF](http://australianunity.com.au/wealth/TRIF) and submit it with your application. Units cannot be issued to you until you have provided a completed Tax Residency Information Form.**

Are you a Politically Exposed Person?  Yes     No

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

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

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

### **Parent/Guardian 1** (investing on behalf of a Child under the age of 16 years)

**Note:** For Parent(s)/Guardian(s) investing on behalf of the Child please ensure to provide the identification documents required for a '**Parent/Guardian investing on behalf of a child under 16 years of age**' account for applications on behalf of a Child (under 16 years of age) via the Lifeplan Bond Application Form. Refer to 'Applying for different types of investment accounts'.

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Email	<input type="text"/>		
Phone (after hours)	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Phone (business hours)	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Mobile	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>		
Occupation	<input type="text"/>		

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Is the Parent/Guardian a tax resident of Australia?     Yes     No

Is the Parent/Guardian a tax resident in a country other than Australia?     Yes     No

Tax regulations require Australian Unity to establish the tax residency of investors. **Therefore if you answered 'Yes' to being a tax resident of a country other than Australia, you must complete the Tax Residency Information Form available at [australianunity.com.au/wealth/TRIE](http://australianunity.com.au/wealth/TRIE) and submit it with your application. Units cannot be issued to you until you have provided a completed Tax Residency Information Form.**

Is the Parent/Guardian a Politically Exposed Person?     Yes     No

Please identify the Parent/Guardian's source of investable assets or wealth

<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Financial investments
<input type="checkbox"/> Business activity	<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other – please specify <input type="text"/>

### **Parent/Guardian Residential address (not a P.O. Box)**

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

### **Parent/Guardian 2** (investing on behalf of a Child under the age of 16 years)

**Note:** For Parent(s)/Guardian(s) investing on behalf of the Child please ensure to provide the identification documents required for a '**Parent/Guardian investing on behalf of a child under 16 years of age**' account for applications on behalf of a Child (under 16 years of age) via the Lifeplan Bond Application Form. Refer to 'Applying for different types of investment accounts'.

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Email	<input type="text"/>		
Phone (after hours)	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Phone (business hours)	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Mobile	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>		
Occupation	<input type="text"/>		

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Is the Parent/Guardian a tax resident of Australia?  Yes  No

Is the Parent/Guardian a tax resident in a country other than Australia?  Yes  No

Tax regulations require Australian Unity to establish the tax residency of investors. **Therefore if you answered 'Yes' to being a tax resident of a country other than Australia, you must complete the Tax Residency Information Form available at [australianunity.com.au/wealth/TRIF](http://australianunity.com.au/wealth/TRIF) and submit it with your application. Units cannot be issued to you until you have provided a completed Tax Residency Information Form.**

Is the Parent/Guardian a Politically Exposed Person?  Yes  No

Please identify the Parent/Guardian's source of investable assets or wealth

Gainful employment  Inheritance/gift  Financial investments  
 Business activity  Superannuation savings  Other – please specify

#### Parent/Guardian Residential address (not a P.O. Box)

Unit  Street number

Street name

Suburb

State

Postcode

Country (if not Australia)

#### Company/Unregulated Trust/Estate/Sole Trader/Partnership - Corporate

If you are applying as a Partnership - Corporate, please call us on 1300 1300 38 before you complete this section.

Name of entity

ARBN or ABN

Country of incorporation or creation

Type of Trust (if applicable)

Name of Custodian/Trustee/Executor (if applicable)

Contact person

Email

Phone (after hours)

Phone (business hours)

Mobile

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

Nature of business (if applicable)

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residency or place of work. For US, tax residency can be as a result of citizenship or residency.

If you have questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give advice.

Answer **all** three residency questions and tick **all** boxes that apply.

A) Are you a tax resident of Australia?  Yes  No

B) Are you a tax resident in a country other than Australia?  Yes  No

C) Are any Controlling Persons\* tax residents of a country other than Australia?  Yes  No

\* A Controlling Person is an individual who directly or indirectly exercises control over the Entity. For a company, this includes any beneficial owners controlling more than 25% of the shares in the company. For a Trust this includes Trustees, Settlers or Beneficiaries. For a partnership this includes any partners. Where there are no natural persons that control the Entity through ownership, the controlling person(s) may be a natural person(s) who could be a senior managing official.

If you answered 'Yes' to questions B or C above, you must complete the Tax Residency Information Form available at [australianunity.com.au/wealth/TRIF](http://australianunity.com.au/wealth/TRIF) and submit it with your application. Units cannot be issued to you until you have provided a completed Tax Residency Information Form.

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

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

#### Company's/Unregulated Trust /Estate/Sole Trader/Partnership – Corporate principal place of business in Australia (if any or if not the same as above address):

Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Street name	<input type="text"/>				
Suburb	<input type="text"/>			State	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				

#### Step 4 Account contact details

Please provide the contact details for your all correspondence for this account

- Same as Investor 1 contact person and residential/business address **or**  
 Same as Investor 2 contact person and residential/business address  
 Same as Company/Unregulated Trust/Estate/Sole Trader/Partnership – Corporate contact person and registered business address provided.

#### Otherwise complete mailing address details below:

Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	P.O. Box	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Street name	<input type="text"/>						
Suburb	<input type="text"/>					State	<input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country (if not Australia)	<input type="text"/>				
Contact name	<input type="text"/>						
Phone (after hours)	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			Phone (business hours)	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Mobile	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>						
Email	<input type="text"/>						

(Please add one email address only to receive email alerts)

## Statements

Your statements can be accessed by logging into your account on our website portal [australianunity.com.au/wealth/login](http://australianunity.com.au/wealth/login). You will receive an **email alert** to notify you when your statements are available.

Please note, the email alert will be sent to the email address details you have provided in this section of the Application Form. Alternatively, if you wish to receive a printed copy of your statement, please call us on 1300 1300 38.

## 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. Please specify the amount that you wish to invest. The minimum additional contribution is \$100 per investment option.

\$  ,   .

Fund Name	Option code	Initial/additional contribution
Allan Gray Australian Equity Fund – Class A	10141	\$ <input type="text"/> OR <input type="text"/> %
Alphinity Sustainable Share Fund	10142	\$ <input type="text"/> OR <input type="text"/> %
Antipodes Global Fund	10143	\$ <input type="text"/> OR <input type="text"/> %
Ardea Real Outcome Fund	10144	\$ <input type="text"/> OR <input type="text"/> %
Australian Ethical Diversified Shares Fund	10108	\$ <input type="text"/> OR <input type="text"/> %
Australian Unity Property Income	10060	\$ <input type="text"/> OR <input type="text"/> %
Australian Unity Wholesale Deposits	10093	\$ <input type="text"/> OR <input type="text"/> %
Bennelong Concentrated Australian Equities Fund	10145	\$ <input type="text"/> OR <input type="text"/> %
Bennelong ex-20 Australian Equities Fund	10109	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Conservative	10084	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Growth	10086	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Moderate	10085	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Wholesale Multi-Index Conservative	10117	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Wholesale Multi-Index Growth	10118	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Wholesale Multi-Index Moderate	10119	\$ <input type="text"/> OR <input type="text"/> %
Dimensional Australian Core Equity Trust	10114	\$ <input type="text"/> OR <input type="text"/> %
Dimensional Global Core Equity Trust	10115	\$ <input type="text"/> OR <input type="text"/> %
Fidelity Australian Equities Fund	10094	\$ <input type="text"/> OR <input type="text"/> %
Firetrail Australian High Conviction Fund – Class A	10146	\$ <input type="text"/> OR <input type="text"/> %
First Sentier Institutional Cash	10063	\$ <input type="text"/> OR <input type="text"/> %

Hyperion Global Growth Companies Fund	10147	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Investors Mutual Australian Share Fund	10120	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Ironbark Karara Australian Small Companies Fund	10121	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Kapstream Absolute Return Income Fund	10122	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Lifeplan Capital Guaranteed	10092	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Macquarie Income Opportunities Fund	10123	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Magellan Global Fund	10095	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Magellan Infrastructure Fund	10124	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MFS Fully Hedged Global Equities Trust	10125	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Horizon 2 – Income Portfolio	10072	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Horizon 3 – Conservative Growth	10073	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Horizon 4 - Balanced	10074	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Horizon 5 – Growth	10075	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Wholesale Index Plus Balanced Portfolio	10126	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Wholesale Index Plus Conservative Growth Portfolio	10127	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
P/E Global FX Alpha Fund	10148	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pendal Active Balanced Fund	10071	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pendal Focus Australian Share Fund	10110	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pendal Monthly Income Plus Fund	10111	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pendal Short Term Income Securities Fund	10070	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Perpetual Balanced Growth	10077	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Perpetual Conservative Growth	10076	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Perpetual Industrial Share	10078	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Perpetual Wholesale Ethical SRI Fund	10129	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
PIMCO Australian Bond Fund	10096	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
PIMCO Global Bond Fund	10097	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Platinum International Fund	10066	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Platypus Australian Equities	10057	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pro-D Balanced	10131	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pro-D Growth	10132	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>

Pro-D High Growth	10133	\$	OR	%
Stewart Investors Worldwide Sustainability Fund – Class A	10149	\$	OR	%
T.Rowe Price Dynamic Global Bond Fund	10134	\$	OR	%
T.Rowe Price Global Equity Fund	10135	\$	OR	%
UBS Diversified Fixed Income Fund	10136	\$	OR	%
Vanguard® Australian Fixed Interest Index Fund	10079	\$	OR	%
Vanguard® Australian Property Securities Index Fund	10098	\$	OR	%
Vanguard® Australian Shares Index Fund	10081	\$	OR	%
Vanguard® Balanced Index Fund	10099	\$	OR	%
Vanguard® Diversified Conservative Index Fund	10137	\$	OR	%
Vanguard® Diversified High Growth Index Fund	10138	\$	OR	%
Vanguard® Global Infrastructure Index Fund	10150	\$	OR	%
Vanguard® Growth Index Fund	10100	\$	OR	%
Vanguard® International Fixed Interest Index Fund (Hedged)	10080	\$	OR	%
Vanguard® International Property Securities Index Fund (Hedged)	10139	\$	OR	%
Vanguard® International Shares Index Fund	10082	\$	OR	%
Vanguard® International Shares Index Fund (Hedged) AUD	10101	\$	OR	%
Winton Global Alpha Fund	10140	\$	OR	%
<b>Total initial contribution</b>		\$	OR	%

#### Payment instruction - initial contribution

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

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

## Step 6 Regular savings plan (optional)

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 financial institution account. Please note a **minimum** monthly contribution of \$100 per investment option is required.

**Regular savings plan contributions will be allocated as instructed in Step 5, unless you instruct us otherwise.**

Regular savings plan amount \$    .  Start Date   /   /

Regular savings plan direct debit frequency  Fortnightly  Monthly  Quarterly

**To commence your regular savings plan please complete Step 7.**

Please ensure for successful payment of your direct debit that:

- Your nominated bank account allows for a direct debit to occur
- You are aware of the transfer timings and that sufficient funds are in your account to cover the amount to be transferred
- Your banks daily transaction limit will cover the nominated amount

## Step 7 Australian financial institution account details

### Direct Debit Request

The terms of this Direct Debit are for the purpose of an investment into the Lifeplan Bond by an initial contribution or Regular Savings Plan. If you would like us to deduct your investment directly from your nominated Australian financial institution account or you have selected the Regular Savings Plan, please complete the section below.

- Initial contribution by direct debit to be deducted from my account on   ,
- Regular Savings Plan direct debits to commence from   ,     continuing until:

(Please select one option below)

- Date:   ,     OR  Cancellation

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

Name of Australian financial institution

Branch name

Name of account holder(s)

Branch number (BSB)  -    Account number

### Confirmation

- I/we request and authorise Lifeplan Australia Friendly Society Limited (Lifeplan) ABN 78 087 649 492, User ID 26445 to debit funds through the Bulk Electronic Clearing System (BECS) according to the details specified above from my/our nominated Australian financial institution account and will be subject to the terms and conditions of the *Direct Debit Service Agreement*.
- I/we are authorised to operate my/our nominated Australian financial institution account.
- I/we have read, understood and agree to the terms and conditions set out in this Request and in the *Direct Debit Request Service Agreement* in the PDS dated 5 November 2020.
- I/we acknowledge and agree this Direct Debit arrangement is governed by the *Direct Debit Request Service Agreement*.
- I/we agree to indemnify Lifeplan against all losses, costs, damages and liability (including, without limitation, legal costs and expenses on a full indemnity basis) that Lifeplan may suffer as a result of my/our breach of the *Direct Debit Request Service Agreement*, or providing an invalid or non-binding direct debit request or Lifeplan otherwise acting upon any unauthorised direct debit request. This indemnity is a continuing obligation, separate and independent from other obligations and survives termination of this agreement. It is not necessary for Lifeplan to incur expenses or make payment before enforcing this right of indemnity. I/we agree to pay Lifeplan all or any sum due without deduction or set-off. This indemnity does not apply to the extent of any fraud, negligence or breach of trust by Lifeplan.
- I/we acknowledge and agree that by signing and/or providing Lifeplan with a valid instruction in respect to my/our Direct Debit Request, I/we confirm that I/we have understood and agreed to the terms and conditions governing the debit arrangements between myself/us and Lifeplan as set out in this Direct Debit Request and in my/our *Direct Debit Request Service Agreement*.

All account signatories must sign below.

**Signature of Australian financial institution account holder or company officer**

X

Investor 1 Surname

Investor 1 Given name(s)

Company position (if applicable)

Date      /   /

**Signature of Australian financial institution account holder or company officer**

X

Investor 2 Surname

Investor 2 Given name(s)

Company position (if applicable)

Date      /   /

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Lifeplan as set out in this request and in your *Direct Debit Service Agreement*.

**Step 8 Life(s) Insured**

Please note: If you are nominating a beneficiary(s) to receive your Lifeplan Bond proceeds (see Step 9) then the owner(s) of the Bond must be recorded as the Life (or Lives) Insured in this section.

Please indicate this preference by selecting the relevant check box below.

Investor 1     Investor 2     Both

**Life Insured 1**

Surname

Given name(s)

Residential address

Suburb

State

  Postcode   

Date of birth

  /   /       Relationship to investor 

**Life Insured 2 (if applicable)**

Surname

Given name(s)

Residential address

Suburb

State

  Postcode   

Date of birth

  /   /       Relationship to investor

## Step 9 Nomination of beneficiaries

Please note that the owner(s) of the Bond must be recorded as the Life (or Lives) Insured in Step 8.

The Life (or Lives) insured cannot be the same person(s) you nominate as the beneficiary(s) to receive your Lifeplan Bond proceeds.

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 dated 5 November 2020 and in the Lifeplan Investment Bond benefit fund rules.

### 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.

### 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

Surname

Given name(s)

Residential address

Suburb

State

Date of birth

Relationship to investor

Proportion of proceeds

##### 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 \$  ,  ,  .  per annum, or

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:

Month

Quarter

Year

## Nomination of beneficiary 2

### A. Lump sum instructions for beneficiary 2

Surname				
Given name(s)				
Residential address				
Suburb				
State	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode <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"/>
Proportion of proceeds	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Relationship to investor <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 \$ ,  per annum, or

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:

Month  Quarter  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

Surname										
Given name(s)										
Residential address										
Suburb										
State	<input type="text"/>	<input type="text"/>	<input type="text"/>	Postcode <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"/>	
Proportion of proceeds	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	Relationship to investor	<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 \$       per annum, or

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:

Month  Quarter  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 10 Adviser service fee payment instruction

You may instruct us to pay your financial adviser a one-off adviser service fee payment and/or one of the following –  
**(i)** a fixed term adviser service fee payment or  
**(ii)** a regular ongoing adviser service fee payment.

Please note – you cannot be charged a fixed term and ongoing fee arrangement at the same time.

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. Fixed term adviser service fee

I/we agree that the following amount is deducted from my/our investment as a fixed term adviser service fee to my/our financial adviser, for a period no greater than 12 months from the date of this application.

(Please note – only select one of the following two options)

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

### C. 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 11 Adviser arrangements (Adviser use only)

If you are an existing financial adviser with us, please provide your name, and Lifeplan adviser code. Otherwise, please complete all details below.

Adviser's business name

Adviser's title

Mr  Mrs  Ms  Miss

Adviser's surname

Adviser's given name(s)

Telephone

 -  .  .  .  -  .  .  . 

Mobile  .  .  .  -  .  .  .

Email

Dealer Group/Licensee

Lifeplan Adviser Code

AFS Licence No  .  .  .  .  .  .  .

### **Investor identity verification declaration**

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

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

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

In addition, as the Investor's financial adviser, I warrant and represent to 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;
- confirm that the details provided in any identification and verification records are true and correct; and
- have advised my client that Lifeplan communicates via email unless my client has contacted them to opt out.

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). 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.

### **DDO Target Market Determination declaration**

I attest that, in recommending this product:

- I have considered the target market determination for the product.
- I have provided personal advice.
- the client is within the target market determination. Or, where the client is not within the target market determination, I have provided high-level details regarding this outside dealing below (e.g. relating to clients' needs and objectives, financial situation and/or eligibility).

Provide details in this section only where the client is outside the target market (e.g. needs and objectives, financial situation and eligibility):

Adviser signature

X

Date  /  /

## Step 12 Declarations and investor signature(s)

I/We agree and acknowledge:

- to be bound by the terms and conditions of the Product Disclosure Statement (PDS) dated 5 November 2020; the Application Form and in the Lifeplan Investment Bond benefit fund rules;
- to be bound by the terms and conditions of the 'Direct Debit Request Service Agreement' in this Application Form, where I/we have opted to use the Direct Debit Service;
- that none of the entities mentioned throughout the PDS and the Application Form guarantee the performance of the Lifeplan Investment Bond, payment of interest or any return of capital;
- that monies invested in the Lifeplan Investment Bond do not represent investments in Lifeplan nor with a member with Lifeplan;
- that the investment is subject to investment risk including possible delays in repayment, loss of income or principal invested;
- having read and understood the PDS dated 5 November 2020 and the Application Form, and where these documents have been obtained through electronic means, then I/we declare that I/we received a printout which comprised the whole PDS and Application Form before making an application for units in the Lifeplan Investment Bond;
- that Lifeplan and its related bodies corporate may offer goods and services appropriate for my needs and interests. I/We consent to my information being disclosed between those entities and to its use for direct marketing (subject to my/our right of opt-out by calling 1300 1300 38, product management and development and for other related purposes);
- that Lifeplan may give information relating to my/our account and investment in that account to my/our adviser whose stamp appears on the Application Form;
- that my/our financial adviser will receive the payments detailed in this PDS and this Application Form;
- that if this application is signed under a Power of Attorney, the Attorney verifies that no notice of revocation of that power has been received at the date of completing this application;
- for all account types other than individual and joint accounts, that the application is signed in accordance with the governing rules and/or constituent documents;
- that all of the information provided in this Application Form is complete and accurate to the best of my/our ability/abilities;
- that I/we will provide any supporting or additional information which might be required in order to process this application, or subsequently, as a consequence of my holding units in the Lifeplan Investment Bond;
- that I/we have no reason to suspect that the monies used to fund this application, or any subsequent contributions into the Lifeplan Investment Bond; is or will be derived from or related to any money laundering, terrorism financing or other illegal activities;
- If I am/we are a resident of a country, other than Australia for tax purposes I/we will submit the completed Tax Residency Information Form in order to comply with AEOI obligations. I/we understand that Units cannot be issued to me until I/we have provided a completed Tax Residency Information Form, and that penalties may apply (under local and other laws) if I/we provide false or misleading information;
- If I/we are (or if this application is on behalf of) a 'non-individual' account type, other than a complying Australian Superannuation Fund, then if applicable I/we will submit the completed Tax Residency Information Form in order to comply with AEOI obligations. I/we understand that if applicable Units cannot be issued to me/us until I/we have provided a completed Tax Residency Information Form, and that penalties may apply (under local and other laws) if I/we provide false or misleading information;
- If I am/we are a Controlling Person(s) that is a tax resident of a country other than Australia, I/we will submit the completed Tax Residency Information Form in order to comply with AEOI obligations. I/we understand that Units cannot be issued to me until I/we have provided a completed Tax Residency Information Form, and that penalties may apply (under local and other laws) if I/we provide false or misleading information;
- that by providing my/our email address at Step 3, Lifeplan may use this address to provide me/us, where permitted by law or regulation, with information via email about my/our investment and the Lifeplan Investment Bond, including to satisfy any continuous disclosure requirements;
- that my/our personal information will be collected, used and disclosed by Lifeplan in accordance with its Privacy Policy which can be accessed at [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) and in accordance with the law; and
- I/we confirm the information provided in this application form is correct and I/we will inform you within 30 days if there are any changes in circumstances. I/we understand that penalties may apply for providing false information.

## Who signs below?

If the account is held for one or more individuals	THEN	those individuals sign.
If the account is held on behalf of an individual child aged at least 10 and under 16	THEN	the signature(s) of the applicant's consenting parent(s) or legal guardian(s) is required. Please select the 'Other' check box and enter 'Guardian'.
If the account is held for a partnership	THEN	all partners or those authorised to sign on behalf of the partnership.
If the account is held for a company or corporate partnership or corporate trustee	THEN	two directors; or a director and a company secretary; or if there is a single director, by that director. By signing as a single director you confirm that your company is a single director company.
If the account is held for an unregulated trust	THEN	the trustee(s), 'as trustee(s) for...'

## Investor 1

Capacity	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Director	<input type="checkbox"/> Partner	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other	<input type="text"/>
Surname	<input type="text"/>						
Given name(s)	<input type="text"/>						
Investor signature	<input type="text"/>				Common Seal (if applicable) <input type="text"/>		
Date	<input type="text"/>						

## Investor 2

Capacity	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint	<input type="checkbox"/> Director	<input type="checkbox"/> Partner	<input type="checkbox"/> Trustee	<input type="checkbox"/> Other	<input type="text"/>
Surname	<input type="text"/>						
Given name(s)	<input type="text"/>						
Investor signature	<input type="text"/>				Common Seal (if applicable) <input type="text"/>		
Date	<input type="text"/>						

## Submitting your Application Form

- Corporate – partnership, company, Unregulated trust, unincorporated body, estate or sole trader applications please also complete **Part B**.
- You may also be required to provide information and identification documents in relation to your Beneficial Owners and Common Reporting Standard requirements. Refer to 'Non-individual entities - your beneficial owner' and 'Automatic Exchange of Information' (AEOL) on page 5 to assess whether you are required to include a Beneficial Owner Information Form and/or Tax Residency Information Form with your Application Form.
- Sign the Application Form.
- Where identity verification as required by Anti-Money Laundering Legislation has not been undertaken by a financial adviser, please enclose the relevant identification documentation outlined in the '**Applying for different types of investment accounts**' on page 7 of this Application Form.
- Complete the Direct Debit details in **Step 7**.
- Please send the completed application with your Direct Debit Request instructions and identification documentation (if relevant) to:
  - By email:** [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)
  - By post:** Australian Unity - Investment Bonds  
Reply Paid 89 Adelaide SA 5001 (postage paid)
 Your **identification documents** can be sent to us by the following means:
  - By email:**
    - A scanned copy of a certified copy; and/or
    - A scanned copy of a certified extract.
  - By post:**
    - An original; and/or
    - A certified copy; and/or
    - A certified extract.

# Application Form Part B

7 February 2022

## Lifeplan Bond

### Additional information required for special account types

Please note:

- Complete all relevant sections below as incomplete applications may not be accepted.  
Ensure that you also complete all relevant sections in **Part A**.
- You may type your details into the Application Form; or 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 4 for the definition of a 'Politically Exposed Person'.
- For further information on completing the Application Form please refer to 'Lifeplan Bond Application Form Checklist' on page 10.
- **You may also be required to provide information and identification documents in relation to your Beneficial Owners and Common Reporting Standard requirements.**  
Refer to 'Non individual entities - your beneficial owners' and 'Automatic Exchange of Information' (AEOL) on page 5 to assess whether you are required to include a Beneficial Owner Information Form and/or Tax Residency Information Form with your Application Form.

Office use only

#### 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       Unregulated Trust       Estate       Partnership – Corporate

**Please note:** If you wish to invest for an **Association** 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**.

Registered business name

#### Registered business address

Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	P.O. Box	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
------	---	---------------	--	----------	--

Street name	<input type="text"/>
-------------	----------------------

Suburb	<input type="text"/>	State	<input type="text"/> <input type="text"/> <input type="text"/>
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Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country (if not Australia)	<input type="text"/>
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#### Principal place of business (if any and not the same as registered business address)

Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
------	---	---------------	--

Street name	<input type="text"/>
-------------	----------------------

Suburb									State	<input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country (if not Australia)				<input type="text"/>				
ABN or ABN	<input type="text"/>									
Company type	<input type="checkbox"/> Proprietary	<input type="checkbox"/> Public company								
Beneficial owners	<input type="checkbox"/> Please fill in the beneficial owner's form									

**If you are an overseas company**

Full name of company's local Australian agent  
(if any)

**Address of company's local Australian agent**

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

**Director 1's full name\***

Date of birth   /   /

Are you a Politically Exposed Person?  Yes  No

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

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

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

**Director 2's full name\***

Date of birth   /   /

Are you a Politically Exposed Person?  Yes  No

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

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

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

<b>Director 3's full name*</b>	<input type="text"/>			
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Please identify the source of your investable assets or wealth	<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Financial investments	
	<input type="checkbox"/> Business activity	<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other – please specify	<input type="text"/>
<b>Residential address (not a P.O. Box)</b>				
Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Street name	<input type="text"/>			
Suburb	<input type="text"/>			State <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country (if not Australia)	<input type="text"/>	
<b>Director 4's full name*</b>				
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Please identify the source of your investable assets or wealth	<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Financial investments	
	<input type="checkbox"/> Business activity	<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other – please specify	<input type="text"/>
<b>Residential address (not a P.O. Box)</b>				
Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Street name	<input type="text"/>			
Suburb	<input type="text"/>			State <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country (if not Australia)	<input type="text"/>	
<b>Individual trustee/Individual executor (if applicable)</b>				
* If more than four individual trustees exist for the unregulated trust, please call us on 1300 1300 38 before you complete <b>Part B</b> .				
<b>Trustee 1's full name*</b>	<input type="text"/>			
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>			
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No		
Please identify the source of your investable assets or wealth	<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Financial investments	
	<input type="checkbox"/> Business activity	<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other – please specify	<input type="text"/>
<b>Residential address (not a P.O. Box)</b>				
Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Street name	<input type="text"/>			
Suburb	<input type="text"/>			State <input type="text"/> <input type="text"/> <input type="text"/>
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country (if not Australia)	<input type="text"/>	

**Trustee 2's  
full name\***

Date of birth

 /  /   

Are you a Politically  
Exposed Person?

Yes     No

Please identify the  
source of your investable  
assets or wealth

- Gainful employment     Inheritance/gift  
 Business activity     Superannuation savings

- Financial investments  
 Other – please specify

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

Unit

Street number

Street name

Suburb

State

Postcode

Country (if not Australia)

**Trustee 3's  
full name\***

Date of birth

 /  /   

Are you a Politically  
Exposed Person?

Yes     No

Please identify the  
source of your investable  
assets or wealth

- Gainful employment     Inheritance/gift  
 Business activity     Superannuation savings

- Financial investments  
 Other – please specify

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

Unit

Street number

Street name

Suburb

State

Postcode

Country (if not Australia)

**Trustee 4's  
full name\***

Date of birth

 /  /   

Are you a Politically  
Exposed Person?

Yes     No

Please identify the  
source of your investable  
assets or wealth

- Gainful employment     Inheritance/gift  
 Business activity     Superannuation savings

- Financial investments  
 Other – please specify

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

Unit

Street number

Street name

Suburb

State

Postcode

Country (if not Australia)

### Unregulated Trust beneficiary details

\* Please specify the beneficiaries of the trust. If more than four individual beneficiaries exist or if the terms of the trust identify the beneficiaries by a membership class, 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

Please identify the source of your investable assets or wealth

Gainful employment     Inheritance/gift  
 Business activity     Superannuation savings

Financial investments  
 Other – please specify

---

#### Beneficiary 2's full name\*

Are you a Politically Exposed Person?

Yes     No

Please identify the source of your investable assets or wealth

Gainful employment     Inheritance/gift  
 Business activity     Superannuation savings

Financial investments  
 Other – please specify

---

#### Beneficiary 3's full name\*

Are you a Politically Exposed Person?

Yes     No

Please identify the source of your investable assets or wealth

Gainful employment     Inheritance/gift  
 Business activity     Superannuation savings

Financial investments  
 Other – please specify

---

#### Beneficiary 4's full name\*

Are you a Politically Exposed Person?

Yes     No

Please identify the source of your investable assets or wealth

Gainful employment     Inheritance/gift  
 Business activity     Superannuation savings

Financial investments  
 Other – please specify

## Unregulated trusts

Settlor full name unless:

- (i) the material asset contribution by the settlor at the time the trust is established is less than \$10,000; or
- (ii) the settlor is deceased.

Are you a Politically Exposed Person?  Yes  No

## Source of investible assets or wealth

For unregulated trusts whose account is not in the name of the trustee, please provide:

Settlor full name

Are you a Politically Exposed Person?  Yes  No

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

## Tax residency

Are any above named individuals or entities (i.e. Directors, Trustees or Beneficiaries) 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 from [australianunity.com.au/wealth/TRIF](http://australianunity.com.au/wealth/TRIF), or by contacting us on 1300 1300 38.

# Application Form

7 February 2022

## Lifeplan Child

### This application is for new and additional investments.

Please note:

- You may type your details into the Application Form; or 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'.
- For further information on completing the Application Form please refer to 'Lifeplan Child Application Form Checklist' on page 12.
- Refer to page 4 for the definition of a Politically Exposed Person.
- **You may also be required to provide information and identification documents in relation to Common Reporting Standard requirements.**

Refer to 'Automatic Exchange of Information' (AEOI) and 'Common Reporting Standards' on page 5 to assess whether you are required to include a Tax Residency Information Form with your Application Form.

Office use only

#### Step 1 Product Selection Criteria (non-advised clients only)

##### What level of decision making are you seeking when selecting your investment strategy?

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Extensive investment menu</b> | You seek to invest in a product with investments chosen from an extensive investment menu (more than 15 investment options), with administration provided by the fund |
| <input type="checkbox"/> <b>Limited investment menu</b>   | You seek to invest in a product with investments chosen from a limited investment menu (less than 15 investment options), with administration provided by the fund    |
| <input type="checkbox"/> <b>Default Option only</b>       | You seek to invest in a product with a default investment strategy applied where no investments selection is made. Administration is provided by the fund.            |

##### How long do you intend to hold this investment for?

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Less than 1 year</b>      | You are intending to invest for less than a year       |
| <input type="checkbox"/> <b>1 to 3 years</b>          | You are intending to invest from 1 to 3 years.         |
| <input type="checkbox"/> <b>4 to 7 years</b>          | You are intending to invest from 4 to 7 years.         |
| <input type="checkbox"/> <b>8 to 10 years</b>         | You are intending to invest from 8 to 10 years.        |
| <input type="checkbox"/> <b>Greater than 10 years</b> | You are intending to invest for greater than 10 years. |

##### What is your risk (ability to bear loss) and return profile?

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Low</b>       | You are naturally conservative or have a low risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 1 negative return over a 20 year period) and you are comfortable with a low target return profile.<br><br>You typically prefer defensive assets such as cash and fixed income.   |
| <input type="checkbox"/> <b>Medium</b>    | You have a moderate or medium risk appetite, you seek to minimise potential losses (e.g. have the ability to bear up to 4 negative returns over a 20 year period) and are comfortable with a moderate target return profile.<br><br>You typically prefer a balance of growth assets such as shares, property, alternative assets and defensive assets such as cash and fixed income.                        |
| <input type="checkbox"/> <b>High</b>      | You have a higher risk appetite and can accept higher potential losses (e.g. have the ability to bear up to 6 negative returns over a 20 year period) in order to target a higher target return profile.<br><br>You typically prefer predominantly growth assets such as shares, property and alternative assets with only a smaller or moderate holding in defensive assets such as cash and fixed income. |
| <input type="checkbox"/> <b>Very high</b> | You have a more aggressive or very high risk appetite, seek to maximise returns and can accept higher potential losses (e.g. have the ability to bear 6 or more negative returns over a 20 year period) and possibly other risk factors, such as leverage.<br><br>You typically prefer growth assets such as shares, property and alternative assets.   |



## Investor 2 (Individual/Joint)

**Note:** Please also ensure to provide the identification documents required for a 'Parent/Guardian investing on behalf of a child under 16 years of age' account for applications on behalf of a Child (under 16 years of age) via the Lifeplan Child Application Form. Refer to 'Applying for different types of investment accounts'.

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/>
Surname	<input type="text"/>		
Given name(s)	<input type="text"/>		
Email	<input type="text"/>		
Phone (after hours)	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Phone (business hours)	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Mobile	<input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>		
Occupation	<input type="text"/>		

Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Are you a tax resident of Australia?  Yes     No

Are you a tax resident in a country other than Australia?  Yes     No

Tax regulations require Australian Unity to establish the tax residency of investors. **Therefore if you answered 'Yes' to being a tax resident of a country other than Australia, you must complete the Tax Residency Information Form available at [australianunity.com.au/wealth/TRIF](http://australianunity.com.au/wealth/TRIF) and submit it with your application. Units cannot be issued to you until you have provided a completed Tax Residency Information Form.**

Are you a Politically Exposed Person?  Yes     No

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

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

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

## Step 4 Account contact details

Please provide the contact details for your all correspondence for this account

Same as Investor 1 contact person and residential/business address      OR     Same as Investor 2 contact person and residential/business address

Otherwise complete mailing address details below:

Unit	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Street number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	P.O. Box	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Street name	<input type="text"/>				
Suburb	<input type="text"/>				
Postcode	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Country (if not Australia)	<input type="text"/>		
Contact name					
Phone (after hours)	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Phone (business hours)	<input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>		
Mobile	<input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>				
Email	<input type="text"/>				

(Please add one email address only to receive email alerts)

## Statements

Your statements can be accessed by logging into your account on our website portal [australianunity.com.au/wealth/login](http://australianunity.com.au/wealth/login). You will receive an **email alert** to notify you when your statements are available.

Please note, the email alert will be sent to the email address details you have provided in this section of the Application Form. Alternatively, if you wish to receive a printed copy of your statement, please call us on 1300 1300 38.

## Step 5 Child details

**Note:** Please provide the child's contact details and the identification documents required for a '**Child (under 16 years of age)**' account for applications on behalf of a Child (under 16 years of age) via the Lifeplan Child Application Form. Refer to 'Applying for different types of investment accounts'.

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss	Other (please specify) <input type="text"/>
Surname	<input type="text"/>	
Given name(s)	<input type="text"/>	
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> (Mandatory)	

### Relationship to Investor

Relationship	<input type="checkbox"/> Child <input type="checkbox"/> Grandchild	Other (please specify) <input type="text"/>
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Tax Residency rules differ by country. Whether you are a tax resident of a particular country is often (but not always) based on the amount of time you spend in a country, the location of your residence or place of work. For the US, tax residency can be as a result of citizenship or residency.

If you have questions on how to define your tax residency status, please visit the OECD website ([oecd.org](http://oecd.org)) or speak to a professional tax adviser as we are not allowed to give tax advice.

Answer **both** tax residency questions:

Is the child a tax resident of Australia?  Yes     No

Is the child a tax resident in a country other than Australia?  Yes     No

Tax regulations require Australian Unity to establish the tax residency of investors. **Therefore if you answered 'Yes' to being a tax resident of a country other than Australia, you must complete the Tax Residency Information Form available at [australianunity.com.au/wealth/TRIF](http://australianunity.com.au/wealth/TRIF) and submit it with your application. Units cannot be issued to you until you have provided a completed Tax Residency Information Form.**

Is the child a Politically Exposed Person?  Yes     No

Please identify the child's source of investable assets or wealth	<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Financial investments
	<input type="checkbox"/> Business activity	<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other – please specify <input type="text"/>

### Child Residential address (not a P.O. Box)

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

## Step 6 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 7 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. Please specify the amount that you wish to invest. The minimum additional contribution is \$100 per investment option.

\$  ,  ,  .

Fund Name	Option code	Initial/additional contribution
Allan Gray Australian Equity Fund – Class A	10141	\$ <input type="text"/> OR <input type="text"/> %
Alphinity Sustainable Share Fund	10142	\$ <input type="text"/> OR <input type="text"/> %
Antipodes Global Fund	10143	\$ <input type="text"/> OR <input type="text"/> %
Ardea Real Outcome Fund	10144	\$ <input type="text"/> OR <input type="text"/> %
Australian Ethical Diversified Shares Fund	10108	\$ <input type="text"/> OR <input type="text"/> %
Australian Unity Property Income	10060	\$ <input type="text"/> OR <input type="text"/> %
Australian Unity Wholesale Deposits	10093	\$ <input type="text"/> OR <input type="text"/> %
Bennelong Concentrated Australian Equities Fund	10145	\$ <input type="text"/> OR <input type="text"/> %
Bennelong ex-20 Australian Equities Fund	10109	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Conservative	10084	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Growth	10086	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Moderate	10085	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Wholesale Multi-Index Conservative	10117	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Wholesale Multi-Index Growth	10118	\$ <input type="text"/> OR <input type="text"/> %
Colonial First State FirstChoice Wholesale Multi-Index Moderate	10119	\$ <input type="text"/> OR <input type="text"/> %
Dimensional Australian Core Equity Trust	10114	\$ <input type="text"/> OR <input type="text"/> %
Dimensional Global Core Equity Trust	10115	\$ <input type="text"/> OR <input type="text"/> %
Fidelity Australian Equities Fund	10094	\$ <input type="text"/> OR <input type="text"/> %
Firetrail Australian High Conviction Fund – Class A	10146	\$ <input type="text"/> OR <input type="text"/> %
First Sentier Institutional Cash	10063	\$ <input type="text"/> OR <input type="text"/> %
Hyperion Global Growth Companies Fund	10147	\$ <input type="text"/> OR <input type="text"/> %
Investors Mutual Australian Share Fund	10120	\$ <input type="text"/> OR <input type="text"/> %
Ironbark Karara Australian Small Companies Fund	10121	\$ <input type="text"/> OR <input type="text"/> %
Kapstream Absolute Return Income Fund	10122	\$ <input type="text"/> OR <input type="text"/> %

Lifeplan Capital Guaranteed	10092	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Macquarie Income Opportunities Fund	10123	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Magellan Global Fund	10095	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Magellan Infrastructure Fund	10124	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MFS Fully Hedged Global Equities Trust	10125	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Horizon 2 – Income Portfolio	10072	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Horizon 3 – Conservative Growth	10073	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Horizon 4 - Balanced	10074	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Horizon 5 – Growth	10075	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Wholesale Index Plus Balanced Portfolio	10126	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
MLC Wholesale Index Plus Conservative Growth Portfolio	10127	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
P/E Global FX Alpha Fund	10148	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pendal Active Balanced Fund	10071	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pendal Focus Australian Share Fund	10110	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pendal Monthly Income Plus Fund	10111	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pendal Short Term Income Securities Fund	10070	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Perpetual Balanced Growth	10077	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Perpetual Conservative Growth	10076	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Perpetual Industrial Share	10078	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Perpetual Wholesale Ethical SRI Fund	10129	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
PIMCO Australian Bond Fund	10096	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
PIMCO Global Bond Fund	10097	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Platinum International Fund	10066	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Platypus Australian Equities	10057	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pro-D Balanced	10131	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pro-D Growth	10132	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Pro-D High Growth	10133	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
Stewart Investors Worldwide Sustainability Fund – Class A	10149	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
T.Rowe Price Dynamic Global Bond Fund	10134	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>
T.Rowe Price Global Equity Fund	10135	\$ <input type="text"/>	OR <input type="text"/>	% <input type="text"/>

UBS Diversified Fixed Income Fund	10136	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® Australian Fixed Interest Index Fund	10079	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® Australian Property Securities Index Fund	10098	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® Australian Shares Index Fund	10081	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® Balanced Index Fund	10099	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® Diversified Conservative Index Fund	10137	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® Diversified High Growth Index Fund	10138	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® Global Infrastructure Index Fund	10150	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® Growth Index Fund	10100	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® International Fixed Interest Index Fund (Hedged)	10080	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® International Property Securities Index Fund (Hedged)	10139	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® International Shares Index Fund	10082	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Vanguard® International Shares Index Fund (Hedged) AUD	10101	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
Winton Global Alpha Fund	10140	\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>
<b>Total initial contribution</b>		\$ <input type="text"/>	OR <input type="text"/> % <input type="text"/>

#### Payment instruction - initial contribution

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

Direct Debit <input type="checkbox"/>	Direct Debit collection date <input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> (Please complete Step 9)
BPAY® <input type="checkbox"/>	If paying by BPAY®, please contact us on 1300 1300 38 to obtain your Customer Reference Number and Lifeplan's BPAY® Biller code.
Cheque <input type="checkbox"/>	If paying by cheque, please make your cheque payable to 'Lifeplan Australia Friendly Society, <Investor name>' and cross it 'Not Negotiable'.

#### Step 8 Regular savings plan (optional)

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 investment option is required.

**Regular savings plan contributions will be allocated as instructed in Step 7, unless you instruct us otherwise.**

Regular savings plan amount \$  ,  .  /  /  Start Date  /  /   /  /

Regular savings plan direct debit frequency Fortnightly  Monthly  Quarterly

**To commence your regular savings plan please complete Step 9.**

Please ensure for successful payment of your direct debit that:

- Your nominated bank account allows for a direct debit to occur
- You are aware of the transfer timings and that sufficient funds are in your account to cover the amount to be transferred
- Your banks daily transaction limit will cover the nominated amount

## Step 9 Australian financial institution account details

### Direct Debit Request

The terms of this Direct Debit are for the purpose of an investment into the Lifeplan Child by an initial contribution or Regular Savings Plan. If you would like us to deduct your investment directly from your nominated Australian financial institution account or you have selected the Regular Savings Plan, please complete the section below.

- Initial contribution by direct debit to be deducted from my account on  /  /
- Regular Savings Plan direct debits to commence from  /  /   continuing until:

(Please select one option below)

- Date:  /  /   OR  Cancellation

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

Name of Australian financial institution

Branch name

Name of account holder(s)

Branch number (BSB)

 -  

Account number

### Confirmation

- I/we request and authorise Lifeplan Australia Friendly Society Limited (Lifeplan) ABN 78 087 649 492, User ID 26445 to debit funds through the Bulk Electronic Clearing System (BECS) according to the details specified above from my/our nominated Australian financial institution account and will be subject to the terms and conditions of the *Direct Debit Service Agreement*.
- I/we are authorised to operate my/our nominated Australian financial institution account.
- I/we have read, understood and agree to the terms and conditions set out in this Request and in the *Direct Debit Request Service Agreement* in the PDS dated 5 November 2020.
- I/we acknowledge and agree this Direct Debit arrangement is governed by the *Direct Debit Request Service Agreement*.
- I/we agree to indemnify Lifeplan against all losses, costs, damages and liability (including, without limitation, legal costs and expenses on a full indemnity basis) that Lifeplan may suffer as a result of my/our breach of the *Direct Debit Request Service Agreement*, or providing an invalid or non-binding direct debit request or Lifeplan otherwise acting upon any unauthorised direct debit request. This indemnity is a continuing obligation, separate and independent from other obligations and survives termination of this agreement. It is not necessary for Lifeplan to incur expenses or make payment before enforcing this right of indemnity. I/we agree to pay Lifeplan all or any sum due without deduction or set-off. This indemnity does not apply to the extent of any fraud, negligence or breach of trust by Lifeplan.
- I/we acknowledge and agree that by signing and/or providing Lifeplan with a valid instruction in respect to my/our Direct Debit Request, I/we confirm that I/we have understood and agreed to the terms and conditions governing the debit arrangements between myself/us and Lifeplan as set out in this Direct Debit Request and in my/our *Direct Debit Request Service Agreement*.

All account signatories must sign below.

**Signature of Australian financial institution account holder or company officer**

  
X

Investor 1 Surname

Investor 1 Given name(s)

Company position (if applicable)

Date  /  /

**Signature of Australian financial institution account holder or company officer**

  
X

Investor 2 Surname

Investor 2 Given name(s)

Company position (if applicable)

Date  /  /

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Lifeplan as set out in this request and in your *Direct Debit Service Agreement*.

## Step 10 Adviser service fee payment instruction

You may instruct us to pay your financial adviser a one-off adviser service fee payment and/or one of the following –

- (i) a fixed term adviser service fee payment or
- (ii) a regular ongoing adviser service fee payment.

Please note – you cannot be charged a fixed term and ongoing fee arrangement at the same time.

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. Fixed term adviser service fee

I/we agree that the following amount is deducted from my/our investment as a fixed term adviser service fee to my/our financial adviser, for a period no greater than 12 months from the date of this application.

(Please note – only select one of the following two options)

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

### C. 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 11 Adviser arrangements (Adviser use only)

If you are an existing financial adviser with us, please provide your name, and Lifeplan adviser code. Otherwise, please complete all details below.

Adviser's business name

Adviser's title

Mr  Mrs  Ms  Miss

Adviser's surname

Adviser's given name(s)

Telephone

Mobile

Email

Dealer Group/Licensee

Lifeplan Adviser Code

AFS Licence No

### **Investor identity verification declaration**

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

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

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

In addition, as the Investor's financial adviser, I warrant and represent to 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;
- confirm that the details provided in any identification and verification records are true and correct; and
- have advised my client that Lifeplan communicates via email unless my client has contacted them to opt out.

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). 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.

### **DDO Target Market Determination declaration**

I attest that, in recommending this product:

- I have considered the target market determination for the product.
- I have provided personal advice.
- the client is within the target market determination. Or, where the client is not within the target market determination, I have provided high-level details regarding this outside dealing below (e.g. relating to clients' needs and objectives, financial situation and/or eligibility).

Provide details in this section only where the client is outside the target market (e.g. needs and objectives, financial situation and eligibility):

Adviser signature

X

Date  /  /

## Step 12 Declarations and investor signature(s)

I/We agree and acknowledge:

- to be bound by the terms and conditions of the Product Disclosure Statement (PDS) dated 5 November 2020; the Application Form and in the Lifeplan Investment Bond benefit fund rules;
- to be bound by the terms and conditions of the 'Direct Debit Request Service Agreement' in this Application Form, where I/we have opted to use the Direct Debit Service;
- that none of the entities mentioned throughout the PDS and the Application Form guarantee the performance of the Lifeplan Investment Bond; payment of interest or any return of capital;
- that monies invested in the Lifeplan Investment Bond do not represent investments in Lifeplan nor with a member with Lifeplan;
- that the investment is subject to investment risk including possible delays in repayment, loss of income or principal invested;
- having read and understood the PDS dated 5 November 2020 and the Application Form, and where these documents have been obtained through electronic means, then I/we declare that I/we received a printout which comprised the whole PDS and Application Form before making an application for units in the Lifeplan Investment Bond;
- that Lifeplan and its related bodies corporate may offer goods and services appropriate for my needs and interests. I/We consent to my information being disclosed between those entities and to its use for direct marketing (subject to my/our right of opt-out by calling 1300 1300 38, product management and development and for other related purposes);
- that Lifeplan may give information relating to my/our account and investment in that account to my/our adviser whose stamp appears on the Application Form;
- that my/our financial adviser will receive the payments detailed in this PDS and this Application Form.
- that if this application is signed under a Power of Attorney, the Attorney verifies that no notice of revocation of that power has been received at the date of completing this application;
- for all account types other than individual and joint accounts, that the application is signed in accordance with the governing rules and/or constituent documents;
- that all of the information provided in this Application Form is complete and accurate to the best of my/our ability/abilities;
- that I/we will provide any supporting or additional information which might be required in order to process this application, or subsequently, as a consequence of my holding units in the Lifeplan Investment Bond;
- that I/we have no reason to suspect that the monies used to fund this application, or any subsequent contributions into the Lifeplan Investment Bond; is or will be derived from or related to any money laundering, terrorism financing or other illegal activities;
- If I am/we are a resident of a country, other than Australia for tax purposes I/we will submit the completed Tax Residency Information Form in order to comply with AEOI obligations. I/we understand that Units cannot be issued to me until I/we have provided a completed Tax Residency Information Form, and that penalties may apply (under local and other laws) if I/we provide false or misleading information;
- If I am/we are a Controlling Person(s) that is a tax resident of a country other than Australia, I/we will submit the completed Tax Residency Information Form in order to comply with AEOI obligations. I/we understand that Units cannot be issued to me until I/we have provided a completed Tax Residency Information Form, and that penalties may apply (under local and other laws) if I/we provide false or misleading information.
- that by providing my/our email address at Step 3, Lifeplan may use this address to provide me/us, where permitted by law or regulation, with information via email about my/our investment and the Lifeplan Investment Bond, including to satisfy any continuous disclosure requirements;
- that my/our personal information will be collected, used and disclosed by Lifeplan in accordance with its Privacy Policy which can be accessed at [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) and in accordance with the law; and
- I/we confirm the information provided in this application form is correct and I/we will inform you within 30 days if there are any changes in circumstances. I/we understand that penalties may apply for providing false information.

## Who signs below?

If the account is held for one or more individuals      THEN      those individuals sign.

### Investor 1

Capacity	<input type="checkbox"/> Individual <input type="checkbox"/> Joint
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Investor signature	<input type="text"/> X
Date	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Common Seal (if applicable) <input type="text"/>

### Investor 2

Capacity	<input type="checkbox"/> Individual <input type="checkbox"/> Joint
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Investor signature	<input type="text"/> X
Date	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	Common Seal (if applicable) <input type="text"/>

## Submitting your Application Form

1. You may also be required to provide information and identification documents in relation to Common Reporting Standard requirements. Refer to 'Automatic Exchange of Information' (AEOL) and 'Common Reporting Standards' on page 5 to assess whether you are required to include a Tax Residency Information Form with your Application Form.
2. Sign the Application Form.
3. Where identity verification as required by Anti-Money Laundering Legislation has not been undertaken by a financial adviser, please enclose the relevant identification documentation outlined in the '**'Applying for different types of investment accounts' on page 7 of this Application Form.**
4. Complete the Direct Debit details in **Step 9**.
5. Please send the completed application with your Direct Debit Request instructions and identification documentation (if relevant) to:  
**By email:** [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)

**By post:**

Australian Unity – Investment Bonds  
Reply Paid 89 Adelaide SA 5001 (postage paid)

Your **identification documents** can be sent to us by the following means:

**By email:**

- A scanned copy of a certified copy; and/or
- A scanned copy of a certified extract.

**By post:**

- An original; and/or
- A certified copy; and/or
- A certified extract.