



## Expand Extra Super Application Form

30 September 2024  
[www.myexpand.com.au](http://www.myexpand.com.au)

Issuer: IOOF Investment Management Limited ABN 53 006 695 021, AFSL 230524

**EXPAND** Extra

# How to get started

In this guide you will find out about:

- additional forms to complete along with the application form
- the steps you need to follow to set up your account
- how to make additional contributions to your account (once it has been set up) using **BPAY**<sup>®</sup>.

## Additional forms to complete (optional)

The below forms are optional and can be sent in with the application form where required. These additional forms are available at [myexpand.com.au](https://myexpand.com.au).

You can also review and update your account by logging in to your online account or mobile app.

Form name	When to complete this form
<b>Direct Debit Request</b>	To make your initial and ongoing contributions by direct debit.
<b>Request to Transfer</b>	To transfer monies from another super fund or income stream into Expand Extra Super.
<b>Beneficiary Nomination</b>	To make a Non-lapsing Binding nomination, Binding nomination or Non-Binding nomination (online functionality available once account is established).
<b>Application for Insurance</b>	To apply for or change insurance cover.
<b>Family Fee Aggregation Application</b>	To apply for Family Fee Aggregation.

Before you complete any forms, please ensure you have read the Product Disclosure Statement (PDS). If you require further information or any assistance in completing the forms, please contact ClientFirst on 1800 517 124. Please note that ClientFirst is not authorised to give you investment or financial product advice.

## Step-by-step guide to opening your account

Once you have read the PDS and discussed your investment strategy with your financial adviser (if applicable), you are ready to set up your account.

How to set up your account	
<b>Step 1</b>	Complete the Application form and all other forms that are relevant to you.
<b>Step 2</b>	<p>Payment can be made via BPAY, direct debit, rollovers or transfers.</p> <p>If you would like to pay by cheque make your cheque payable to:</p> <p><b>IPS – Expand Extra Super – [your full name or account number]</b></p> <p>For example, if your name is Robert Brown, your cheque should be made payable as follows:</p> <p><b>IPS – Expand Extra Super – Robert Brown</b></p> <p>If you have completed one or more Request to Transfer forms, attach the signed original(s) to the Application.</p>
<b>Step 3</b>	<p>If relevant, attach your cheque to your Application, and post the Application and all other completed forms to the following address:</p> <p><b>Expand Reply Paid 264 Melbourne VIC 8060</b></p>

We will send you a Welcome Pack, normally within seven business days of joining, confirming your personal details and investment strategy.

## BPAY details

Once your account has been set up you can make additional deposits using BPAY.

How to use BPAY	
<b>Step 1</b>	Through your nominated financial institution's telephone or internet banking service, choose the BPAY option.
<b>Step 2</b>	<p>To make contributions via the BPAY facility, simply log in to your personal account via <a href="http://myexpand.com.au">myexpand.com.au</a> to obtain your biller code and unique Customer Reference Number (CRN) information.</p> <p>If you are not registered to access your account details, this information is available in your welcome pack or by calling ClientFirst.</p>
<b>Step 3</b>	Record the receipt number provided for your transaction. Please keep this for your personal records.

## EFT details

Once your account has been set up you can make additional deposits using EFT.

How to use EFT	
<b>Step 1</b>	Through your nominated financial institution's telephone or internet banking service, choose option to transfer money to a bank account.
<b>Step 2</b>	<p>To make contributions via the EFT facility, simply log in to your personal account via <a href="http://myexpand.com.au">myexpand.com.au</a> to obtain your BSB and account number information.</p> <p>If you are not registered to access your account details, this information is available by calling ClientFirst.</p>
<b>Step 3</b>	Record the receipt number provided for your transaction. Please keep this for your personal records.

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30 September 2024

## Expand Extra Super Application

Before you sign this Application form, the Trustee or your licensed financial adviser is obliged to give you a Product Disclosure Statement (PDS), which is a summary of important information relating to the Fund. The PDS will help you to understand the product and decide if it is appropriate to your needs. A target market determinations (TMD) has been issued by us and describes the target market for this product. A copy of the TMD for the this product is available at [myexpand.com.au](http://myexpand.com.au).

Please note: In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF)*, the Trustee may require proof of identity documents prior to you opening this account. It is important for the Trustee to follow this process to help protect the money in your account from potential fraud and to comply with legislative requirements. For further information on the types of identification which can be attached, please refer to the 'Completing Proof of Identity' document on [myexpand.com.au](http://myexpand.com.au). It also includes a list of persons authorised to certify copies of original documents.

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

This application form is for client use only. If you are a Financial Adviser you should complete the Expand Extra Super Application through IOOF Online. For more information please speak to your Business Development Manager.

### Step 1: Product suitability (required)

Please answer each of the following questions.

**Q1 Have you received advice in relation to Expand Extra Super?**

- Yes, proceed to Step 2 – Applicant details.
- No, please complete the following mandatory questions.

**Q2 Reason for opening this account (tick all that apply)**

- Combine existing superannuation accounts.
- Save for retirement by contributing and investing within a superannuation environment (excluding SMSF).
- Wanting to open a MySuper product.
- Want to open an account where I can access my investment capital before retirement.
- I am a temporary Australian resident (other than a New Zealand citizen or permanent resident) looking to open a superannuation account.

**Q3 What level of decision making are you seeking when selecting your investment strategy?**

- Extensive Investment menu:** You seek to invest in a product with investments chosen from an extensive investment menu (access to a range of managed investments, separately managed account, listed securities and maturing investments).
- Limited Investment menu:** You seek to invest in a product with investments chosen from a limited investment menu (access to a limited range of multi-manager investment options only).
- Default Option only:** You seek to invest in a product with a default investment strategy applied where no investments selection is made.

**Q4 Are you seeking insurance cover within Expand Extra Super?**

- Yes, seeking to apply for insurance cover subject to underwriting and acceptance by the insurer.
- Yes, I am seeking automatic insurance cover without undergoing a health and medical assessment.
- No.

## Step 2: Applicant details

Title (Dr/Mr/Mrs/Ms/Miss)	<input type="text"/>	Surname	<input type="text"/>		
Given name(s)	<input type="text"/>				
Tax file number	<input type="text"/>	-	<input type="text"/>	-	<input type="text"/>
Residential address	<input type="text"/>				
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Country (if not Australia)	<input type="text"/>				
Mailing address (if different from above)	<input type="text"/>				
Suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Country (if not Australia)	<input type="text"/>				
Phone (home)	<input type="text"/>	Phone (work)	<input type="text"/>		
Mobile	<input type="text"/>				
Email	<input type="text"/>				
Date of birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>				
Occupation	<input type="text"/>				

I have elected to attach original certified copies of my identification documents to this application form.

If you are residing overseas, you must complete and submit:

An Overseas Investor form ([myexpand.com.au](http://myexpand.com.au)).

Please provide your tax file number (TFN) when acquiring this product. Under the *Superannuation Industry (Supervision) Act 1993*, we are authorised to collect your TFN, which will only be used for lawful purposes and in accordance with the *Privacy Act 1988*. It is not an offence if you choose not to provide your TFN, but providing it has its advantages, including:

- we will be able to accept all permitted contributions
- other than the tax that may ordinarily apply, you will not pay more tax than you need to, and
- it will be easier to find different super accounts in your name.

We require your TFN to process your Super Application.

## Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) requirements

In accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF), please advise the following: (Note: your application cannot be processed unless this section is completed and you may be requested to provide additional information and documentation to facilitate our compliance with the AML/CTF legislation).

Please confirm your source of wealth (how you've obtained your wealth).

- Income from employment (eg regular and/or bonus)
- Investment income (eg rent, dividends, pension)
- Business income
- one-off payment (eg matured investment, court settlement, redundancy, inheritance)
- Sale of assets (eg shares, property)
- Windfall (eg gift, lottery, gambling)

Please confirm your source of funds. (Source of funds is where the funds for the opening of the account have originated from).

- Income from employment (eg regular and/or bonus)
- Investment income (eg rent, dividends, pension)
- Business income
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)
- Sale of assets (eg shares, property)
- Windfall (eg gift, lottery, gambling)

### Politically Exposed Person (PEP)

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

Are you a Politically Exposed Person?  Yes  No

If you have nominated yourself to be a Politically Exposed Person, you must complete and attach:

- a Politically Exposed Persons form ([myexpand.com.au](http://myexpand.com.au)).

## Step 3: Nomination of beneficiaries

You may complete a Beneficiary Nomination form available from our website or by contacting ClientFirst. Otherwise, in the event of your death, any benefits will be paid to your Legal Personal Representative on behalf of your estate. Alternatively you can log on to Expand Online and submit the signed and dated nomination electronically.

## Step 4a: Deposit Instruction

You are required to make an investment choice as part of your application. If you have not made a decision about your Deposit Instruction, you can choose to invest in the Cash Account until you make another investment choice. Please note the deposit instruction, Cash Account preferences and income preferences all form part of your Standing Instructions. Maturing investments (term deposits and fixed term annuities) and listed investments do not form part of your Standing Instructions. The instructions provided in this form override any previous instructions. For more information on Standing Instructions, please refer to the General Reference Guide.

Please advise us of the your Deposit Instruction.

**Please note:**

- Ensure that the Deposit Instruction includes at least the default minimum allocation of 1% against the Cash Account. The percentages allocated to the Cash Account and your selected investment option(s) must add up to 100%.
- If no investment selection is nominated or your choice is unclear, funds will be allocated to the Cash Account.
- For a full list of investment options available for selection within Expand Extra Super go to our website, select from the **Investment Guide** and **Investment Menu** and list your selections in the space provided below.
- To ensure the investment option selections are listed correctly, please add the APIR code along with the name of the investment option.
- Maturing investments (term deposits and fixed term annuities) and listed investments cannot form part of your Deposit Instruction. Please refer to Steps 4b and 4c to provide these instructions.
- Deposit instructions will not automatically be applied to internal transfers.

100% Cash Account    OR     Deposit Instruction

APIR Code	Investment option	Allocation (%)
<input type="text"/>	Cash Account (Mandatory)	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total (must = 100%)</b>		<input type="text"/>



### Step 4b: Listed investments

Please provide details of any listed investments you would like to purchase as part of your initial application.

Minimum trade is \$500 per listed investment.

ASX code	Investment option	Units	OR	Investment amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	\$	<input type="text"/>

**Please note**

- If additional space is required, please attach a separate signed sheet.
- These investments cannot form part of your Standing Instructions.
- The maximum per listed investment is 30% of your account balance, with no more than 99% of your account balance invested in listed investments.

## Step 4c: Term deposit details

Please provide details of any term deposits you would like to purchase as part of your initial application.

Maturity Instructions										
Term Deposit Provider	Term (months)	Amount	Pay to cash account	OR	Re-invest principal	OR	Re-invest partial principal	OR	Re-invest principal and interest	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	OR	<input type="checkbox"/>	<input type="checkbox"/>

**Note:** A minimum of \$5,000 per term deposit applies.

For a list of available term deposits, please visit [myexpand.com.au/maturing-investments](http://myexpand.com.au/maturing-investments).

Where an investment instruction for a term deposit or listed investment is made at the same time as a new application, these investment instructions will be processed before any other Investment Instructions relating to this new account are processed.

## Step 5: Cash Account preferences

### Cash Account limits

You must maintain a minimum percentage allocation to the Cash Account.

Please specify one of the following options:

- Cash Account default minimum of 1%
- OR
- Cash Account percentage nominated in your Deposit Instruction
- OR
- Custom Cash Account minimum of  %

### Cash Account dollar-based minimum (optional)

You may also nominate a dollar-based minimum on the amount held in your Cash Account (subject to a \$5,000 minimum) that will be used in conjunction with your percentage-based minimum stated above.

If your Cash Account falls below zero, we will then top-up your Cash Account to the lower of your dollar-based minimum or percentage-based minimum.

To set a Cash Account dollar-based minimum, please specify the amount here \$

## Cash Account top-up

If the balance in your Cash Account is zero or below, the Trustee will top up the balance to the lower of:

- your selected Cash Account limit; or
- the Cash Account dollar-based minimum

We will top up your Cash Account balance by redeeming the necessary amount from your managed investments (without prior notice to you) in accordance with the method you have selected below:

**Pro-rata (default option)** – Redeem funds across all managed investments according to the proportion of the portfolio that they represent.

OR

**Redemption instruction – percentage** – Redeem funds from specified managed investments according to the percentage allocation nominated below.

OR

**Pecking Order** – Redeem funds from my managed investment(s) according to a prioritised list specified below.

If you don't indicate a top-up method, the default option of pro-rata will be applied.

Any asset sales associated with your Cash account top-up will be actioned in accordance with your tax optimisation method. To view and update your chosen method, please speak to your financial adviser or log in to Expand Online.

## Redemption instructions – percentage and pecking order

APIR Code	Investment option	Allocation (%)	Pecking order
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="1"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="2"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="3"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="4"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="5"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="6"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="7"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="8"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="9"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="10"/>
<b>Redemption Instruction % total (must = 100%)</b>		<input type="text"/>	

Please note:

- If you selected the pecking order option, please specify which managed investments are to be used and the pecking order in which the funds are to be redeemed, one at a time.
- Where you have selected to have a percentage redemption instruction, the percentages allocated for your selected investment option(s) must add up to 100% not including the Cash Account.
- To ensure the investment option selections are listed correctly, please add the APIR code along with the name of the investment option.
- Restricted investments, listed investments, SMA Model Portfolios, certain investment options with extended redemption periods, capital guaranteed income/pension investment options and annuity funds and term deposits (maturing investments) cannot form part of your redemption instruction – percentage.



## Step 7: Automatic Re-weight Facility

Use this to automate a re-weight of all the eligible investments in your portfolio, according to a percentage-based instruction at a set frequency.

I direct the Trustee to manage my portfolio as follows:

Re-weight frequency (choose one):  Quarterly  Half-yearly  Yearly

Commencement date (will commence on the 20th of the chosen month):  /

Please note that if the portfolio contains investments which cannot be selected as part of a re-weight (for example maturing investments or investments which cannot be sold), the re-weight preference submitted will be applied to the remaining investments within the portfolio. In some instances, investment options that cannot be redeemed on a daily basis will not be able to be included in your Automatic Re-weight Facility.

Please ensure that the re-weight preference includes at least the default minimum allocation to the Cash Account. The default Cash Account minimum is 1%.

Any asset sales associated with your Automatic Re-weight instructions will be actioned in accordance with your tax optimisation method. To view and update your chosen method, please log into Expand Online.

Re-weight preference:

Deposit Instruction: Re-weight my portfolio in accordance with my Deposit Instruction in Step 4a.

OR

Re-weight Instruction: Re-weight my portfolio in accordance with my Re-weight Instruction specified in the table below.

If you have selected the Re-weight Instruction option, please specify which investments are to be used and the respective allocations. Please list all investments in your portfolio below.

APIR code or ASX code	Name of investment	% allocation
<input type="text"/>	Cash Account	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total</b>		<input type="text"/>

Must add up to 100% including the Cash Account allocation

- If you want to claim a tax deduction for your personal contribution, please complete a Tax Deduction Notice form which can be obtained from our website and if you are 67 and over you must have met the work test or work test exemption to be able to claim a deduction.
- You must provide us with a completed ATO downsizer contribution form before or at the time of making your downsizer contribution. The form is available from the ATO website.
- Please complete and attach the appropriate election form which can be obtained from our website.

## Step 8: Initial contribution details

If you are making your initial contribution by direct debit, please complete and attach:

Direct Debit Request form ([myexpand.com.au](http://myexpand.com.au))

### Part A: Transfer(s) from other superannuation funds

Name of superannuation fund	Approximate value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

If you would like Expand to organise the transfer, please include with your Application a completed Request to Transfer form for each superannuation fund.

### Part B: Employer contribution(s)\*

1 Superannuation guarantee	\$ <input type="text"/>
2 Salary sacrifice	\$ <input type="text"/>
3 Other employer contribution	\$ <input type="text"/>

### Part C: Non-concessional contribution(s)

1 Personal contribution <sup>1</sup>	\$ <input type="text"/>
2 Spouse contribution	\$ <input type="text"/>
3 Downsizer contribution <sup>2</sup>	\$ <input type="text"/>
4 Personal injury payment <sup>3</sup>	\$ <input type="text"/>
5 CGT small business contribution <sup>3</sup>	\$ <input type="text"/>

\* SuperStream Compliance – Employers must make employer contributions (Superannuation Guarantee, Salary Sacrifice and Employer Additional) using a SuperStream compliant method.

<sup>4</sup> It's important to be aware that your portfolio will not be re-weighted as a result of the in specie transfer. A re-weight can be processed on the new account online via the Investments tab, or by completing an Investment Instruction form.

Part D: Transfer from an existing account from within the Fund<sup>4</sup>

Account number [grid]

By providing your account number and by signing the applicant declaration, you authorise the transfer of the balance (in full or in part) from your existing account into your Expand Extra Super account.

Amount to be transferred:

Entire balance

OR

Partial transfer of \$ [input]

The minimum amount to leave in your existing account is \$10,000 plus any liabilities.

Investment instructions

Full Transfers

Your investment options in your existing account will be transferred to your new Expand Extra Super account where possible.

Investment options not available in Expand Extra Super will be redeemed and invested in the Cash Account until you provide us with Investment Instructions.

Partial Transfers

Important note: Please ensure you have met the relevant remaining minimum balance requirements of the existing account.

Please list below the investments and amount you wish to transfer. Partial transfers of SMA Model Portfolios are not available.

Table with 3 columns: APIR code/ASX Code, Name of investment option, % or \$ amount. Includes 6 rows of input fields.

## Step 9: Insurance (compulsory when applying for insurance)

You should not cancel any current insurance cover until your application for insurance has been accepted by the Insurer.

- I want to apply for new insurance and I elect to retain this cover even if my account balance is less than \$6,000 and/or I'm under age 25.
- I have completed a Retail Insurance application form
- I have completed an Application for Insurance form

OR

- I want to transfer existing insurance and I elect to retain this cover even if my account balance is less than \$6,000 and/or I'm under age 25.
- Please transfer my existing insurance from the account detailed in Step 8 Part D
- I have completed a Request to Transfer Insurance form to transfer my insurance held with another provider.

Note: For retail insurance, please contact the insurer and provide them with the new account number once this application has been submitted.

OR

- I do not have insurance and do not want to apply for or transfer any insurance

### Insurance inactivity opt-in

- I elect to have any existing or future insurances retained, even if my account does not receive a contribution for a continuous period of 16 months. I acknowledge I can request to cancel my insurance at any time.

## Step 10: Nominated financial institution for withdrawals (optional)

Please provide financial institution details for any withdrawals.

Name of financial institution	<input type="text"/>
Account name	<input type="text"/>
BSB	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>
Account number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Please note:

- Ensure your account details are correct as we will not be liable for mistaken payments based on incorrect details.
- The nominated account must be in your own name or in one jointly owned by you.



## Step 11: Member declaration and signature

### Proof of identity

It is important that you provide the appropriate documents and details of your identity as outlined in the 'Completing Proof of Identity' document on [myexpand.com.au](http://myexpand.com.au). This information may be required for the purposes of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Law). The Trustee may subsequently require you to provide a certified copy of your identification.

### Privacy

Information (including your personal information) provided to the Trustee is used for the purpose of opening a Super account and for other related purposes. For the purpose of providing you with the product or service you have requested, the Trustee may disclose your personal information to its related bodies corporate, your employer, your financial adviser, insurers, professional advisers, businesses that have referred you to the Trustee, medical professionals where you have applied for insurance cover, banks and other financial institutions, or to provide you with information about other products or services that may be of interest to you. The Trustee is required to collect your personal information under the *Superannuation Industry (Supervision) Act 1993* and the AML/CTF Law. If you do not provide all of the requested information, the Trustee may not be able to action your request. To verify your identity for Know Your Customer (KYC) purposes, the Trustee may also solicit personal information about you from reliable identity verification service providers. Your personal information will be handled in accordance with the Trustee's privacy policy. The privacy policy contains information about any likely overseas disclosure of your personal information, how you may access or correct your personal information held by the Trustee and how you may complain about a breach of the Australian Privacy Principles. You may request a copy of the Trustee's privacy policy by contacting ClientFirst on 1800 517 124 or at [myexpand.com.au/privacy](http://myexpand.com.au/privacy).

### Electronic communications

By signing and submitting this application form, you agree to receive communications from the Trustee by accessing them electronically via Expand Online as set out in the General Reference Guide. When a communication is available for you to access online, the Trustee will send a notification to your preferred email address. You will need to let the Trustee know your preferred email address when registering to join Expand Online and then tell the Trustee your new email address if it changes. You can also elect to receive paper copies of communications via Expand Online.

### Transferring from another product within the Fund

If you are transferring from another product within the Fund, then you do so on the terms and conditions outlined in the PDS.

### Financial adviser (if applicable)

If details of your financial adviser have been included in this application form (or an adviser appointed at a later date), by signing and submitting this form, you:

- Request the Trustee to acquire the services of the financial adviser to advise you about your superannuation or pension benefits and to act on your behalf in relation to this account.
- Authorise your adviser and their staff to act as your agent to operate your account, to give any instructions on your behalf in relation to your account to the Trustee by any methods as set out in the PDS and to request and authorise payment of a withdrawal benefit to your nominated bank account.
- Instruct the Trustee to follow your adviser's instructions until the Trustee receives notice that you have cancelled your adviser's authority.
- Release and indemnify the Trustee and any member of the Insignia Financial Group from and against all demands, actions, proceedings, claims, losses, liabilities and costs arising directly or indirectly out of or in connection with the Trustee acting or omitting to act on instructions given by your financial adviser and their staff under this authority, except to the extent caused or contributed to by the Trustee's fraud, negligence or wilful default.

### Deposit Instruction

The Trustee, IOOF Investment Management Limited (IIML), ABN 53 006 695 021, AFSL 230524 is directed to process the Deposit Instructions specified on this form.

The Instructions provided in this form override any previous Instructions.

### Investment options with extended redemption periods

If you elect to make an investment in an investment option that is designated as a restricted investment in the Expand Extra Investment Menu as updated on the Expand website (also referred to as an 'illiquid investment'), you need to be aware that:

- If you request to rollover or transfer the whole or part of your withdrawal benefit from the fund, the Trustee is not required to transfer the whole of your withdrawal benefit (or a partial amount requested to be transferred) which is invested in a restricted investment within the usual period of 30 days after receiving the request and all information prescribed by superannuation law (including all information that is necessary to process your request); and
- Unless specified otherwise, restricted investments are illiquid because the issuer of the investment has imposed withdrawal restrictions on the investment

By signing and submitting this application form, you consent that you understand and accept that a period longer than 30 days is required (in respect of the whole or part of the requested transfer amount) in which a transfer from a restricted investment must be effected because of the illiquid nature of restricted investments.

## Product disclosure statements for managed investment options and Separately Managed Account (SMA)

The Trustee has made available to you, through the Expand website, electronic versions of the product disclosure statement(s) (PDSs) for the underlying managed investments and SMA which are offered as investment options through this product. You can also obtain copies of the PDS on request by contacting your financial adviser or by calling our ClientFirst service on 1800 517 124.

By signing and submitting this application form, you confirm that you have obtained the PDSs for your selected underlying investment options.

The PDS for a managed investment or SMA may be updated or replaced by the fund manager, responsible entity or issuer of the investment option, from time to time. By signing and submitting this application form, you acknowledge that when further investments are made into a managed investment or SMA you have selected (including through investment switches or additional contributions), you may not have received the current PDS for the managed investment or SMA at that time and disclosure about certain material changes and significant events that the issuer of the managed investment or SMA product would be required to give you (under section 1017B(1) of the *Corporations Act 2001*) if you had made an equivalent direct acquisition of the investment option.

## Investment options and financial advice

It is important that you understand the risks for your selected investment options (see the information about the available categories and the typical investors that they could suit in the Investment Guide). We recommend that you seek advice from a financial adviser before selecting an investment option.

Certain investment options are only available for clients of a particular financial adviser or AFS Licensee. These investments will no longer be available to you if you cease to be a client of that financial adviser or AFS Licensee. See the Expand Extra Investment Menu which indicates which investment options are available to 'advised clients' only and provides details in the footnotes about investment options available only to clients of particular financial advisers or AFS Licensees.

## Maturing investments (term deposits or fixed-term annuities)

The Trustee has made available to you, through the Expand website, electronic versions of the applicable PDS, terms and conditions or product guide (disclosure documents) for each maturing investment offered as an investment option through this product. You can also obtain copies of these documents on request by contacting your financial adviser or by calling our ClientFirst service on 1800 517 124. Where it may take longer than 30 days to redeem a maturing investment, the Trustee is not required to transfer the whole of my withdrawal benefit (or a partial amount requested to be transferred) within 30 days after receiving all information prescribed by Super law (including all information that is necessary to process my request). By signing and submitting this application form, you agree to access the disclosure documents in these ways and confirm that you have received the applicable disclosure documents for any maturing investment you have selected.

## Managed Discretionary Accounts (MDA)

By signing and submitting this form, you authorise the Trustee to charge any agreed Portfolio Management Fee against your account. Any agreed Portfolio Management Fees will be charged to your account and paid in full to the MDA provider while you remain invested in an MDA model.

## Source of wealth and funds

Under AML/CTF legislation, we are required to identify your source of wealth and funds and may request further information or evidence from you.

## Document verification

The Trustee may seek to validate any government issued ID you have provided for identity purposes. This may include providing your personal details such as name, date of birth and address and any identification document to an external secure document verification service provider to validate.

By signing and submitting the application you provide consent for the Trustee to verify your identity through their preferred external secure document verification service provider Green ID in the event the certified identification you have provided cannot be used to verify your identity. This includes disclosing your name, date of birth, residential address and email address to a credit reporting agency and by confirming the authenticity of my government issued ID with the relevant government departments.

If you have not provided any required identification document, the identification document cannot be verified, or the Trustee is not satisfied the identity requirement has been met, the Trustee may not be able to process your application.

## Power of Attorney

If your Application is signed under a Power of Attorney, please enclose a certified copy of the Power of Attorney and the proof of identity documents, as outlined in the 'Completing Proof of Identity' document on [myexpand.com.au](http://myexpand.com.au), for both the Applicant and the Attorney, with your Application. If signed under Power of Attorney, the Attorney certifies that no notice of revocation of that Power of Attorney has been received.

## PDS and Trust Deed

Before submitting this application, you should read the Expand Extra Super and Pension PDS and contact us if you have any questions. You can also access the Trust Deed which governs the Fund at [ioof.com.au](http://ioof.com.au) or by calling ClientFirst on 1800 517 124.

By signing and submitting this application, you confirm that you have obtained a copy of the PDS and apply for an Expand Extra Super account and to become a member of the Fund.

If your application is accepted, our relationship with you will be governed primarily by the Trust Deed and superannuation legislation, and we do not intend by this form to create a contractual relationship with you.

## Information you provide

We will rely on the information you give us to process your request. By signing and submitting this application form, you represent that the information you have provided is true and correct. If you do not provide us with all of the requested information or if information provided is incorrect, we may not be able to comply with your request.

If any of the information you have provided changes, you should inform the Trustee as soon as possible.

## Your instructions to us

We are not required to ask whether instructions are genuine or proper. You agree to release us from, and indemnify us against, any and all losses and liabilities arising from any payment or action we make based on any written instruction (even if not genuine) we receive bearing your account number and a signature we reasonably believe is yours or that of your representative. You also agree neither you, nor anyone claiming through you, has any claim against us or the Fund in relation to these payments or actions. Your release and indemnity does not apply where the loss or liability has been caused or contributed to by our fraud, negligence or wilful default.

We do not accept any liability whatsoever for an instruction not being implemented in these circumstances.

## Investment suitability (mandatory)

To assess which investment options are right for you, please refer to the relevant disclosure documents for each investment option selected for investment objectives and timeframes, and risk measures. Please respond to the following questions for all investment products you've selected (excluding listed investments):

I/We have received personal financial advice in relation to the investments selected in this form.

OR

I am/we are aware of the minimum suggested investment timeframes of the investments I/we have selected, and these investments have a risk measure I am/we are prepared to accept.

*Please note: if your investment objective(s), timeframe and/or risk profile are inconsistent with those of the investment(s) you have selected, then we suggest you seek financial advice that takes into account your personal circumstances.*

*There may be a delay processing your application if responses aren't provided, while we contact you for more information.*

## AML/CTF legislation confirmation

I confirm that I have provided the relevant applicant proof of identification in line with the obligations under the AML/CTF legislation and I have attached original certified copies of my identification document(s) with this Application. Providing certified ID is not mandatory when opening a super account unless you're also submitting any of the below documents.

**Where relevant I have attached:**

An Overseas Investor form if I am not residing in Australia.

A Politically Exposed Persons form if I am politically exposed.

## Member/Applicant signature

If you are under 18 we require a parent/guardian to co-sign this application

Signature		Date		/		/	
Parent/guardian signature		Date		/		/	
Parent/guardian full name							

**Please forward all correspondence and enquiries to:**

**Post:** Expand  
Reply Paid 264, Melbourne VIC 8060

**Telephone:** 1800 517 124

**Email:** clientfirst@myexpand.com.au

## Contact us

### Postal address

Expand  
GPO Box 264  
Melbourne VIC 3001

### Telephone

1800 517 124

### Email

[clientfirst@myexpand.com.au](mailto:clientfirst@myexpand.com.au)

### Website and Virtual Assistant

[myexpand.com.au](http://myexpand.com.au)

### Trustee

IOOF Investment Management Limited  
ABN 53 006 695 021  
AFSL 230524

### Registered address

Level 1, 800 Bourke Street  
Docklands VIC 3008

**EXPAND** Extra