

# Application for additional investment and features form

Please complete all pages of this form in black ink using BLOCK letters.

## 1. Investor details

client number		account number	
account name			
contact number*			

\* If you provide your contact number we will update our records accordingly.

## 2. Features

Indicate which optional features you would like applied to your account	Frequency (if applicable)	
<p><b>Dollar cost averaging plan</b>                      refer to page 21 of the PDS for details                      If no frequency is selected, monthly will be assumed                      ► Note: you cannot select both dollar cost averaging and auto-rebalancing for the same account.</p>	yes <input type="checkbox"/> \$ <input type="text"/> per frequency	fortnightly <input type="checkbox"/> monthly (default) <input type="checkbox"/> quarterly <input type="checkbox"/>
<p><b>Auto-rebalancing</b>                      refer to page 21 of the PDS for details                      If no frequency is selected, quarterly will be assumed                      ► Note: you cannot select both dollar cost averaging and auto-rebalancing for the same account.                      ► If you are investing in Perpetual Geared Australian Investment Option and/or Perpetual Global Resources Investment Option you must tick 'Yes' to the auto-rebalancing feature and complete the 'investment strategy' column in section 7.</p>	yes <input type="checkbox"/>	quarterly (default) <input type="checkbox"/> half-yearly <input type="checkbox"/> yearly <input type="checkbox"/>
<p><b>BPAY (additional investments)</b>                      refer to page 20 of the PDS for details</p>	yes <input type="checkbox"/>	n/a
<p><b>Insurance cover</b>                      I would like automatic indexing of my existing sum insured on an annual basis, refer to page 3 of the Insurance book for more information. This feature is not available if you have chosen to be insured for a premium amount per month.</p>	yes <input type="checkbox"/>	n/a

For each optional feature you have elected, please ensure you fill out the relevant columns in the table in **section 7** completely and you have read and understood the relevant section in the PDS for that optional facility.

### 3. Contribution details for Savings Plan

Only complete this section if you would like to establish a savings plan to make regular contributions from a nominated bank account. You will also need to nominate a bank account in section 6, from which contributions will be deducted under the savings plan. The minimum savings plan regular contribution is \$100 per Investment Option. Your current balance in an Investment Option must exceed the minimum balance requirements to be able to set up a savings plan for that Investment Option. Where the frequency is not nominated the default is monthly.

<b>Contribution type</b> If you are eligible and intend to claim a tax deduction on your personal contributions you will need to complete section 5.	personal <input type="checkbox"/> employer <input type="checkbox"/> salary sacrifice <input type="checkbox"/> spouse <input type="checkbox"/>
<b>Amount</b> minimum is \$100 per investment option per frequency	<b>\$</b>
<b>Frequency</b>	fortnightly <input type="checkbox"/> monthly <input type="checkbox"/> quarterly <input type="checkbox"/>

### 4. Contribution/rollover details

#### Payment details

How will the additional contribution be made? NOTE: Cash is not accepted

direct debit <input type="checkbox"/>	we will debit your bank account nominated in section 6. I acknowledge and accept the terms and conditions of direct debit as explained in the Direct Debit Request Service Agreement which is available by following the links to downloading the PDS from <a href="http://www.perpetual.com.au/wealthfocus-super-updates.aspx">www.perpetual.com.au/wealthfocus-super-updates.aspx</a>
cheque <input type="checkbox"/>	make cheque payable to <b>PIML-PWS – [insert name of applicant]</b>
rollover <input type="checkbox"/>	make sure you complete and send the ‘Transfer authority’ form to your current superannuation provider

Please indicate below the amount of your additional contribution and/or rollover.

**Contribution Limit Reminder** An annual limit of \$25,000 applies to concessional contributions and generally \$150,000 for after-tax contributions. For people aged 50 and above or turning 50 before 30 June 2012 concessional contributions of \$50,000 may be made each year. Members under age 65 can make after-tax contributions totalling \$450,000 in a financial year provided no such contributions are made in the following two years. You should speak to your financial adviser about these limits when considering your situation. Contributions made in excess of the above limits will effectively be taxed at the highest marginal rate.

#### One-off contributions

Contribution type	Amount	Further details
personal contribution	\$	If you are eligible and intend to claim a tax deduction on these contributions you will also need to complete section 5.
employer contribution	\$	
salary sacrifice contribution	\$	
spouse contribution	\$	
CGT contribution	\$	You will also need to include a completed CGT cap election form (available from the ATO).
personal injury payment	\$	You will also need to include a completed contribution for personal injury form (available from the ATO).
<b>Total</b>	<b>\$</b>	

**Rollovers**

If you are transferring from another super fund please provide the below details. You will also need to complete the 'Transfer authority' form for each rollover being requested and send it to your previous superannuation provider.

Name of the previous institution	Policy /Account number	Approximate amount
		\$
		\$
		\$
		\$
		\$
		\$
	<b>Total</b>	\$

**5. Tax deduction for personal contributions**

**Tax deduction for your personal contributions (including one-off and savings plan contributions)**

I am eligible and intend to claim a tax deduction for my personal contributions of:

\$  (one off contribution)

\$  (per each savings plan amount)

This is your notice to us, to be effective from the later of the date of this application or the date that you become a member of the Super Plan, of the amount you intend to claim as a tax deduction in relation to Section 290-170 of the Income Tax Assessment Act 1997. We will deduct 15% contributions tax from this amount. This notice will be applicable for the current and future financial years (for contributions made under the savings plan) unless you notify us in writing of your intention to vary this notice. We will send you an acknowledgement of the amount you wish to claim as a tax deduction which you will need to retain for tax purposes for the current and future financial years (for contributions made under the savings plan).

**6. Bank account details**

By providing your bank account details in this section, you authorise Perpetual to use these details for all future transaction requests that you nominate.

Complete your bank account details in this section and indicate what you would like us to use these bank account details for

additional  savings plan

financial institution

branch

BSB  -  account number

account name

signature of account holder A  date  /  /

signature of account holder B  date  /  /

I request and authorise Perpetual Investment Management Limited, Debit User Identification Number 181222 to arrange for any amount Perpetual Investment Management Limited may debit or charge me to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above, subject to the terms and conditions of the Direct Debit Request Service Agreement which is available by following the links to downloading the PDS from [www.perpetual.com.au/wealthfocus-super-updates.aspx](http://www.perpetual.com.au/wealthfocus-super-updates.aspx)

## 7. Investment allocation

I would like to have my additional investment invested according to my existing investment strategy.

yes
  no

If 'yes', your additional investment will be allocated in accordance with your last valid instruction to us.

If 'no' please complete the Investment Strategy column below, which will form our instruction to apply any other future contributions using the strategy below.

Investment Options	short code	initial investment	savings plan (min \$100 per option)	dollar cost averaging plan	OR investment strategy (additional applications & auto-rebalancing)
		\$ or %	\$	(remember to identify which feature you want in section 2) %	
<b>Cash</b>					
Perpetual Cash	PSCA				
<b>Fixed income</b>					
Bentham Global Income	PISCSG				
BlackRock Monthly Income	PISMER				
ING Diversified Fixed Interest	PISNGI				
Macquarie Income Opportunities	PISUBY				
Perpetual Diversified Income	PISDIN				
Schroder Fixed Income	PISDAB				
Vanguard Australian Fixed Interest Index	PISVGY				
<b>Property</b>					
AMP Capital Global Property Securities	PISAMG				
BlackRock Indexed Australian Listed Property	PISBPS				
BT Property Securities	PISHSP				
Perpetual Property Income	PISJPI				
Perpetual Property Securities	PSPS				
RREEF Global Property Securities	PISRGP				
Vanguard Australian Property Securities Index	PISVGP				
<b>Infrastructure</b>					
Goldman Sachs Australian Infrastructure	PISJBW				
Lazard Global Listed Infrastructure	PISLGL				
<b>Australian shares</b>					
Advance Imputation	PISADA				
All Star IAM Australian Share	PISASA				
Aphinity Australian Share	PISCHA				
AMP Capital Sustainable Share	PISAMA				
Arnhem Australian Equity	PISAAA				
Ausbil Australian Active Equity	PISUBA				
Ausbil Australian Emerging Leaders	PISELF				

Investment Options	short code	initial investment	savings plan (min \$100 per option)	dollar cost averaging plan OR investment strategy (additional applications & auto-rebalancing)
		\$ or %	\$	(remember to identify which feature you want in section 2) %
BlackRock Scientific Australian Equity	PISBGA			
BT Australian Share	PISBTA			
Fidelity Australian Equities	PISFID			
Ibbotson Australian Shares Active	PISITA			
Investors Mutual Australian Share	PISIMA			
Investors Mutual Future Leaders	PISIMS			
Perennial Value Shares	PISVSF			
Perpetual Australian Share	PSAS			
Perpetual Concentrated Equity	PISCEF			
Perpetual Ethical SRI	PISSRF			
Perpetual Geared Australian	PISGAF	(max 50%)	(max 50%)	(max 50%)
Perpetual Industrial Share	PSIS			
Perpetual SHARE-PLUS Long-Short	PISSPF			
Perpetual Smaller Companies	PSSC			
Schroder Australian Equity	PISSCH			
Solaris Core Australian Equity	PISCFA			
Vanguard Australian Shares Index	PISVGA			
<b>International shares</b>				
Aberdeen Actively Hedged International Equities	PISCSI			
AXA Global Equity Value	PISAXI			
BlackRock Global Small Cap	PISJBO			
BlackRock Scientific International Equity	PISBGI			
BT International Share	PISJBI			
DWS Global Equity Thematic	PISDGT			
GMO Global Equity	PISAAI			
Ibbotson International Shares Active (Unhedged)	PISITI			
MFS Global Equity	PISMFG			
Perpetual Global Resources	PISRAF	(max 50%)	(max 50%)	(max 50%)
Perpetual International Share	PSIT			
Platinum Asia	PISPAF			
Platinum International	PISPLI			
Premium China	PISPRC			
Schroder Global Emerging Markets	PISSCCE			
Templeton Global Equity	PISUBI			
T. Rowe Price Global Equity	PISTRP			
Vanguard International Shares Index (Hedged)	PISVGI			
Walter Scott Global Equity (Hedged)	PISWSG			

Investment Options	short code	initial investment	savings plan (min \$100 per option)	dollar cost averaging plan OR investment strategy (additional applications & auto-rebalancing)
		\$ or %	\$	(remember to identify which feature you want in section 2) %
Zurich Investments Global Thematic Share	PISZUG			
<b>Diversified – conservative</b>				
BlackRock Scientific Diversified Stable	PISBGC			
Ibbotson Conservative Growth	PISITC			
Perpetual Conservative Growth	PSCG			
UBS Defensive Investment	PISUBC			
van Eyk Blueprint – Capital Stable	PISVCS			
<b>Diversified – balanced</b>				
Colonial First State Balanced	PISCFB			
Ibbotson Balanced Growth	PSBLB			
Perpetual Diversified Growth	PSDG			
<b>Diversified – growth</b>				
BlackRock Balanced	PISUBB			
BlackRock Scientific Diversified Growth	PISBGG			
Ibbotson Growth	PSBLG			
ING Managed Growth	PISING			
ING Tax Effective Income	PISINY			
Perpetual Balanced Growth	PSBG			
Perpetual Split Growth	PSSG			
Schroder Balanced	PISSCG			
van Eyk Blueprint – Balanced	PISVBB			
van Eyk Blueprint – High Growth	PISVHG			
<b>New Investment Options – added after the PDS issue date</b>				
<b>Total</b>				<b>100%</b>

- 1 If you request to have the dollar cost averaging plan, switches will be made from Perpetuals' Cash Investment Option and invested according to your nominated allocation.
- 2 The investment strategy is only applicable for additional investments (cheques and BPAY) and if you have selected the auto-rebalancing feature. If you make an additional investment by BPAY, it will be invested according to your investment strategy. If you request to have your investment auto-rebalanced, it will be rebalanced according to your investment strategy. If you do not complete the investment strategy above, your investment strategy will be set according to the additional investments above, or any subsequent written instruction we receive from you.

## 8. Member advice fee

Complete this section if you have agreed with your financial adviser to have an ongoing and/or one-off member advice fee deducted. Refer to page 16 for details. All member advice fees are inclusive of GST.

### ongoing fee

% per annum or \$  per month

The ongoing member advice fee is to be paid:

as a deduction pro rata across my investment portfolio (default) or  
from my  Investment option.

### one off fee

\$

The one off member advice fee is to be paid:

as a deduction pro rata across my investment portfolio (default) or  
from my  Investment option.

We can refuse a request to pay a member advice fee.

I declare that the payment of this fee is for personal financial advice received relating to my investment in the Super Plan.

signature of member

## 9. Adviser use only

### Initial commission contribution fee

The maximum contribution fee payable by your client is 4% (calculated to include GST less any RITC available to the Fund). If no selection is made the maximum of 4% will be applied to each.

additional  %  
investments

savings plan  %

### Ongoing commission rebate

Please nominate a percentage of your ongoing commission to be rebated to your client. Refer to page 15 for details.  %  
(eg. 100% means all ongoing commission, excluding the 10% GST components will be rebated to your client)

## 10. Declaration and signature

I declare and agree that:

- I have read and understood the Product Disclosure Statement (PDS) and any relevant incorporated material for WealthFocus Super Plan and confirm I accept this offer in Australia
- all of the information provided in my application is true and correct
- If I have received the PDS from the internet or other electronic means that I received it personally or a print out of it, accompanied by or attached to this application form
- I have read, understood and agree to be bound by, any additional restrictions in the PDS and any incorporated material and I agree to be bound by the provisions of the Trust Deed (as amended from time to time)
- If applicable, in the case of contributions, that I have read and understood the contribution eligibility rules in the PDS and that I am eligible to make or have contributions made for my benefit and will notify the Trustee if I am no longer eligible
- If I am claiming a personal tax deduction in relation to my contributions, I have:
  - not yet lodged my income tax return for the current year of income
  - not yet commenced a superannuation income stream based in whole, or part, on the contribution.
- I authorise Perpetual to quote my TFN or exemption to the Australian Taxation Office (ATO).
- I authorise Perpetual to obtain information from the ATO regarding my superannuation account in relation to my TFN, PAYG or other superannuation tax-related matters.
- Where I have agreed to pay my adviser a member advice fee, this fee is for personal financial advice received relating to my investment in the Super Plan.

I acknowledge that:

- Perpetual will hold personal information about me and will disclose this information to my financial adviser (named in this form) in relation to the investments described in this form. Where there is any change to this authority or relating to my financial adviser, I will notify Perpetual of the change.
- neither the Trustee nor any other company in the Perpetual Group guarantees the repayment of capital or the performance of the Super Plan or any Investment Option.

**Perpetual Geared Australian and Perpetual Global Resources Investment Options**

(You must read and tick the box below if you have chosen to invest in Perpetual’s Geared Australian and/or Perpetual Global Resources Investment Options)

I have thoroughly read the ‘Understanding investment risk’ section on pages 4-6 of PDS Part 1, ‘Gearing risk’ section on page 4-5 of the PDS and ‘Limits for Perpetual Geared Australian and Perpetual Global Resources Investment Options’ section on page 6 of the PDS. I understand the greater risks associated with my selection of the Perpetual Geared Australian Investment Option and/or Perpetual Global Resources Investment Option and that it has a suggested investment timeframe of seven years or more.

I acknowledge and accept that, if the value of my investment in Perpetual Geared Australian Investment Option and/or Perpetual Global Resources Investment Option has risen above or fallen below my nominated percentage allocation (or the default percentage allocation if I do not make a nomination) at my nominated review date (or the default frequency if I do not make a nomination) it will be automatically rebalanced to my nominated percentage allocation (or default percentage allocation) across my investments. I acknowledge that the buy/sell spread will apply to this rebalancing transaction.

I provide the adviser whose name appears in the Adviser Use Only section to have the following authority on Adviser Account Access


- view only access
- view and transact access (default)

If no selection is made, view and transact only access will be assumed.

signature	<input style="width: 100%;" type="text"/>	date	<input type="text"/> / <input type="text"/> / <input type="text"/>
print name	<input style="width: 100%;" type="text"/>		

**Adviser details**

adviser name	<input style="width: 100%;" type="text"/>		
phone (after hours)	<input style="width: 100%;" type="text"/>	phone (business hours)	<input style="width: 100%;" type="text"/>
mobile	<input style="width: 100%;" type="text"/>	fax	<input style="width: 100%;" type="text"/>
AFSL licensee name	<input style="width: 100%;" type="text"/>	AFSL number	<input style="width: 100%;" type="text"/>
Perpetual adviser number	<input style="width: 100%;" type="text"/>		
dealer group	<input style="width: 100%;" type="text"/>	dealer branch	<input style="width: 100%;" type="text"/>
adviser signature	<input style="width: 100%;" type="text"/>	date	<input type="text"/> / <input type="text"/> / <input type="text"/>



- IL GN    /    /  (Group)
- IL AN    /    /  (Adviser)
- IL CN    /     /  (Client)