



**Perpetual WealthFocus Super Plan (including Wholesale)**

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315  
 Perpetual WealthFocus Superannuation Fund ABN 41 772 007 500 RSE R1057010

# APPLICATION FOR ADDITIONAL INVESTMENT AND FEATURES FORM

Please complete all pages of this form in black ink using **BLOCK** letters. All pages of this form must be returned to us.

## 1. Member details (must be completed)

client number		account number	
account name			
contact number*			
email address*			

\* If you provide your contact number and email address 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>            If no frequency is selected, monthly will be assumed.            Select your investment option/s in section 7.            ► Note: you cannot select both dollar cost averaging and auto-rebalancing for the same account.</p>	<table> <tr> <td>yes <input type="checkbox"/></td> <td>fortnightly <input type="checkbox"/></td> </tr> <tr> <td>\$ <input type="text"/> per frequency</td> <td>monthly (default) <input type="checkbox"/></td> </tr> <tr> <td></td> <td>quarterly <input type="checkbox"/></td> </tr> </table>	yes <input type="checkbox"/>	fortnightly <input type="checkbox"/>	\$ <input type="text"/> per frequency	monthly (default) <input type="checkbox"/>		quarterly <input type="checkbox"/>
yes <input type="checkbox"/>	fortnightly <input type="checkbox"/>						
\$ <input type="text"/> per frequency	monthly (default) <input type="checkbox"/>						
	quarterly <input type="checkbox"/>						
<p><b>Auto-rebalancing</b>            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 you must tick 'Yes' to the auto-rebalancing feature and complete the 'investment strategy' column in section 7.</p>	<table> <tr> <td>yes <input type="checkbox"/></td> <td>quarterly (default) <input type="checkbox"/></td> </tr> <tr> <td></td> <td>half-yearly <input type="checkbox"/></td> </tr> <tr> <td></td> <td>yearly <input type="checkbox"/></td> </tr> </table>	yes <input type="checkbox"/>	quarterly (default) <input type="checkbox"/>		half-yearly <input type="checkbox"/>		yearly <input type="checkbox"/>
yes <input type="checkbox"/>	quarterly (default) <input type="checkbox"/>						
	half-yearly <input type="checkbox"/>						
	yearly <input type="checkbox"/>						
<p><b>BPAY (additional investments)</b></p>	n/a						
<p><b>Insurance cover</b>            I would like automatic indexing of my existing sum insured on an annual basis, refer to 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>	n/a						
<p><b>Financial adviser Online Account Access</b>            Note: your financial adviser can access information about your account online.</p>	<table> <tr> <td>view and transact (default) <input type="checkbox"/></td> <td>n/a</td> </tr> <tr> <td>view only <input type="checkbox"/></td> <td></td> </tr> </table>	view and transact (default) <input type="checkbox"/>	n/a	view only <input type="checkbox"/>			
view and transact (default) <input type="checkbox"/>	n/a						
view only <input type="checkbox"/>							

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.  Employer contributions including salary sacrifice can only be paid to us using SuperStream.	personal <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 (default) <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. Employer contributions can only be made using SuperStream.

<input type="checkbox"/> direct debit	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>
<input type="checkbox"/> cheque	make cheque payable to <b>PIML – PWS – [insert name of applicant]</b>
<input type="checkbox"/> rollover	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 (please ensure that your previous superannuation provider has been instructed to rollover your funds).

**Contribution limits:** Please refer to the Product Disclosure Statement for information about contribution limits, including changes applicable from 1 July 2017. You should speak to your financial adviser about these limits when considering your situation. Contributions made in excess of the limits will attract additional tax.

#### 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		These contributions can only be paid to us using SuperStream. We cannot accept a cheque.
salary sacrifice contribution		These contributions can only be paid to us using SuperStream. We cannot accept a cheque.
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**

Please refer to the Product Disclosure Statement for information about your eligibility to claim a tax deduction for your personal contributions including changes applicable from 1 July 2017.

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

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 year 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 year.

**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

contributions  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 092646 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	additional investment	savings plan (min \$100 per option)	dollar cost averaging plan	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				
Macquarie Income Opportunities	PISUBY				
OnePath Diversified Fixed Interest	PISNGI				
Perpetual Diversified Income	PISDIN				
Perpetual Dynamic Fixed Income	PISARF				
Schroder Fixed Income	PISDAB				
Vanguard Australian Fixed Interest Index	PISVGY				
<b>Property &amp; Infrastructure</b>					
AMP Capital Global Property Securities	PISAMG				
BT Property Securities	PISHSP				
Vanguard Australian Property Securities Index	PISVGP				
Lazard Global Listed Infrastructure	PISLGL				
<b>Australian shares</b>					
Ausbil Australian Active Equity	PISUBA				
Ausbil Australian Emerging Leaders	PISELF				
BT Australian Share	PISBTA				
Fidelity Australian Equities	PISFID				
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				
AMP Capital Global Equity Value	PISAXI				

## 7. Investment allocation (continued)

Investment options	short code	additional 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>International shares (continued)</b>				
BlackRock Global Small Cap	PISJBO			
BT International Share	PISJBI			
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged)	PISBGI			
Magellan Global	PISAAI			
MFS Global Equity	PISMFG			
Perpetual Global Share	PSIT			
Platinum Asia	PISPAF			
Platinum International	PISPLI			
T. Rowe Price Global Equity	PISTRP			
Vanguard International Shares Index	PISVIS			
Vanguard International Shares Index (Hedged)	PISVGI			
Walter Scott Global Equity (Hedged)	PISWSG			
<b>Diversified – conservative</b>				
BlackRock Scientific Diversified Stable	PISBGC			
Morningstar Conservative Real Return	PISITC			
Perpetual Conservative Growth	PSCG			
UBS Defensive Investment	PISUBC			
<b>Diversified – balanced</b>				
Morningstar Balanced Real Return	PSBLB			
Perpetual Diversified Growth	PSDG			
Perpetual Diversified Real Return	PISDRR			
<b>Diversified – growth</b>				
BlackRock Balanced	PISUBB			
BlackRock Scientific Diversified Growth	PISBGG			
Morningstar Growth Real Return	PSBLG			
Perpetual Balanced Growth	PSBG			
Perpetual Split Growth	PSSG			
Schroder Balanced	PISSCG			
<b>Alternatives</b>				
Aspect Diversified Futures	PISADF			
<b>New investment options – added after the PDS issue date</b>				
<b>Total</b>				<b>100%</b>

## 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. In collecting this fee Perpetual acts as an agent for your financial adviser.

**ongoing fee (including GST less any RITC available to the Fund)**

% 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 (including GST less any RITC available to the Fund)**

\$

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.

For an adviser to receive a net (after GST) fee of a specified amount, multiply this amount by 1.025 to determine the amount that should be entered on the application form. For example, for an adviser to receive a net fee of \$1,000, the amount entered on the application form should be \$1,025.

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

## 9. Financial adviser use only

### Financial adviser details and member advice fee

Where an ongoing member advice fee has been agreed with the investor:

- A percentage member advice fee cannot be paid on a borrowed amount used to make an investment. I confirm that I have made reasonable enquiries to determine that the investment has not been made with borrowed amounts.
- I will promptly notify Perpetual if an ongoing member advice fee is terminated by the member or under the fee disclosure or opt in requirements of Division 3 of Part 7.7A of the Corporations Act (Future of Financial Advice)
- I consent to Perpetual acting as my agent to collect any member advice fee agreed in section 8 of this form.

financial adviser name	<input type="text"/>		
phone (after hours)	<input type="text"/>	phone (business hours)	<input type="text"/>
mobile	<input type="text"/>	fax	<input type="text"/>
AFSL licensee name	<input type="text"/>	AFSL number	<input type="text"/>
Perpetual adviser number	<input type="text"/>		
dealer group	<input type="text"/>	dealer branch	<input type="text"/>
email address	<input type="text"/>		
financial adviser signature	<input type="text"/>	date	<input type="text"/>
			<b>ADVISER STAMP</b>

IL GN / /  (Group)

IL AN / /  (Adviser)

IL CN / /  (Client)

## 10. Declaration and signature

I declare and agree that:

- I have read and understood the current Product Disclosure Statement (PDS) and any relevant incorporated material for WealthFocus Super Plan or WealthFocus Wholesale Super Plan
- I agree to be bound by any additional restrictions in the current PDS and any incorporated material (as amended from time to time)
- all of the information provided in my application is true and correct
- I have read and understood the privacy disclosure as detailed in the PDS. I consent to my personal information being collected, held, used and disclosed in accordance with the privacy disclosure. I consent to Perpetual disclosing this information to my financial adviser (named in this form) in relation to the investments described in this form. Where the financial adviser named in this form no longer acts on my behalf, I will notify Perpetual of the change
- 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 this additional investment form
- 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
- I understand that I am responsible for my contributions, and that contributions in excess of limits will attract additional tax
- If I am claiming a personal tax deduction in relation to my contributions:
  - I intend to claim the personal contributions stated as a tax deduction
  - I am a current member of the Perpetual WealthFocus Super Fund
  - Perpetual WealthFocus Super Fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
  - I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, or
  - before the end of the income year following the year in which the contribution was made.
- I authorise Perpetual to quote my TFN 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 is required to provide information to the ATO regarding any superannuation account
- 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 investment option

(You must read and tick the box below if you have chosen to invest in Perpetual's Geared Australian investment option)

I have thoroughly read the 'Understanding investment risk' section, 'Gearing risk' section and 'Investment limits' section of the Features book. I understand the greater risks associated with my selection of this 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 this 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.

signature	<input type="text"/>	date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
print name	<input type="text"/>	<input type="text"/>	<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 forward your completed form to your financial adviser or post to the address below. No stamp required if posted in Australia.  
**Reply Paid 4171, Perpetual Investments, GPO Box 4171, Sydney, NSW 2001, Australia**