

# Supplementary Product Disclosure Statement

1 July 2017

## Lifeplan Investment Bond

### Important Notice

This is a Supplementary Product Disclosure Statement (SPDS) to the Lifeplan Investment Bond Product Disclosure Statement (PDS) dated 21 October 2016. You should read this SPDS together with the PDS. This SPDS is issued by Lifeplan Australia Friendly Society Limited ('Lifeplan'), ABN 78 087 649 492, AFS Licence No. 237989, as the Responsible Entity for the Lifeplan Investment Bond.

### Purpose of this SPDS

The purpose of this SPDS is to update the PDS to include the following:

- Incorporation of the Common Reporting Standards which relates to the collection, reporting and exchange of financial account information on foreign tax residents.
- Changes to the investment management costs charged by the appointed managers for the following investment options:
  - Colonial First State Wholesale Target Return Income
  - Colonial First State FirstChoice Australian Share
  - Colonial First State FirstChoice Conservative
  - Colonial First State FirstChoice Global Share
  - Colonial First State FirstChoice Growth
  - Colonial First State FirstChoice Moderate
  - Platinum International Fund
  - Vanguard® Balanced Index Fund
  - Vanguard® Growth Index Fund
- Changes to the investing transaction costs charged by the appointed managers for the following investment options:
  - Fidelity Australian Equities Fund
  - Vanguard® Australian Property Securities Index Fund
  - Vanguard® Australian Shares Index Fund
  - Vanguard® Balanced Index Fund
  - Vanguard® Growth Index Fund
  - Vanguard® International Shares Index Fund
  - Vanguard® International Shares Index Fund (Hedged) AUD

### Introduction of Common Reporting Standards (CRS)

Under the section titled 'Foreign Account Tax Compliance Act ('FATCA')' the paragraph on page 50 of the PDS is replaced in its entirety with the following:

#### 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.

## Update to the investment management costs and investing transaction costs

Under the section titled 'Fees and other costs' the 'Management costs' table on page 20 of the PDS is replaced in its entirety with the following:

### Management costs

The current management costs and investing transaction costs for all investment options on the Lifeplan Investment Bond are shown in the table below.

Investment option	Investment management cost p.a.	+	Administration fee p.a.	=	Total management costs p.a. <sup>1</sup>	Investing transaction costs (equivalent to buy/sell spread) <sup>2</sup>
Advance Balanced Multi-Blend	0.78%		0.60%		1.38%	0.40%
Advance Defensive Multi-Blend	0.68%		0.60%		1.28%	0.24%
Advance Growth Multi-Blend	0.93%		0.60%		1.53%	0.44%
Advance High Growth Multi-Blend	0.98%		0.60%		1.58%	0.48%
Advance Moderate Multi-Blend	0.74%		0.60%		1.34%	0.32%
Australian Unity Property Income	0.94%		0.60%		1.54%	0.70%
Australian Unity Strategic Fixed Interest	0.56%		0.60%		1.16%	NIL
Australian Unity Wholesale Deposits <sup>3</sup>			0.55%		0.55%	NIL
BT Active Balanced	0.95%		0.60%		1.55%	0.29%
BT Enhanced Cash	0.25%		0.60%		0.85%	0.06%
Colonial First State Wholesale Target Return Income	0.53%		0.60%		1.13%	0.30%
Colonial First State Wholesale Institutional Cash <sup>3</sup>			0.54%		0.54%	NIL
Colonial First State FirstChoice Australian Share	1.02%		0.60%		1.62%	0.40%
Colonial First State FirstChoice Conservative	0.93%		0.60%		1.53%	0.30%
Colonial First State FirstChoice Global Share	1.23%		0.60%		1.83%	0.30%
Colonial First State FirstChoice Growth	1.03%		0.60%		1.63%	0.40%
Colonial First State FirstChoice Moderate	0.98%		0.60%		1.58%	0.30%
Colonial First State FirstChoice Property Securities	0.92%		0.60%		1.52%	0.40%
Fidelity Australian Equities Fund	0.85%		0.60%		1.45%	0.40%
Lifeplan Capital Guaranteed <sup>3</sup>			0.89%		0.89%	NIL
Lifeplan Managed Investment <sup>3</sup>			0.99%		0.99%	0.18%
Magellan Global Fund	1.35%		0.60%		1.95%	0.20%
MLC Horizon 2 – Income Portfolio	0.90%		0.60%		1.50%	0.10%
MLC Horizon 3 – Conservative Growth	0.95%		0.60%		1.55%	0.15%
MLC Horizon 4 – Balanced	0.99%		0.60%		1.59%	0.20%
MLC Horizon 5 – Growth	0.99%		0.60%		1.59%	0.20%
Perpetual Balanced Growth	1.04%		0.60%		1.64%	0.34%
Perpetual Conservative Growth	0.90%		0.60%		1.50%	0.26%
Perpetual Industrial Share	0.99%		0.60%		1.59%	0.30%
PIMCO Australian Bond Fund	0.50%		0.60%		1.10%	0.10%
PIMCO Global Bond Fund	0.49%		0.60%		1.09%	0.10%
Platinum International Fund	1.35%		0.60%		1.95%	0.50%
Platypus Australian Equities	0.96%		0.60%		1.56%	0.40%
Vanguard® Australian Fixed Interest Index Fund	0.24%		0.60%		0.84%	0.20%
Vanguard® Australian Property Securities Index Fund	0.23%		0.60%		0.83%	0.16%
Vanguard® Australian Shares Index Fund	0.18%		0.60%		0.78%	0.16%
Vanguard® Balanced Index Fund	0.29%		0.60%		0.89%	0.22%
Vanguard® Growth Index Fund	0.29%		0.60%		0.89%	0.22%
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%		0.60%		0.86%	0.20%
Vanguard® International Shares Index Fund	0.18%		0.60%		0.78%	0.16%
Vanguard® International Shares Index Fund (Hedged) AUD	0.21%		0.60%		0.81%	0.20%
Wingate Global Equity	1.16%		0.60%		1.76%	0.50%

1. The total management cost includes our administration fee, and the investment management cost of the appointed investment manager. Any performance fees and other costs charged or incurred by the appointed investment managers will be in addition to the total management cost. Unless otherwise stated in this PDS, the management cost is expressed as a percentage of the total average assets of the investment option. Estimated total management costs are likely to differ from the figure shown in the column titled 'Total management costs p.a.'.

2. The investing transaction cost is the cost when you invest or switch into an option. It has the same purpose as a 'buy/sell spread' generally used by other investment products. Refer to page 22 for further information.

3. Fee is inclusive of investment management cost and administration fee.



# Lifeplan Investment Bond

Product Disclosure Statement  
21 October 2016

# Lifeplan

## Investment Bond

### Australian Unity

Australian Unity Group is a national healthcare, financial services and independent & assisted living organisation providing services to almost one million Australians, including 300,000 members nationwide. Since 1840 Australian Unity has been providing services that enhance the wellbeing of Australians throughout the changing stages of their lives.

### 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 bonds, education bonds and funeral bonds. Lifeplan has total funds under management and administration of \$1.97 billion as at 30 June 2016.

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 Investments.

### About this Product Disclosure Statement ('PDS')

The Lifeplan Investment 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

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 option available through this PDS invests into a portfolio(s) managed by appointed investment managers. Refer to pages 29 to 30 of this PDS for a list of the investment managers. Each investment 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 appointed investment managers are not deposits or liabilities of the appointed investment managers or their member companies. These investment managers are not issuing, selling, guaranteeing or underwriting this financial product or performing any other function in relation to the Lifeplan Investment Bond apart from investment management.

### Applications

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

This PDS is available in electronic format, including access via our website [australianunity.com.au](http://australianunity.com.au). 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 reference to Australian currency.

### 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 Investment 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 61.

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## One investment, many solutions

A simple, versatile and tax effective investment, the Lifeplan Bond is designed to fulfil more than just your wealth accumulation goals. It goes a step further to enable wealth transfer in the way you want it for tax effective estate planning or child advancement. As the Lifeplan Bond is an investment bond, you are rewarded with tax concessions that are unique to products of this type.

### Live your life and plan for your future

One investment solution to meet your needs through all stages of life, the Lifeplan Bond offers many investment attributes in a unique package:

#### Tax effectiveness – keep more of your hard-earned money

The Lifeplan Bond can be used to build wealth, without increasing your personal tax liability. As a tax-paid investment, the Lifeplan Bond takes the burden off your personal tax because we pay tax at the corporate rate (currently 30%) on investment returns. The tax benefits can improve the longer you hold your investment.

The Lifeplan Bond is a tax effective investment that rewards in many ways:

- No personal tax while invested.
- Tax offset of 30% (current corporate tax rate) for withdrawals prior to the 10th anniversary.
- The assessable portion of your investment for income tax purposes decreases on withdrawals made in the 9th and 10th investment years to two-thirds and one-third, respectively.
- Tax-free withdrawals after 10 years (subject to the 125% rule – refer to page 5).

*Refer to pages 5 to 8 for further information.*

#### Estate planning

As an investment bond, the Lifeplan Bond gives you total control over your wealth transfer wishes. The Lifeplan Bond allows your investment wealth to be transferred directly to your beneficiaries, rather than forming part of your estate, should you pass away. By nominating one or more beneficiaries, you can ensure prompt payment and minimise the hassle of estate administration.

The Wealth Preserver is an optional feature that goes the extra mile to make that transfer more specific. That is, you can decide the start date, frequency and amount paid to your beneficiaries. This unique feature is designed to help you control how and when your investment wealth can be accessed.

*Refer to pages 9 to 11 for further information.*

#### Saving for a child's future

Generally young children are prevented from investing in their own right - the Lifeplan Bond overcomes this by allowing you to invest on behalf of a child and then transfer your investment wealth to a nominated child when they reach a specified age.

Lifeplan Child is designed specifically for anyone who wants to save for a child's future financial needs. At a nominated age between 10 and 25, the investment is transferred to the child without incurring any personal tax, fees or charges.

*Refer to page 15 and 16 for further information.*

#### Complementary to superannuation

The Lifeplan Bond can be complementary to your superannuation savings. Superannuation is well known as an effective method to save for your retirement years, but it does have a number of contribution and access restrictions. By using the Lifeplan Bond you may regain control over your future through flexible contributions and choice of when you access your savings.

#### Access to a broad range of quality investment options

The Lifeplan Bond provides access to 42 investment options managed by 11 quality investment managers, offering exposures to a range of asset classes and sectors.

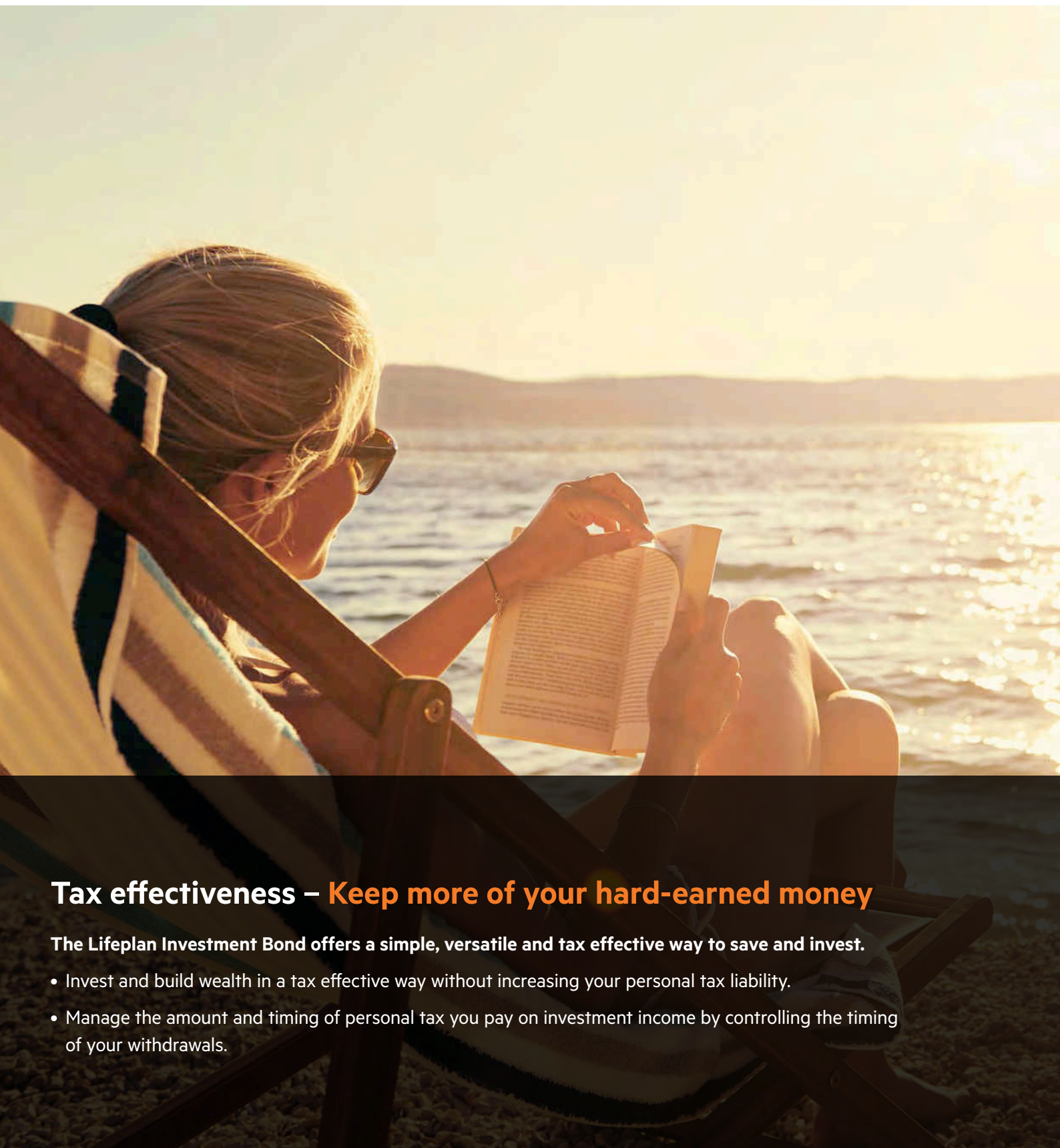
Switch amongst the investment options in the Lifeplan Bond without personal income tax or capital gains tax impact.

*Refer to pages 28 to 44 for further information.*

## Lifeplan Investment Bond at a glance

The following table is a summary of key features of the Lifeplan Investment Bond. This PDS should be read in full before you make a decision to invest in the Lifeplan Investment Bond.

Feature	Description	Refer to page(s)
<b>Tax effectiveness – Keep more of your hard-earned wealth</b> Invest and build wealth in a tax effective manner without increasing your personal tax liability. Control the amount and timing of personal tax you pay on investment income through controlling the timing of your withdrawals.	Investment income in the Lifeplan Investment Bond is taxed at the corporate rate (currently 30%), rather than your marginal tax rate, and is paid by us from the investment income. This means that while you remain invested, your investment does not increase or add to your personal income tax liability. Other benefits of the Lifeplan Investment Bond include: <ul style="list-style-type: none"> <li>• Proceeds are tax-free after 10 years (subject to the 125% rule).</li> <li>• Maximise the potential tax effectiveness with the 125% rule. <ul style="list-style-type: none"> <li>– You can make additional contributions during the investment year up to 125% of the previous year's contributions and still retain your tax-free status after 10 years.</li> </ul> </li> <li>• Tax offset (currently 30%) for withdrawals within 10 years.</li> <li>• No personal capital gains tax for switching investment options or on withdrawal.</li> </ul>	5 to 8
<b>Estate planning</b> Highly effective wealth transfer and estate planning solutions.	<ul style="list-style-type: none"> <li>• Nominate one or more beneficiaries to automatically receive the Lifeplan Bond proceeds as a lump sum, tax-free, should you pass away.</li> <li>• Nominate a person of any age, a company or trust as a beneficiary.</li> </ul>	9
<b>Wealth Preserver</b> A tax effective and low cost solution for complex family situations.	<ul style="list-style-type: none"> <li>• Transfer wealth with total control over how and when payments are made to each beneficiary.</li> <li>• The Wealth Preserver benefits from the same tax effective environment as other Lifeplan Investment Bond investments.</li> </ul>	11 to 13
<b>Lifeplan Child – A guiding hand</b> Invest for a child's future financial needs.	Provide a nest egg for a child. <ul style="list-style-type: none"> <li>• Invest for children in a tax efficient environment, with investment income being tax-paid, rather than being subject to potentially higher tax rates applicable to minors.</li> </ul>	15
<b>Complementary to superannuation</b> Too young, too old or have too much for super?	An effective way to build wealth to supplement superannuation savings. <ul style="list-style-type: none"> <li>• Unlike contributions to a superannuation fund, there are no restrictions on the maximum amount you can contribute (but tax effectiveness is subject to the 125% rule).</li> </ul>	5
<b>A broad range of investment options</b> Unique range in its product category, covering all risk appetites.	42 investment options managed by 11 professional Australian and international investment managers across a range of asset classes and sectors. <ul style="list-style-type: none"> <li>• Australian Unity Wholesale Deposits investment option - outside of the Lifeplan Investment Bond, access is generally only available to wholesale/institutional investors.</li> <li>• Lifeplan Capital Guaranteed option - we guarantee repayment of capital and declared bonuses, protecting you from market risk</li> </ul>	28 to 44
<b>Tax effective portfolio management</b>	Rebalance portfolios to manage market fluctuations without personal income or capital gains tax implications.	26
<b>Protection from creditors in the event of bankruptcy</b>	The Lifeplan Investment Bond is a type of life policy which in some limited circumstances may receive protection from creditors in the event of your bankruptcy.	8
<b>Contribution flexibility</b> Uncapped contributions.	<ul style="list-style-type: none"> <li>• No contribution limit (tax effectiveness is subject to the 125% rule).</li> <li>• Start your investment with as little as \$1,000.</li> </ul>	5
<b>Access to your money at any time</b> You decide when you access your savings.	<ul style="list-style-type: none"> <li>• Minimum withdrawal - \$500.</li> <li>• Establish a regular withdrawal facility (\$100 minimum), which is eligible for the same tax effective treatment as other withdrawals.</li> </ul>	26
<b>Administration fee rebates</b>	An administration fee rebate may apply depending on the size of your Lifeplan Investment Bond 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</li> <li>• \$10,000,000 or more = 0.60% p.a. (full rebate).</li> </ul>	18
<b>Management costs</b>	Currently ranging from 0.54% to 2.14% p.a.	18
<b>Who can invest</b>	<ul style="list-style-type: none"> <li>• Individual or joint investors aged 16 years and over.</li> <li>• Companies and trusts (including deceased estates).</li> <li>• Children between the ages of 10 and 16 (with the assistance of a parent or guardian)</li> </ul>	5
<b>Investor portal</b> Online access to your investment.	<ul style="list-style-type: none"> <li>• By logging into our Investor Portal you can view your Lifeplan Investment Bond balance and transaction history.</li> </ul>	48



## **Tax effectiveness – Keep more of your hard-earned money**

The Lifeplan Investment Bond offers a simple, versatile and tax effective way to save and invest.

- Invest and build wealth in a tax effective way without increasing your personal tax liability.
- Manage the amount and timing of personal tax you pay on investment income by controlling the timing of your withdrawals.



# Tax effective investing

## What is the Lifeplan Investment Bond?

The Lifeplan Bond, Wealth Preserver and Lifeplan Child are investment bonds, sometimes referred to as 'tax-paid' investments as the income from your investments is taxed at the corporate rate, currently 30%.

Tax is paid by us during the life of your investment out of the investment income after allowing for the deduction of expenses, leaving you with an after tax or 'tax-paid' return. This tax-paid feature has a number of key advantages, in particular, while you remain fully invested, your investment earnings do not impact your personal tax in any of the followings areas:

- Annual tax returns and tax payment obligations.
- Pay As You Go (PAYG) tax instalments.
- Capital gains tax.
- Medicare Levy and surcharge.



### 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. You should seek independent financial advice before deciding to invest.

## Who can invest?

Anyone aged 16 years and over can invest in the Lifeplan Investment Bond. Applications may be made in the names of:

- individual or joint investors;
- 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 10.*

## Think differently

The Lifeplan Bond may be complementary to your superannuation savings. Superannuation is well known as an effective method to save for your retirement years but does have a number of contribution and access restrictions. The Lifeplan Bond can help you regain control over your future through flexible contributions and choice of retirement date and access to your savings.

## No initial contributions limits

You may contribute as much as you wish during the first year of your investment. Thereafter, the tax effectiveness is subject to the '125% rule'. *Refer to page 25 for further information on making contributions.*

## What is the '125% rule' and how do you take advantage of this investment opportunity?

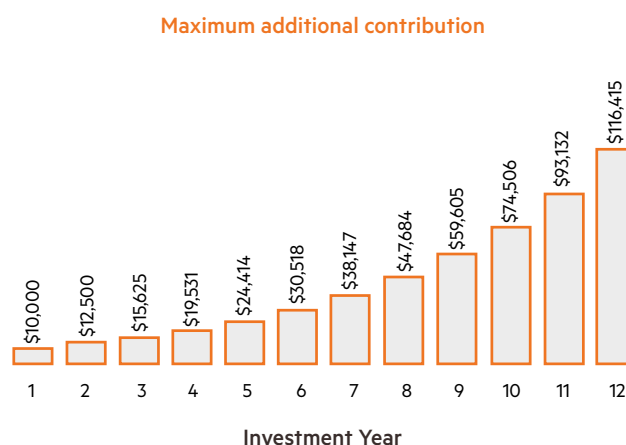
You can make additional contributions up to 125% of the total contributions made during the previous investment year without compromising your returns being tax-free after 10 years. You can continue to take advantage of the 125% rule opportunity after the 10th year, in which case earnings on each additional contribution receive immediate tax-free withdrawal status.

For these purposes, an 'investment year' is 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 to achieve tax-free withdrawal status will start again for the entire investment – recommencing at the beginning of the investment year in which the excess contribution is made.
- If you do not make an additional contribution during any particular investment year, no further contributions can be made to your investment without triggering the 10-year period to achieve tax-free withdrawal status to restart.
- If you wish to invest more than 125% of the previous investment year's contributions, you can start a new investment with the excess contributions.

### Example - 125% Rule

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



## How your investment is taxed

Investment income is taxed at the current corporate rate of 30%. However, the rate of tax may, in effect, be less for a particular investment option due to the availability of allowable deductions, tax credits, tax offsets and other tax benefits in respect of an investment option. Any tax is paid by us from the investment income derived from the investment options.

### Tax-paid after 10 years

If you hold your investment for at least 10 years, you do not pay any further personal tax on withdrawals made after this time, subject to the '125% rule' (refer to page 5 for details on the 125% rule). You will receive all of your accumulated investment earnings without having to pay additional personal tax.

The 10-year period commences from the original start date of your investment (but may be reset if the 125% rule is breached).

### Tax offset for withdrawals within 10 years

If you withdraw within 10 years of commencing your investment, the earnings on your investment are assessed as income in your hands. Even then, a tax offset (currently 30%) is available to reduce your personal income tax.

For example, if your tax rate (including levies) is 49% you only need to pay top-up tax of 19% on the earnings component of any withdrawal after taking into account the tax offset.

### Tax effectiveness increases over time

For amounts withdrawn in the ninth year, only two-thirds of the earnings on the withdrawal are assessable and in the 10th year, only one-third of the earnings are assessable. Importantly, you will still receive the tax offset (currently 30%).

No personal income tax is payable on the component of your withdrawal representing a return of your contributions – it is treated as a tax-free return of capital.

## Think differently

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

If your personal tax rate is below the corporate 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 tax. The illustrations in the table assume that the investor's marginal tax rate is 49% (including levies of 4%) and the amount withdrawn includes investment earnings of \$10,000.

Withdrawal made in the	8th year or earlier	9th year	10th year	After 10 years
Investment earnings <sup>1</sup>	\$10,000	\$10,000	\$10,000	\$10,000
Assessable income				
Assessable income	\$10,000	\$6,667	\$3,333	Nil
Less income tax liability of 19% (49% less the 30% tax offset <sup>2</sup> )	(\$1,900)	(\$1,267)	(\$633)	Nil
After tax return	\$8,100	\$8,733	\$9,367	\$10,000
Your net personal income tax rate on this withdrawal	19%	12.67%	6.33%	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).

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

## Comparing tax-paid returns with direct investment

When comparing different investments, it is important to consider the effect of tax on the return ultimately achieved.

The table below compares hypothetical tax-paid net annual returns from the Lifeplan Bond with the equivalent gross (pre-tax) returns you would need to earn from directly held investments where you would need to pay the tax yourself (such as a term deposit or cash trust). We assume tax-paid earnings of 3% p.a., 4% p.a., 6% p.a. and 8% p.a. and allow for different marginal tax rates that may be applicable to you assuming you are an adult Australian resident individual investor.

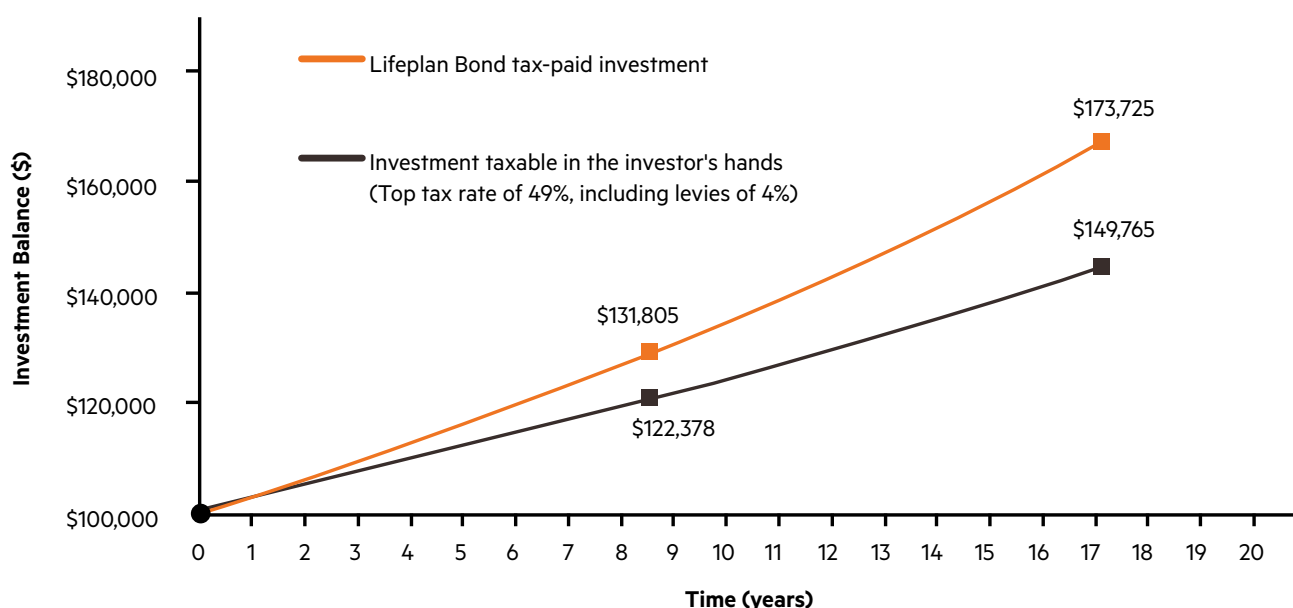
Tax paid Lifeplan Investment Bond net annual return <sup>2</sup>	Equivalent gross return required from a taxable investment for a client on tax rate <sup>1</sup> of:			
	21.0%	34.5%	39.0%	49.0%
3.0% p.a.	3.8% p.a.	4.6% p.a.	4.9% p.a.	5.9% p.a.
4.0% p.a.	5.0% p.a.	6.1% p.a.	6.6% p.a.	7.8% p.a.
6.0% p.a.	7.6% p.a.	9.1% p.a.	9.8% p.a.	11.8% p.a.
8.0% p.a.	10.1% p.a.	12.2% p.a.	13.1% p.a.	15.7% p.a.

1. The above tax rates include a Medicare Levy of 2% applicable for the year ended 30 June 2016 and, for the highest tax bracket, includes the impact of the Budget Repair Levy of 2% applicable to investors with taxable income exceeding \$180,000. These tax rates may change in the future and are sourced from the Australian Taxation Office
2. The investment returns quoted in this table are for illustrative purposes only and are not an indication of current or future performance. Actual returns may be higher or lower than the examples given.

## Long term effect of saving tax with tax-paid investments

The below graph illustrates the potential long-term advantages that a tax-paid investment, such as the Lifeplan Bond, can have over an investment that is taxed directly in the hands of the investor. In this example, we assume an initial investment of \$100,000 and a constant 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 both the differences that may exist between the tax rate payable on the Lifeplan Bond (currently 30%) and the marginal tax rate applicable to the investor and the compounding effect of reinvesting the difference. 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 advantage may not be achieved for investors whose marginal tax rate is below 30%.

### **The advantages of switching within the Lifeplan Bond**

You can move (or switch) between investment options without personal tax impact (including capital gains tax) because a switch is not treated as a withdrawal from your investment. This is because the investment is tax-paid.

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

No personal tax is payable on benefits received (either before or after 10 years from the investment's original start date) 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 10 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.

Prior to making a withdrawal in these circumstances, independent tax advice should be obtained.

### **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.

### **Tax laws may change**

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.



## **Estate planning – Linking the Lifeplan Bond with solutions**

**Tax effective and low cost solutions for complex family situations.**

- Nominate beneficiaries.
- Nominate a Life Insured.
- Tax-free proceeds on the passing of the last Life Insured.
- Avoid delays and challenges associated with estate administration and probate.
- Each of the Lifeplan Bond, Wealth Preserver and Lifeplan Child may receive protection from creditors in some limited circumstances.

**Wealth Preserver, the ‘Wellbeing of the next generation’ – transfer wealth with total control over how and when payments are made to each beneficiary.**

- Reduce upfront and ongoing costs associated with legal advice setting up trusts and complex wealth transfer structures.
- No need for third parties to get involved.
- Ideal for legacies or philanthropic giving.



## Estate planning solutions

The Lifeplan Bond has highly effective wealth transfer and estate planning features. You can nominate beneficiaries to automatically receive the proceeds of your investment upon your death, or use the Wealth Preserver feature to structure payments to your beneficiaries after your death.

The Lifeplan Investment Bond can also be used to invest on behalf of younger investors.

### Ownership, lives insured and nominated beneficiaries

It is important to structure the ownership of your Lifeplan Bond investment so that it meets your estate planning objectives. There can be three parties involved in a Lifeplan Bond investment: the Policy Owner(s), the Life Insured and the beneficiaries.

#### Policy owner(s)

The policy owner is the legal owner of the Lifeplan Bond investment. The policy owner can be:

- individuals aged 16 years and over (including joint investors)
- 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*).

#### Beneficiaries

As the policy owner(s), you are able to 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.

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. In these circumstances, payment to the beneficiary will only occur upon the death of the last surviving Life 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, the beneficiary will be paid according to your instructions. *Refer to the section 'How Wealth Preserver works' on pages 11 to 14 for further information.*

#### 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.

To nominate beneficiaries, simply complete the Nomination of Beneficiaries section (step 8) on the Lifeplan Bond Application Form. 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.

You may alter your nominated beneficiaries at any time by completing and signing a new Beneficiary Form.

If you die without having nominated a beneficiary, the proceeds of your death benefit form part of your estate. If your investment is jointly held, ownership passes to any surviving joint investors. If we cannot verify the eligibility of a nominated beneficiary, we will pay the death benefit to your estate.

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

#### Life insured

The Lifeplan Bond is a type of life insurance policy. As the policy owner, you are able to nominate one or more natural persons as a Life Insured of your investment.

If you 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.

#### 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. If the child is aged between 10 and 16, you can arrange for the child to invest in the Lifeplan Bond with the child as the owner and Life Insured of the investment. A parent's or guardian's signature is required on the application and for all deposits and withdrawals while the child remains under 16 years of age. When the child reaches 16 years of age, the child attains full and sole 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 'How Lifeplan Child works' on page 16*).

#### Transfer of ownership

You may transfer (or assign) the ownership of your Lifeplan Bond at any time to another party. The person assigned ownership of your Lifeplan Bond will replace you as the policy owner. To do this, you will need to complete a 'Memorandum of Transfer Form' (available on our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth)), obtain the signature of the party receiving the transfer and pay any applicable stamp duty. You can assign ownership to another person, a trustee of a trust or a company. Assigning ownership of your Lifeplan Bond may void the nomination of any beneficiaries.

You should consider seeking independent financial advice before you assign ownership of your investment.

## Wealth Preserver – Estate planning with control and flexibility

Wealth Preserver is a unique 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.

### Wealth Preserver advantages

For the Investor	For the Beneficiary
<ul style="list-style-type: none"><li>• control the start date, frequency and maximum benefit payments to beneficiary(s)</li><li>• choose the benefits to be paid in one lump sum or at regular intervals over time (annuity style)</li><li>• avoid delays involved in obtaining a grant of Probate or in the estate administration</li><li>• activate Wealth Preserver for one or all of your nominated beneficiaries</li><li>• investment remains the property of the owner until their death (use and continued access).</li></ul>	<ul style="list-style-type: none"><li>• receive a tax effective and simple legacy that is shielded from potential estate challenges</li><li>• control your tax impact by controlling the timing of your withdrawals</li><li>• choose to receive benefit payments which are less than the Annual Benefit Entitlement (<i>refer to page 12</i>) or to defer the payment of benefits for a specified period<ul style="list-style-type: none"><li>– reduced/deferred amounts carry over to following years</li><li>– change payment frequency</li></ul></li><li>• switch investment options</li><li>• nominate beneficiary(s)</li><li>• the money invested in a Wealth Preserver continues to benefit from the same tax effective environment as other Lifeplan Investment Bond investments.</li></ul>

### How Wealth Preserver works

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.

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

The start date of your beneficiary's Wealth Preserver is the date when we transfer funds into the new investment. The new investment will reflect your investment strategy. We will notify your beneficiaries of this start date which cannot be altered.

Once the Wealth Preserver is set up, your beneficiary becomes the owner and Life Insured of the investment. The death benefit which is transferred into your beneficiary's Wealth Preserver is treated as a tax-free investor contribution made by your beneficiary. Your beneficiary however, is not permitted to make additional contributions to their Wealth Preserver.

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 your investment is taxed' on pages 6 to 8*).

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 page 14*).

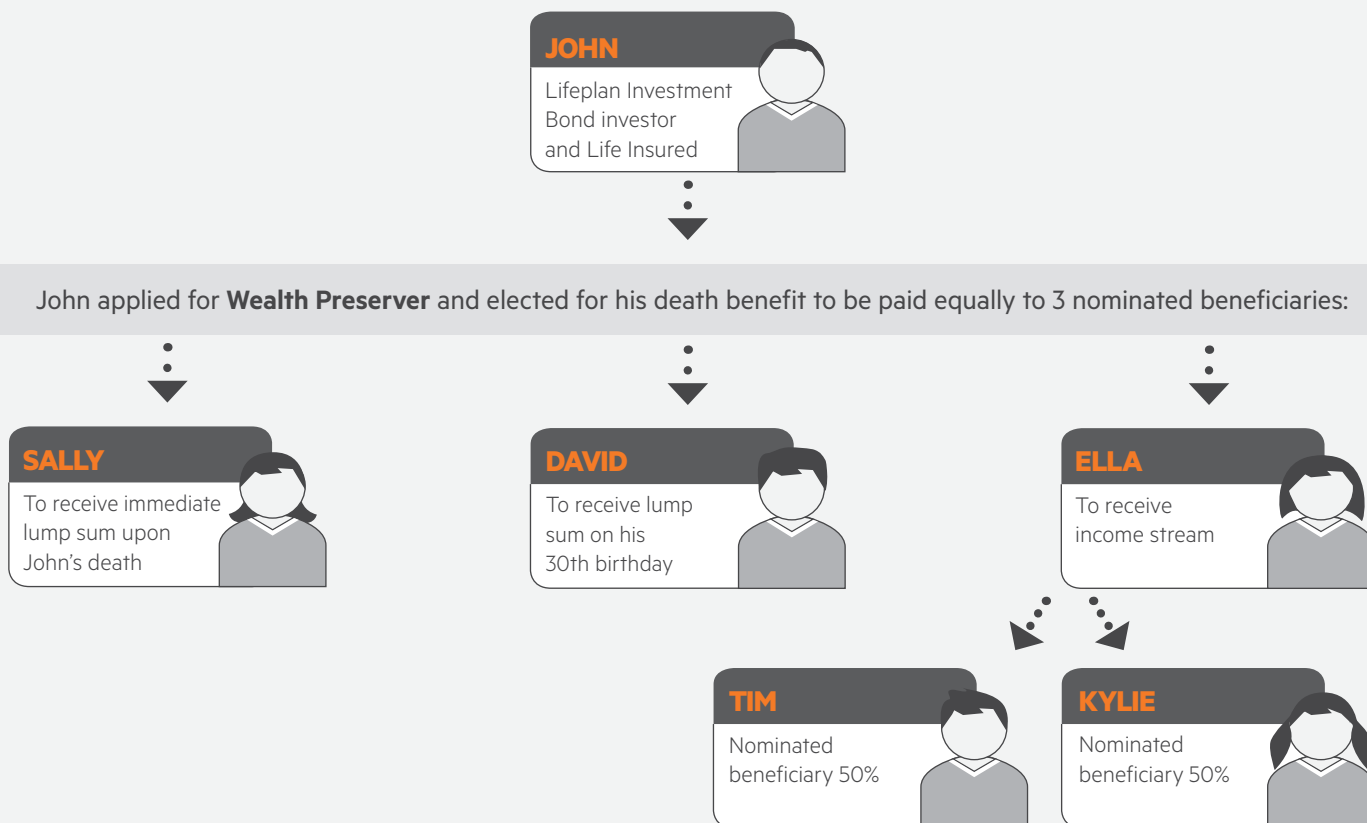
### Think differently

**Wealth Preserver is a simple and inexpensive way to leave a legacy**

Wealth Preserver gives you the ability to ensure family members or loved ones receive exactly what you intend for them.

## Wealth Preserver in action

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



## Annual Benefit Entitlement

When you apply for a Wealth Preserver in your 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.

After your death, the Annual Benefit Entitlement you have specified cannot be changed.

The minimum annual benefit payment is currently \$1,200. If you nominate a fixed dollar amount which is less than the minimum annual benefit payment or a percentage which provides a benefit of less than the minimum, we will increase the benefit payments up to the annual minimum. We may change the annual minimum benefit payment without prior notification.

Your beneficiary may choose to receive benefit payments at regular intervals throughout the year, up to a maximum of the Annual Benefit Entitlement.

If your beneficiary chooses to receive benefit payments which are less than the Annual Benefit Entitlement or to defer the payment of benefits for a specified period, the unused component of the Annual Benefit Entitlement is carried forward and added to the Annual Benefit Entitlement in the following year.

#### **The commencement of benefit payments**

Benefit payments from your beneficiary's Wealth Preserver will commence on the date which is the latter of:

- the start date of your beneficiary's Wealth Preserver (being the date we transfer funds into the investment, which occurs after we receive official notification of the death of the last surviving Life Insured); or
- such other date specified by you; or
- the date of your nominated beneficiary's 16th birthday.

Your beneficiary may choose to defer the payment of benefits by writing to us and nominating a later date but cannot nominate a date which is earlier than the benefit payment commencement date.

#### **How benefit payments are made**

Benefit payments will automatically be paid into your beneficiary's nominated Australian financial institution account according to the payment frequency you have specified. Your beneficiary may request an alternative payment frequency.

Payments can be made fortnightly, monthly, quarterly, half-yearly and yearly. If a payment frequency other than yearly is selected, the regular payment is determined as the Annual Benefit Entitlement divided by the number of payments in the relevant year.

#### **Activating Wealth Preserver**

To apply to activate the Wealth Preserver feature for your nominated beneficiaries, simply complete the Wealth Preserver section in step 8 of the Lifeplan Bond Application Form.

Your beneficiary for the purposes of activating Wealth Preserver must be a natural person and can be of any age.

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
- transfer ownership
- change the nominated beneficiaries
- change your Wealth Preserver instructions for your beneficiaries
- cancel your Wealth Preserver.

#### **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 applicable 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 18 to 21).
- 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.

## **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.

## **Your beneficiary's rights**

Upon the establishment of Wealth Preserver, your nominated beneficiary also becomes the owner and Life Insured. Your membership rights will be transferred to your nominated beneficiary (subject to the beneficiary holding the policy for two continuous years).

In addition to the other rights described in this section, your beneficiary, as 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 owner, may not:

- Transfer (or assign) the ownership of their Wealth Preserver investment.
- Appoint another Life Insured to their Wealth Preserver investment.

## **Minimum investment balance**

Currently a minimum of \$15,000 per beneficiary is required in your Lifeplan Bond investment balance to start a Wealth Preserver.

If the investment balance falls below the minimum after Wealth Preserver has started, we may decide to close the investment by fully withdrawing the remaining investment balance and paying it to your beneficiary. We may change the minimum investment balance without prior notification to investors.

## **If your beneficiary is between the ages of 10 and 16 when you die**

If your beneficiary is aged between 10 and 16 at the date of your death, a parent's or guardian's consent is required to establish your beneficiary's Wealth Preserver. If consent is not provided within 12 months of your death, the Wealth Preserver feature will not be activated and your death benefit will be paid as a lump sum to your beneficiary (or to a guardian) unless you give us prior instructions.

## **If your beneficiary is aged less than 10 when you die**

If your beneficiary is aged less than 10 at the date of your death, the Wealth Preserver feature will not be activated and your death benefit will be paid as a lump sum to your beneficiary, (or to a guardian) unless you give us prior instructions otherwise.

## **If your beneficiary dies**

If your nominated beneficiary dies before you, you may nominate another beneficiary. A nominated beneficiary can be a natural person of any age. If your beneficiary dies after your death, your beneficiary's own nominated beneficiaries or, if none, the executors or administrators of your beneficiary's estate will receive the tax-free proceeds of your beneficiary's Wealth Preserver.

## **If your beneficiary lives or moves overseas**

A Wealth Preserver can only be established if your nominated beneficiary is residing in Australia on the date it is established. If your beneficiary is a resident outside of Australia at the date of your death, we may require the beneficiary(s) to return to Australia to confirm identity in order to establish their Wealth Preserver.

## **If your beneficiary cannot be located or verified**

If, after having taken reasonable steps to do so, we cannot locate or verify the eligibility of a nominated beneficiary within 12 months of receiving notification of your death, we may at our discretion, transfer the death benefit to your estate or extend the duration of your investment (subject to any unclaimed money legislation).

## **Access to funds if your beneficiary suffers financial hardship**

If your beneficiary suffers financial hardship after the start date of your beneficiary's Wealth Preserver, they may lodge a financial hardship withdrawal request in writing with us. We will give due consideration to all such requests and may request additional information from the beneficiary before making a decision. We have discretion whether to pay any amount, and how much to pay to the beneficiary in response to a financial hardship withdrawal request.





## Lifeplan Child – A guiding hand

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

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

## How Lifeplan Child works

A Lifeplan Child investment can be established by anyone aged 16 or above. A child under the age of 16 is nominated and a 'vesting age' between 10 and 25 is selected as the date upon which Lifeplan Child converts to a Lifeplan Bond investment, with the child as the owner. The vesting age can be changed at any time provided the child has not already attained that age.

Applications can be made in the names of:

- individual or joint investors
- children aged 16 or above (only one child can be named in the Lifeplan Child application).

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

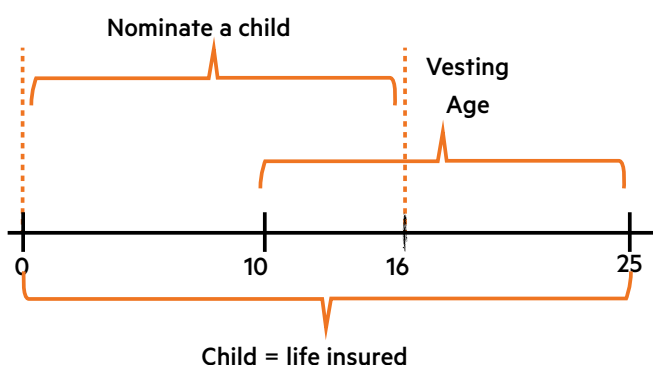
### How ownership is transferred to the child

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

Importantly, the transferred investment retains the same start date as the original Lifeplan Child investment and thus preserves the 10-year tax concessions described in the section 'How your investment is taxed' on page 6.

- Your Australian Unity Limited membership rights will also be transferred to the child as the new owner. *Refer to page 50 for information about 'Your relationship with Lifeplan and Australian Unity Limited'.*
- The transfer of ownership occurs automatically and 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 signature is required for all contributions and withdrawals while the child remains under 16 years of age.



### Life Insured and other beneficiaries

The child named in Lifeplan Child is the Life Insured. You cannot nominate another beneficiary or add another Life Insured if you invest in Lifeplan Child.

### 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. Your executor or administrator is required to administer and operate the investment for the benefit of the child.

Your death may give rise to estate planning issues that may impact upon your nominated child. You should consider seeking independent estate planning advice if you believe that your particular circumstances may be affected.

### If the child dies before vesting age

The child is the Life Insured, so 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.

### Transfer of ownership of your investment

You may transfer (or assign) the ownership of your investment in Lifeplan Child to another person at any time before the child has reached the vesting age. You should consider seeking independent advice before you assign ownership of your investment.



#### 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 ownership.

## Strategies summary

There are many reasons to consider a Lifeplan Investment Bond as an effective solution to achieve your investment objectives. The Lifeplan Investment Bond offers the following potential solutions to assist you in achieving your investment goals.



### Important

Before investing you should speak to a licensed financial adviser. Discussing your personal objectives, financial circumstances and needs with a financial adviser will help them design an investment strategy that is suitable for you.

### General

- ☐ Keep paperwork and tax reporting simple and easy.
- ☐ Create:
  - a regular savings plan and contribute on a regular ongoing basis
  - an instalment deposit facility that is limited by time or available capital
  - an instalment switching facility that is limited by time or amount.
- ☐ Take advantage of a capital guarantee.
- ☐ Improve bankruptcy protection.

### Tax efficiency

- ☐ Tax-paid investment – no personal income tax during the life of the investment.
- ☐ Tax effective income stream with choice and flexibility.
- ☐ Invest for children in a tax efficient environment.
- ☐ No personal capital gains liabilities for switching strategies.
- ☐ Potentially minimise the impact of:
  - income levies and surcharges
  - tax instalments.
- ☐ Switch investment options and/or investment managers without personal tax implications.

### Estate planning

- ☐ Create an investment that continues beyond the death of the investor.
- ☐ Add a Life Insured and allow the investment to continue.
- ☐ Plan your estate to meet the requirements of:
  - blended families
  - non dependents
  - family separation
  - complex family situations.
- ☐ Investment proceeds are tax-free in the hands of the beneficiary.
- ☐ Wealth Preserver – transfer wealth to beneficiaries as:
  - an income stream with flexibility for the beneficiaries to defer income
  - deferred lump sum
  - immediate lump sum
  - or any combination of the above.

### Managing superannuation contribution limits

- ☐ Use a Lifeplan Bond as a source for future superannuation contributions.
- ☐ Create an alternative to superannuation for contributions in excess of superannuation contribution caps.
- ☐ Transition to retirement.
- ☐ Retire early.

## Think differently

The Wealth Preserver can provide a simple, low cost estate planning solution.

## 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 us or your financial adviser.

### To find out more

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

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

You should read all of the information provided about fees and costs because it is important to understand their impact on your investment.

Type of fee or cost	Amount <sup>1</sup>	How and when the fee is paid
<b>Fees when your money moves in or out of the Fund</b>		
<b>Establishment fee</b> The fee to open your investment.	Nil	Not applicable.
<b>Contribution fee<sup>3</sup></b> The fee on each amount contributed to your investment.	Nil	Not applicable.
<b>Withdrawal fee</b> The fee on each amount you take out of your investment.	Nil	Not applicable.
<b>Exit fee</b> The fee to close your investment.	Nil	Not applicable.
<b>Management costs<sup>2</sup></b>		
The fees and costs for managing your investment.	<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. <i>Refer to page 22 for further details.</i></li> <li>Investment management cost charged by the appointed investment manager to manage the underlying portfolio currently between 0.18% and 1.54% p.a.</li> </ul> <p>The investment management cost for each investment option is shown on page 20.</p>	<p>The administration fee and any expense recoveries are payable to us. They are calculated using the daily gross market value of 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 appointed investment manager. These costs are deducted by the appointed investment manager from the underlying portfolio and are reflected in the daily unit prices for the investment option.</p> <p>The appointed investment managers may charge or incur performance fees and other costs which are in addition to the investment management cost and are reflected in the daily unit prices for the investment options<sup>2</sup>.</p> <p>Unless otherwise stated in this PDS, the management cost is expressed as a percentage of the total average net assets of the investment options. For the Lifeplan Capital Guaranteed option, the management costs are deducted from the investment option's earnings before the rate of return is declared. <i>Refer to page 49 for more details.</i></p>

**Performance fees and other costs<sup>2</sup>**

A performance fee is a fee charged by an investment manager if the performance of underlying portfolios they manage exceeds specified performance criteria or benchmarks.

Other costs may be charged by the appointed investment manager to manage your investment.

- Not all appointed investment managers charge a performance fee.
- Performance fees vary and it is not possible to state future performance fees.

Any performance fees and other costs charged by the appointed investment managers are in addition to the investment option's investment management cost, are deducted periodically by the appointed investment manager (to the extent they are payable), and are reflected in the daily unit prices of the investment options.

Performance fees are not paid to or deducted by us.  
*Refer to page 23.*

**Service fees and other costs****Switching service fee<sup>3</sup>**

The fee for changing investment options.

Nil



There are no switching service fees.

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



## Management costs

The current management costs and investing transaction costs for all investment options on the Lifeplan Investment Bond are shown in the table below.

Investment option	Investment management cost p.a. 	Administration fee p.a. 	Total management costs p.a. <sup>1</sup>	Investing transaction costs (equivalent to buy/sell spread) <sup>2</sup>
Advance Balanced Multi-Blend	0.78%	0.60%	1.38%	0.40%
Advance Defensive Multi-Blend	0.68%	0.60%	1.28%	0.24%
Advance Growth Multi-Blend	0.93%	0.60%	1.53%	0.44%
Advance High Growth Multi-Blend	0.98%	0.60%	1.58%	0.48%
Advance Moderate Multi-Blend	0.74%	0.60%	1.34%	0.32%
Australian Unity Property Income	0.94%	0.60%	1.54%	0.70%
Australian Unity Strategic Fixed Interest	0.56%	0.60%	1.16%	NIL
Australian Unity Wholesale Deposits <sup>3</sup>	0.55%		0.55%	NIL
BT Active Balanced	0.95%	0.60%	1.55%	0.29%
BT Enhanced Cash	0.25%	0.60%	0.85%	0.06%
Colonial First State Wholesale Target Return Income	0.52%	0.60%	1.12%	0.30%
Colonial First State Wholesale Institutional Cash <sup>3</sup>	0.54%		0.54%	NIL
Colonial First State FirstChoice Australian Share	1.01%	0.60%	1.61%	0.40%
Colonial First State FirstChoice Conservative	0.91%	0.60%	1.51%	0.30%
Colonial First State FirstChoice Global Share	1.22%	0.60%	1.82%	0.30%
Colonial First State FirstChoice Growth	1.02%	0.60%	1.62%	0.40%
Colonial First State FirstChoice Moderate	0.97%	0.60%	1.57%	0.30%
Colonial First State FirstChoice Property Securities	0.92%	0.60%	1.52%	0.40%
Fidelity Australian Equities Fund	0.85%	0.60%	1.45%	0.50%
Lifeplan Capital Guaranteed <sup>3</sup>	0.89%		0.89%	NIL
Lifeplan Managed Investment <sup>3</sup>	0.99%		0.99%	0.18%
Magellan Global Fund	1.35%	0.60%	1.95%	0.20%
MLC Horizon 2 – Income Portfolio	0.90%	0.60%	1.50%	0.10%
MLC Horizon 3 – Conservative Growth	0.95%	0.60%	1.55%	0.15%
MLC Horizon 4 – Balanced	0.99%	0.60%	1.59%	0.20%
MLC Horizon 5 – Growth	0.99%	0.60%	1.59%	0.20%
Perpetual Balanced Growth	1.04%	0.60%	1.64%	0.34%
Perpetual Conservative Growth	0.90%	0.60%	1.50%	0.26%
Perpetual Industrial Share	0.99%	0.60%	1.59%	0.30%
PIMCO Australian Bond Fund	0.50%	0.60%	1.10%	0.10%
PIMCO Global Bond Fund	0.49%	0.60%	1.09%	0.10%
Platinum International Fund	1.54%	0.60%	2.14%	0.50%
Platypus Australian Equities	0.96%	0.60%	1.56%	0.40%
Vanguard® Australian Fixed Interest Index Fund	0.24%	0.60%	0.84%	0.20%
Vanguard® Australian Property Securities Index Fund	0.23%	0.60%	0.83%	0.20%
Vanguard® Australian Shares Index Fund	0.18%	0.60%	0.78%	0.20%
Vanguard® Balanced Index Fund	0.34%	0.60%	0.94%	0.24%
Vanguard® Growth Index Fund	0.36%	0.60%	0.96%	0.24%
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26%	0.60%	0.86%	0.20%
Vanguard® International Shares Index Fund	0.18%	0.60%	0.78%	0.20%
Vanguard® International Shares Index Fund (Hedged) AUD	0.21%	0.60%	0.81%	0.24%
Wingate Global Equity	1.16%	0.60%	1.76%	0.50%

1. The total management cost includes our administration fee, and the investment management cost of the appointed investment manager. Any performance fees and other costs charged or incurred by the appointed investment managers will be in addition to the total management cost. Unless otherwise stated in this PDS, the management cost is expressed as a percentage of the total average assets of the investment option. Estimated total management costs are likely to differ from the figure shown in the column titled 'Total Management costs pa'.

2. The investing transaction cost is the cost when you invest or switch into an option. It has the same purpose as a 'buy/sell spread' generally used by other investment products. *Refer to page 22 for further information.*

3. Fee is inclusive of investment management cost and administration fee.

# Additional explanation of fees and costs

## Management costs

Management costs include our administration fees, any expense recoveries and investment management costs charged or incurred by the appointed investment managers (refer to 'Remuneration of appointed investment managers' on 22). Our administration fees and any expense recoveries 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. They do not include fees or costs deducted from your investment account (such as adviser service fees or investing transaction costs) or any performance fees and other costs charged by the appointed investment managers (refer to pages 22 and 23).

The investment management cost for each investment option is shown in the table on page 20.

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

The following table gives an example of how fees and costs in the Lifeplan Managed Investment option for this product can affect your investment over a one-year period.

This illustration is meant to help you compare the fees charged by this product with fees charged by managed funds or other products. However, care is required when comparing fees between products because of important differences between them such as different structures, investment options and the specific goals of the product, which also may have different tax treatments.

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

Please note that this example is for illustrative purposes only. In practice, the actual management costs and fees are deducted directly from the investment option as a whole and not from your account balance.

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

1. Investing transaction costs may also apply. For the above example, an investing transaction cost of \$900 would be incurred on the \$5,000 contribution into the Lifeplan Managed Investment option (as at the preparation date of this PDS). Performance fees may also apply for some investment options. For the above example, no performance fee applies.

## Stamp duty

Stamp duty may be payable in some States on establishment of a Lifeplan Investment Bond. Any applicable stamp duty on your Lifeplan Investment Bond investment is currently absorbed by us.

Stamp duty may be payable in some States on transfer or assignment of your Lifeplan Investment Bond. The applicable rates depend on the relevant State. We will advise you of any applicable stamp duty which will be payable before transfer.

## Remuneration of appointed investment managers

The appointed investment managers, and any other investment manager they may appoint, are entitled to be reimbursed for investment management costs, any performance fees, a range of ongoing operating expenses (such as 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 investment 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 49).

## Investing transaction costs

When you invest or switch into an investment option, an investing transaction cost is incurred to recover the cost of brokerage and certain other costs of investing incurred by the investment options. It is not a fee retained by us. The cost is deducted from your investment account or switch amount. The cost has the same purpose as a 'buy/sell spread' generally used by other investment products.

The investing transaction costs currently range between 0% to 0.70% per investment or switch.

There are no investing transaction costs on withdrawal from an investment option.

The investing transaction costs for each investment option may change from time to time. The investing transaction costs shown on page 20 are correct as at the date of this PDS. Details of current investing transaction costs can be obtained from [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by contacting the Investor Services team on 1300 1300 38.

## Administration fee rebate

An administration fee rebate may apply depending on the size of your Lifeplan Investment 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>-</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 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 your investment account during the previous month. We have the discretion to calculate your average monthly investment balance and our calculation is final.

### Payment and investment of the rebate

After the end of the financial year, in July or August, the rebate for that financial year will be allocated to your investment account(s) 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, (e.g. if you hold a Lifeplan Child and Lifeplan Bond 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 pages 4 to 8 for further taxation information.*

#### Performance fees

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

Usually, any prior underperformance is made good before the appointed investment manager can qualify for a performance fee. Performance fees are normally calculated daily and deducted monthly in arrears from the underlying portfolio. Any performance fees charged by the appointed investment managers are in addition to the investment option's investment management cost.

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 appointed investment manager achieves.



#### Obtain the latest information

Whether an appointed investment manager charges a performance fee may change from time to time. For details of current performance fees please visit our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth), or call our Investor Services team on 1300 1300 38.

#### 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.
- investment manager benchmark or hurdle: 6.0% p.a.
- 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

Please note that this example is for illustrative purposes only.

#### 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 make payments to your financial adviser through an 'adviser service fee' 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 of the adviser service fee 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 to your adviser shortly after they are deducted 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.



### Obtain the latest information

Visit our website [australianunity.com.au/wealth](https://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.

## Dishonour fees

Dishonour fees are charged when there are insufficient funds in your Australian financial institution account to meet an authorised direct debit resulting in the contribution being dishonoured. While we do not currently charge a dishonour fee, we may at our discretion, obtain reimbursement from 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

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 Investment Bond.

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

However, investing transaction costs and investment management costs (performance fees, operating and infrequent abnormal expenses), may be changed or introduced without notice. We will make sure you are charged no more than the total management costs as set out in the current PDS unless we notify investors separately (for example by issuing a Supplementary PDS).

You can obtain updated information on investing transaction costs by visiting our website [australianunity.com.au](https://australianunity.com.au). We will also notify you of any changes in your next regular communication from us following a change.

The governing rules of the Lifeplan Investment 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 18 and 19;
- 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 on page 20 of this PDS;
- the investing transaction costs are set at levels determined by the unit price buy and sell transaction costs reported by the appointed investment managers; and
- the adviser service fee to be set at the amount or level you agree with your financial adviser from time to time.

# Investing in the Lifeplan Bond

## Making your first contribution

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

- **Direct debit**
- **BPAY® from your Australian financial institution**  
*Refer to page 26 for further details on making BPAY® contributions.*

- **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 when 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.

## Managing your investment

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

## Making additional contributions

You can make additional contributions by direct debit, BPAY®, mailing us a cheque, or establishing a regular savings plan (see below).

### Regular savings plan

A regular savings plan is a convenient way to make regular 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.

**To set up a regular savings plan, please complete the details in steps 5 and 6 of the Application Form. Please allow three business days for your regular savings plan to be established.**

### Changing your regular savings plan

You can change your regular deposit amount, or stop the plan at any time by notifying us in writing. Please notify us at least 10 business days before the next automatic contribution is due, to ensure your request is carried out.

### Changing your Australian financial institution account details

If you wish to change your Australian financial institution account details, you will need to complete a Lifeplan Bond 'Additional Deposit' form and provide your new direct debit details. This form is available from [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by calling our Investor Services team on 1300 1300 38.



### 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 your investment is taxed' on pages 6 to 8 for further details).

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

\*In the case of the Magellan Global Fund the minimum investment amount, minimum switch or withdrawal, and minimum investment balance is always \$5,000.



## Making withdrawals

Subject to any minimum withdrawal amount and/or investment balance requirement imposed for a particular investment, you may withdraw all or part of your investment at any time, with a minimum withdrawal amount of \$500. 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.

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

### 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. A regular withdrawal facility is ideal for investors who require regular amounts to meet living expenses. Funds are drawn from your investment on the due date and paid to your Australian financial institution account. If the due date falls on a weekend or a public holiday, or does not occur in a particular month, the payment will normally occur on the next business day. 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 your investment is taxed' on pages 6 to 8).

## Switching between investment options

You can easily transfer your money from one investment option to another within the Lifeplan Investment Bond. A minimum switch of \$500 per investment option applies. Switching may incur investing transaction costs (refer to 'Investing transaction costs' on page 22).

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

Rebalance your investment without worrying about CGT. Switching between investment options in the Lifeplan Investment 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 switch, or activate a regular switching facility, 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.

## BPAY® payments

### New investor

If you wish to make your initial deposit using the convenience of BPAY®, please call our Investor Services team and they will issue a customer reference number for you to use in the online process.

### Current investor

To make additional deposits using BPAY® simply use your customer reference number (CRN) which can be easily located on the bottom of your statement and welcome pack. If you cannot locate your CRN, please contact our Investor Services team on 1300 1300 38.



### Important

It is important that you supply your CRN when using BPAY® to avoid processing delays.

## **Incomplete applications**

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

## **How we process your transactions**

If we receive your complete Application Form and monies for an initial or additional contribution, a request to switch or a request to withdraw 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.

## **Withdrawals**

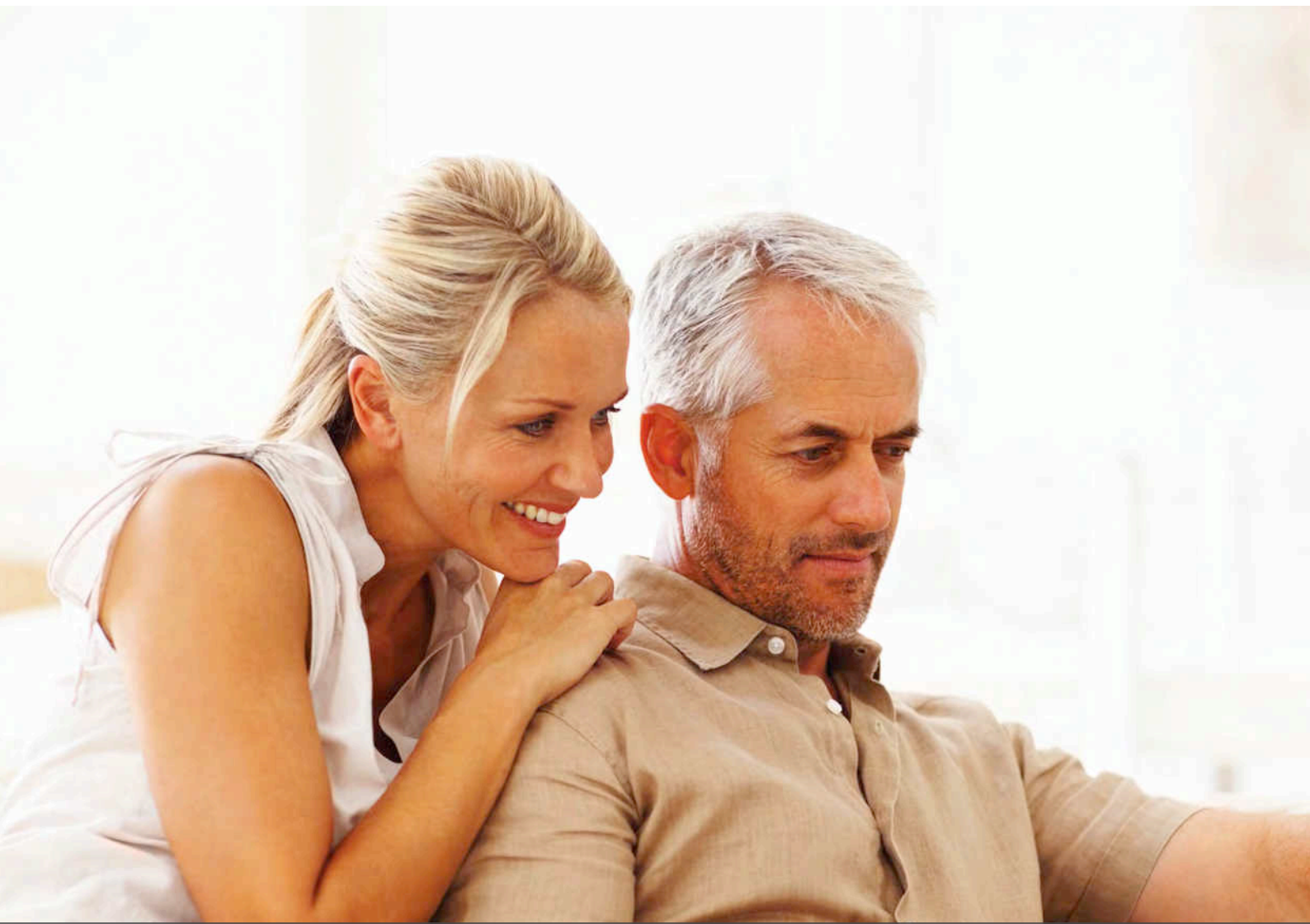
Complete withdrawal applications are generally paid within seven business days. However, there may be times when withdrawals may take longer to process in exceptional circumstances, further details are provided below.

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.

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

We may temporarily delay or suspend processing of investment applications, switches, withdrawals (including regular withdrawals) and/or calculating unit prices on any business day as a result of any of the following:

- normal accounting practices around half-year (December) and end of financial year (June);
- financial markets are closed or in other extraordinary circumstances;
- we are unable to obtain a price for valuation purposes;
- an appointed investment 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.



## Investment menu

**The Lifeplan Investment Bond investment menu has been designed to provide access to a broad range of quality and enduring investment managers that suit the long term nature of the investment bond and the investor strategies used.**

The Lifeplan Investment Bond provides access to 42 investment options, a unique range in Australia for such an investment. The investment options offer exposures to a range of asset classes and sectors.

## Who manages your money?

The Lifeplan Investment Bond provides access to a broad range of quality and enduring investment managers that suit the long-term nature of the investment bond.

The investment managers in this PDS have given and not withdrawn their consent to the inclusion of statements and to be named in this PDS. The investment managers appointed by us are listed in alphabetical order in this section.



Advance Asset Management is the specialist asset management business within the Westpac Group. With a heritage dating back over 30 years, Advance is a manager of investment managers, hand-picking 'best of breed' investment managers in the market to create a unique suite of investment solutions. Through its range of diversified and sector funds, Advance has a solution to suit investors' needs.

Advance Asset Management Limited ABN 98 002 538 329, AFSL 240902



Australian Unity Wealth aims to improve the financial wellbeing of investors by creating investments that are genuinely different. Following this basic principle, Australian Unity has created a number of funds across all major asset classes including fixed interest, property and equities.

### Partnerships

Genuine investment talent is increasingly rare. It is for this reason Australian Unity has partnered with a number of the most original thinkers to create some ground-breaking investments.

Australian Unity is in joint venture partnerships with Acorn Capital, Wingate Asset Management, Platypus Asset Management, Altius Asset Management and Seres Asset Management.

Australian Unity Funds Management Limited ABN 60 071 497 115, AFSL 234454

Australian Unity Property Limited ABN 58 079 538 499, AFSL 234455



BT Investment Management (Institutional) Limited (BTIM) combines a strong institutional platform with an investment-led culture to achieve strong risk-adjusted returns for its investors.

BTIM follows a 'multi-boutique' business model, where teams of investment professionals focus exclusively on asset management, while distribution, compliance, business and general management functions are delivered centrally. Boutiques also share information, giving each the benefit of expert views from other asset classes.

The model is designed to provide the best of both worlds. Fund managers operate in a boutique environment where they maintain full autonomy over their investment approaches and share in the economic value that they create for clients, combined with the strength of a significant institution with a strong operational platform (brand, distribution, compliance, sales and marketing, back office).

BT Investment Management is one of the largest ASX-listed pure investment managers (ASX:BTT), with a market capitalisation of around \$2.85 billion and funds under management of \$79.7 billion\* as at 30 June 2016.

\*includes J O Hambro Capital Management assets under management.

BT Investment Management (Institutional) Limited ABN 17 126 390 627, AFSL 316455



Colonial First State's specialist team, the FirstChoice Investments team, is dedicated to the FirstChoice portfolios. The team retains ultimate responsibility and accountability for decisions relating to the portfolios, although these decisions can rely on the advice of our investment consultant. The FirstChoice Investments team is responsible for assessing the ongoing advice of our investment consultant in relation to the selection of investment managers and the construction of the portfolios, as well as conducting their own analysis and review of the managers and portfolios.

Colonial First State provides investment, superannuation and retirement products to individuals, corporate and superannuation fund investors, including the FirstChoice suite of products which offers over 100 investment options.

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468



### Important

We continuously research new investment opportunities and we adopt an active and disciplined approach when selecting and monitoring the appointed investment managers.



Fidelity International offers world class investment solutions and retirement expertise. As a privately owned, independent company, investment is our only business. We are driven by the needs of our clients, not by shareholders. Our vision is to deliver innovative client solutions for a better future. Established in 1969 as the international arm of Fidelity Investments, which was founded in Boston in 1946, Fidelity International became independent of the US organisation in 1980, and is today owned mainly by management and members of the original founding family.

We invest AU\$364.8 billion (as at 30 June 2016) globally on behalf of clients in Asia-Pacific, Europe, the Middle East, and South America. Our clients range from central banks, sovereign wealth funds, pension funds, large corporates, financial institutions, insurers and wealth managers, to private individuals.

Fidelity International offers Australian investors a range of investment choices including Australian equities funds, global equities funds and a range of Asian-based equities funds.

FIL Responsible Entity (Australia) Limited ABN 33 148 059 009, AFSL No. 409340



Magellan Financial Group is a specialist investment management business based in Sydney, Australia. Magellan Asset Management Limited ('Magellan') manages global equities and global listed infrastructure strategies for high net worth, retail and institutional investors. Magellan is the sole operating subsidiary of Magellan Financial Group Limited (ASX Code:MFG) which is listed on the Australian Securities Exchange.

Magellan Asset Management Limited, ABN 31 120 593 946, AFS Licence No. 304 301



MLC is Australia's most experienced multi-manager. For over 30 years they've been designing portfolios to deliver more reliable returns in many market environments. And, as world markets change, they evolve their portfolios to manage new risks and capture new opportunities. MLC uses specialist investment managers in their portfolios. They have the experience and resources to find some of the best managers from around the world.

MLC Investments Limited ABN 30 002 641 661, AFSL 230705



Perpetual Investment Management Limited (Perpetual Investments) is one of Australia's leading investment managers, with \$29.4 billion in funds under management (as at 30 June 2016).

Perpetual Investments is part of the Perpetual Group, which has been in operation for over 125 years. By employing some of the industry's best investment specialists and applying a proven investment philosophy, Perpetual Investments has been able to help generations of Australians manage their wealth.

Perpetual Investment Management Limited ABN 18 000 866 535, AFSL 234426



PIMCO is a member of the PIMCO Group, one of the largest fixed interest managers in the world. PIMCO Group's history dates back to 1971 when they were established as a specialist fixed interest manager. The PIMCO Group has its head office in Newport Beach, California, USA with offices located in Hong Kong, New York, Toronto, Munich, Amsterdam, Sydney, Singapore, Tokyo, London, Milan, Rio de Janeiro and Zurich. The Sydney office was established in 1998, although the PIMCO Group has been managing fixed interest assets for Australian clients since 1997. Through various holding company structures, the PIMCO Group is majority owned by Allianz SE, a European based multinational insurance and financial services holding company and a publicly traded German company.

PIMCO's goal is to provide attractive returns while maintaining a strong culture of risk management and long-term discipline. PIMCO's investment process emphasises well researched fundamental economic and credit analysis to identify value in market sectors and individual securities. It takes moderate risk across many different portfolio positions to ensure that no single risk dominates returns.

PIMCO Australia Pty Ltd, ABN 54 084 280 508, AFSL 246862



Platinum Asset Management (Platinum) is an Australian-based investment manager specialising in international equities. Platinum manages approximately \$24 billion (as at 31 August 2016), with around 6% of funds from investors in New Zealand, Europe, America and Asia. Platinum's investment strategy is applied with the aim of achieving absolute returns for investors.

Platinum is owned by Platinum Asset Management Limited ABN 13 050 064 287, a company listed on the Australian Securities Exchange. The majority of issued shares, however, remain held by staff (and related parties).

Platinum Investment Management Limited ABN 25 063 565 006, AFSL 221935



With more than AUD \$4.6 trillion in assets under management as of 30 June 2016, including more than AUD \$750 billion in ETFs, Vanguard is one of the world's largest global investment management companies. In Australia, Vanguard has been serving financial advisers, retail clients and institutional investors for 20 years.

Vanguard Investments Australia Ltd ABN 72 072 881 086, AFSL 227263

# Understanding the risks of investing

## What is investment risk?

All investments involve some risk and some investments are considered more risky 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 your initial investment value;
- investment returns can vary significantly from one year to the next; or
- your investment objectives will not be achieved.



## How can you manage your risk?

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

You should regularly review your investment strategy with your financial adviser as your needs and circumstances may change over time.

Below is a summary of the main risks that may affect your investment. You should consider these risks before investing.

## Market specific risks

### Market risk

This risk relates to the performance of the market as a whole impacting on investment returns. Market risk factors that can influence your investment include economic activity, the level of interest rates, 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. For example, a sudden decline in property prices could negatively impact the value of property investments.

## Investment option specific risks

### Security specific risk

The value of individual securities such as shares, unlisted securities or bonds can change because of specific events. For example, the value of shares could be impacted negatively or positively by unexpected changes in company management, its business environment or profitability.

### 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.

## Inflation risk

Increases in prices (e.g. food, clothing, healthcare, school fees) may exceed the total return from your investment. Investing in growth assets (such as shares or property) may reduce this risk over time.

## Liquidity risk

Liquidity risk refers to the ease with which a security can be bought or sold. If a security cannot be sold quickly at market value, 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, that is, they can be hard to buy or sell quickly.

## Currency risk

If the appointed investment manager's underlying portfolio invests in other countries, then the 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.

Investment managers may utilise a hedging strategy, which is aimed at reducing or removing currency risk from an investment portfolio, often through the use of derivatives (see below).

## Derivatives risk

Derivatives are financial contracts which may be used to manage certain risks in investment portfolios. However, their use may 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.

## Counterparty risk

The risk of loss arising from the failure of another party to meet contractual obligations. It arises primarily from investments in derivatives and currency transactions and can result in substantial losses.

## Investment manager risk

The risk that an appointed investment manager will not perform to expectations.

## Gearing risk

Gearing means that a portfolio borrows to increase the amount it can invest. It 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 appointed investment 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.

### **Other risks**

#### **Regulatory and taxation risk**

Changes to Government policies that affect the tax treatment of investment bonds and the underlying investments managed by the appointed investment managers, may affect the returns from and the value of your investment.

### **How investment risk is managed**

The appointed investment managers of the underlying portfolios are unable to eliminate all investment risks, but they do analyse, manage and aim to reduce the impact of risks through the use of carefully considered investment guidelines. Where possible, the investment managers seek to spread the risk of each underlying portfolio across different investments and sectors, as diversification can achieve long-term objectives while minimising the impact of short-term volatility.

# Guide to the investment options

## Investment timeframe

The length of time you wish to invest for or length of time you can invest before you need to access your money. We have suggested a minimum investment timeframe for each investment option in this PDS (except for the Colonial First State Wholesale Institutional Cash, Lifeplan Capital Guaranteed and Australian Unity Wholesale Deposits options). Your investment timeframe will depend on your own personal circumstances and you should talk to your financial adviser to determine your particular investment timeframe.

## Underlying portfolio




The underlying portfolio into which the investment option invests. Each investment option offered in this PDS invests in an underlying portfolio(s) managed according to the underlying portfolio's objectives.

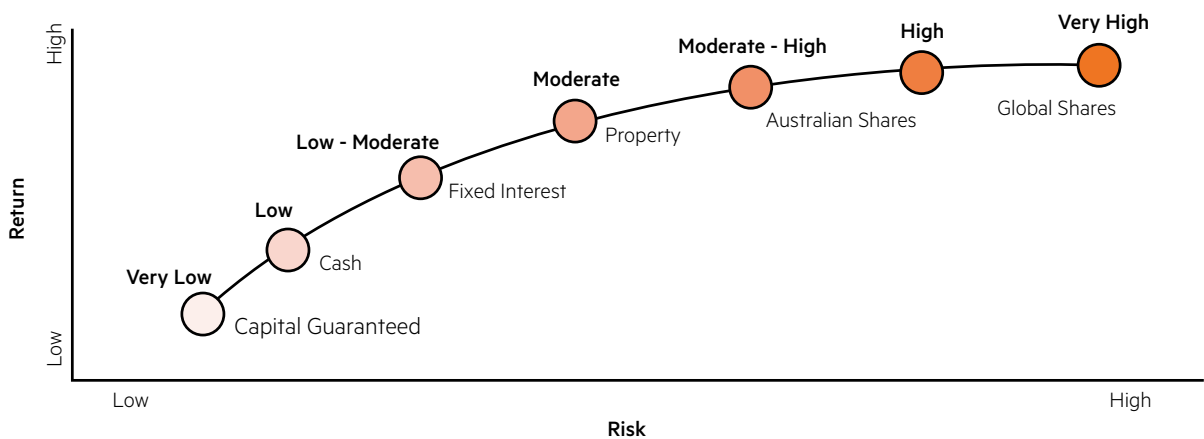
## Investment objective

A description about what returns the appointed investment manager of the underlying portfolio aims to achieve. The investment objective can be stated in general terms or in terms of achieving returns relative to a specified indicator of market performance.

## Options' risk profile

The risk profile of the investment option. The risk profiles provide an indication of the level of investment risk and hence return potential you may expect from investment options with the designated profile:

 Low	Investment options with a 'Low' or 'Very Low' risk profile are expected to experience relatively low levels of variability in returns and a low or very low potential for negative returns. Returns are expected to be relatively stable and predictable but unlikely to outperform the returns expected from options with 'Moderate' to 'High' risk profiles over the medium to long term.
 Moderate	Investment options with a 'Low to Moderate' or 'Moderate' risk profile are expected to experience relatively higher levels of variability in returns including periods of negative returns. Returns are likely to outperform the returns from 'Low' risk profile options over the medium to long term but would be unlikely to outperform the returns expected from options with 'High' risk profiles over the medium to long term.
 High	Investment options with a 'Moderate to High', 'High' or 'Very High' risk profile are expected to experience relatively high levels of variability in returns including periods of negative returns, which may continue for extended periods. Returns are likely to outperform the returns expected from options with 'Low' or 'Moderate' risk profiles over the long term.



## 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 Portfolio Name	Underlying Investment option name <sup>a</sup>	Australian Shares	Global Shares	Australian Property	Global Property	Alternative Investments (growth)	Australian Fixed Interest	Global Fixed Interest	Australian Mortgages	Global Mortgages	Cash	Alternative Investments (defensive)
Capital Guaranteed	<ul style="list-style-type: none"> <li>Lifeplan Capital Guaranteed</li> </ul>	-	-	-	-	-	0-85	0-50	-	-	15-100 <sup>b</sup>	-
Cash	<ul style="list-style-type: none"> <li>BT Enhanced Cash (2)</li> <li>Colonial First State Wholesale Institutional Cash (1)</li> </ul>	-	-	-	-	-	0-100	0-100	-	-	0-100	-
Australian Fixed Interest	<ul style="list-style-type: none"> <li>Australian Unity Strategic Fixed Interest (2)</li> <li>Australian Unity Wholesale Deposits (1)</li> <li>PIMCO Australian Bond Fund (4)</li> <li>Vanguard<sup>®</sup> Australian Fixed Interest Index Fund (3)</li> </ul>	-	-	-	-	-	0-100	-	-	-	0-100	-
Global Fixed Interest	<ul style="list-style-type: none"> <li>PIMCO Global Bond Fund (2)</li> <li>Vanguard<sup>®</sup> International Fixed Interest Index Fund (Hedged) (1)</li> </ul>	-	-	-	-	-	-	0-100	-	-	0-100	-
Australian Property	<ul style="list-style-type: none"> <li>Australian Unity Property Income (2)</li> <li>Colonial First State FirstChoice Property Securities (1)</li> <li>Vanguard<sup>®</sup> Australian Property Securities Index Fund (3)</li> </ul>	-	-	0-100	-	-	-	-	-	-	0-30	-
Australian Shares	<ul style="list-style-type: none"> <li>Colonial First State FirstChoice Australian Share (2)</li> <li>Fidelity Australian Equities Fund (19)</li> <li>Playpuss Australian Equities (6)</li> <li>Vanguard<sup>®</sup> Australian Shares Index Fund (13)</li> </ul>	0-100	-	-	-	-	-	-	-	-	0-100	-
Global Shares	<ul style="list-style-type: none"> <li>Wingate Global Equity (2)</li> <li>Colonial First State FirstChoice Global Share (1)</li> <li>Magellan Global Fund (7)</li> <li>Platinum International Fund (4)</li> <li>Vanguard<sup>®</sup> International Shares Index Fund (5)</li> <li>Vanguard<sup>®</sup> International Shares Index Fund (Hedged) AUD (6)</li> </ul>	-	0-100	-	-	-	-	-	-	-	0-100	-
Defensive	<ul style="list-style-type: none"> <li>Advance Defensive Multi-Blend (1)</li> <li>Colonial First State Wholesale Target Return Income (7)</li> <li>Colonial First State FirstChoice Conservative (2)</li> <li>MLC Horizon 2 – Income Portfolio (3)</li> <li>Perpetual Conservative Growth (6)</li> </ul>	0-40	0-40	0-20	0-15	0-35	0-100	0-100	0-85	0-85	0-100	0-35
Balanced	<ul style="list-style-type: none"> <li>Advance Moderate Multi-Blend (2)</li> <li>Colonial First State FirstChoice Moderate (3)</li> <li>Lifeplan Managed Investment (7)</li> <li>MLC Horizon 3 – Conservative Growth (1)</li> <li>Vanguard<sup>®</sup> Balanced Index Fund (9)</li> </ul>	0-55	0-55	0-20	0-20	0-40	0-70	0-70	0-50	0-50	0-70	0-40
Growth	<ul style="list-style-type: none"> <li>Advance Balanced Multi-Blend (1)</li> <li>BT Active Balanced (8)</li> <li>Colonial First State FirstChoice Growth (9)</li> <li>MLC Horizon 4 – Balanced (2)</li> <li>MLC Horizon 5 – Growth (3)</li> <li>Perpetual Balanced Growth (11)</li> <li>Vanguard<sup>®</sup> Growth Index Fund (12)</li> </ul>	0-70	0-70	0-45	0-45	0-45	0-45	0-45	0-45	0-45	0-45	0-45
High Growth	<ul style="list-style-type: none"> <li>Advance Growth Multi-Blend (1)</li> <li>Advance High Growth Multi-Blend (2)</li> <li>Perpetual Industrial Share (11)<sup>c</sup></li> </ul>	0-100	0-100	0-45	0-45	0-50	0-35	0-35	0-20	0-20	0-30	0-35

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. The 'number in brackets' denotes the portfolio number within each of the Lifeplan asset allocations portfolios as reflected in the registered benefit fund rules for Lifeplan Investment Bond.

c. 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.

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)

## Investment options




### How much risk should you take to meet your investment objectives?


All investments involve some risk and some investments are considered more risky than others. Before investing you should speak to a licensed financial adviser as they can help you determine your risk profile. Discussing your personal objectives, financial circumstances and needs with your financial adviser will help them design an investment strategy that is suitable for you.


Risk Profile	Option Name	Manager	Page
Very Low	Australian Unity Wholesale Deposits	AU	36
	Colonial First State Wholesale Institutional Cash (formerly was Colonial First State Premium Cash)	CFS	36
	Lifeplan Capital Guaranteed	Lifeplan	36
Low	Australian Unity Strategic Fixed Interest	AU	37
	BT Enhanced Cash	BTIM	37
	Vanguard® Australian Fixed Interest Index Fund	Vanguard	37
	Vanguard® International Fixed Interest Index Fund (Hedged)	Vanguard	37
Low to Moderate	Advance Defensive Multi-Blend	Advance	38
	Colonial First State FirstChoice Conservative	CFS	38
	MLC Horizon 2 – Income Portfolio	MLC	38
	Perpetual Conservative Growth	Perpetual	38
	PIMCO Global Bond Fund	PIMCO	39
	PIMCO Australian Bond Fund	PIMCO	39
Moderate	Advance Moderate Multi-Blend	Advance	40
	BT Active Balanced	BTIM	40
	Colonial First State Wholesale Target Return Income	CFS	40
	Colonial First State FirstChoice Moderate	CFS	40
	Lifeplan Managed Investment	Lifeplan	41
	MLC Horizon 3 – Conservative Growth	MLC	41
	Vanguard® Balanced Index Fund	Vanguard	41
Moderate to High	Advance Balanced Multi-Blend	Advance	42
	Australian Unity Property Income	AU	42
	Colonial First State FirstChoice Growth	CFS	42
	Colonial First State FirstChoice Property Securities	CFS	42
	MLC Horizon 4 – Balanced	MLC	43
	MLC Horizon 5 – Growth	MLC	43
	Perpetual Balanced Growth	Perpetual	43
	Vanguard® Australian Property Securities Index Fund	Vanguard	43
High	Advance Growth Multi-Blend	Advance	44
	Advance High Growth Multi-Blend	Advance	44
	Colonial First State FirstChoice Australian Share	CFS	44
	Colonial First State FirstChoice Global Share	CFS	45
	Fidelity Australian Equities Fund	Fidelity	45
	Magellan Global Fund	Magellan	45
	Perpetual Industrial Share	Perpetual	45
	Platinum International Fund	Platinum	46
	Platypus Australian Equities	Platypus Asset Management	46
	Vanguard® Australian Shares Index Fund	Vanguard	46
	Vanguard® Growth Index Fund	Vanguard	47
	Vanguard® International Shares Index Fund	Vanguard	47
	Vanguard® International Shares Index Fund (Hedged) AUD	Vanguard	47
	Wingate Global Equity	Wingate Asset Management	44

## Risk Profile: Very Low

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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Australian Unity Wholesale Deposits		
Investment timeframe	Minimum suggested timeframe: suitable for short-term and long-term investment.	
Underlying portfolio	The Portfolio currently invests into the Australian Unity Wholesale Cash Fund (WCF) (ARSN 111 933 361), a registered Managed Investment Scheme with total assets of around \$829 million (as at 30 April 2016), that invests in a wide range of term and other deposits which provides the security of term deposit investments but with the added benefit of diversification and flexibility to optimise risk and return outcomes for clients. Generally, units in the WCF are only available to wholesale and institutional investors. Through membership of the Australian Unity Group, Lifeplan is able to utilise WCF for investors of the Lifeplan Investment Bond. The WCF has been operating since December 2004.	
Investment objective	To provide investors with regular income and capital security over the short term from a portfolio of cash and short-term securities.	
Investment strategy	To invest primarily in highly-rated (AAA to BBB-) cash, bank bills, and short-term deposits, but with the ability to invest in floating rate and fixed interest securities.	


Colonial First State Wholesale Institutional Cash		
Investment timeframe	Minimum suggested timeframe: no minimum.	
Underlying portfolio	Colonial First State Wholesale Institutional Cash Fund.	
Investment objective	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.	
Investment strategy	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.	

Lifeplan Capital Guaranteed		
Investment timeframe	Minimum suggested timeframe: no minimum.	
Underlying portfolio	The Lifeplan Capital Guaranteed option is a Lifeplan constructed option. Lifeplan currently invests the Capital Guaranteed option into a range of portfolios which are managed by Colonial First State. Your investment in this option is capital guaranteed by Lifeplan. Refer to page 49 of this PDS for further information on how the capital guarantee works.	
Investment objective	Aims to provide consistent, reliable and competitive returns generated from a portfolio of predominantly money market investments. Lifeplan is responsible for the construction of the Lifeplan Capital Guaranteed option and its objective.	
Investment strategy	To invest in a diversified portfolio of high quality money market securities with some allocation to fixed interest securities. Lifeplan is responsible for the construction of the Lifeplan Capital Guaranteed option, its strategy and its appointed investment managers.	


## Risk Profile: Low


Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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Australian Unity Strategic Fixed Interest		
Investment timeframe	Minimum suggested timeframe: 3 years.	
Underlying portfolio	Australian Unity Investments Strategic Fixed Interest Trust – Wholesale Units.	
Investment objective	Aims to provide investors with regular income and to preserve capital through investment in a portfolio of Australian fixed interest securities and cash.	
Investment strategy	The investment option invests primarily into the Altius Bond Fund (the Fund) managed by Altius Asset Management Pty Ltd. This means that the investment option gains its exposure to the fixed interest market through the Fund. Altius Asset Management Pty Ltd adopts a diversified investment approach, combining both credit and duration strategies and seeks to optimise returns for investors throughout all market conditions.	

BT Enhanced Cash		
Investment timeframe	Minimum suggested timeframe: 1 year.	
Underlying portfolio	BT Wholesale Enhanced Cash Fund.	
Investment objective	Aims to provide a return (before all fees, costs and taxes) that exceeds the Bloomberg AusBond Bank Bill Index. <sup>1</sup>	
Investment strategy	To invest 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 underlying portfolio aims to maintain capital stability through limited exposure to interest rate movements and prudent credit management. The underlying portfolio invests primarily in securities with a credit rating of BBB-(Long-term)/A-3 (short-term), or higher, by Standard and Poor's. The underlying portfolio 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.

Vanguard® Australian Fixed Interest Index Fund		
Investment timeframe	Minimum suggested timeframe: 3 years.	
Underlying portfolio	Vanguard® Australian Fixed Interest Index Fund.	
Investment objective	Seeks to track the return (income and capital appreciation) of the Bloomberg AusBond Composite 0+ Yr Index before taking into account fees, expenses and taxes.	
Investment strategy	To invest in a portfolio of securities (bonds) issued by the Commonwealth Government of Australia, State Government authorities and treasury corporations, as well as investment-grade corporate issuers with a credit rating of BBB- or higher (by S&P or equivalent).  Bond indices change far more quickly than share indices because bonds have a finite life (maturity) and inclusion of new issues changes the composition of the index and requires the underlying portfolio manager to modify the portfolio.	


Vanguard® International Fixed Interest Index Fund (Hedged)		
Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	Vanguard® International Fixed Interest Index Fund (Hedged).	
Investment objective	Seeks to track the return (income and capital appreciation) of the Bloomberg Barclays Global Treasury Index hedged into Australian dollars before taking into account fees, expenses and tax.	
Investment strategy	To invest in the Bloomberg Barclays Global Treasury Index, which is a value-weighted index of approximately 1,200 securities (bonds) issued by the governments of approximately 34 countries that hold an investment grade rating. The underlying portfolio aims to hold an appropriate number of securities so as to produce a portfolio risk exposure profile consistent with that of the index. The underlying portfolio may hold non-index securities that were either index eligible securities at the time of original purchase or are required to be held by the portfolio as part of the collateral management program.	





## Risk Profile: Low to Moderate

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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Advance Defensive Multi-Blend		
Investment timeframe	Minimum suggested timeframe: 3 years.	
Underlying portfolio	Advance Defensive Multi-Blend Fund - Wholesale Units.	
Investment objective	To provide income with a low risk of capital loss over the short-to-medium term with some capital growth over the long-term.	
Investment strategy	The underlying fund invests in a diverse mix of assets with a majority (about 70%) in the defensive assets of cash and fixed income and a modest investment (about 30%) in growth assets such as shares. The underlying fund's exposure to these asset classes will be obtained primarily by investing directly into the investment manager's sector specific funds. The underlying fund may also hold assets directly including derivatives, currency and other unit trusts.	

Colonial First State FirstChoice Conservative		
Investment timeframe	Minimum suggested timeframe: 3 years.	
Underlying portfolio	Colonial First State FirstChoice Wholesale Conservative Fund.	
Investment objective	To provide relatively stable returns over the medium term with the potential for some long-term capital growth. To outperform the underlying portfolio's composite benchmark over rolling three-year periods before fees and taxes.	
Investment strategy	To allocate 70% of investments to defensive assets such as fixed interest and cash to provide the portfolio with relatively stable returns. 30% of the portfolio is allocated to growth assets, such as shares, property and infrastructure securities, to provide the potential for capital growth. In order to provide additional diversification, the portfolio is allocated across a number of leading investment managers. The portfolio aims to hedge currency risk except for the allocation to emerging market shares and part of the allocation to global shares.	

MLC Horizon 2 – Income Portfolio		
Investment timeframe	Minimum suggested timeframe: 3 years.	
Underlying portfolio	MLC Wholesale Horizon 2 Income Portfolio.	
Investment objective	Aims to provide a return higher than its benchmark (before fees) over 3 year periods.	
Investment strategy	To invest in a diversified portfolio comprising mainly of defensive assets and to provide a regular income stream with some tax advantages.	

Perpetual Conservative Growth		
Investment timeframe	Minimum suggested timeframe: 3 years.	
Underlying portfolio	Perpetual Wholesale Conservative Growth Fund.	
Investment objective	Aims to provide moderate growth over the medium term and income through investment in a diversified portfolio with an emphasis on cash, enhanced cash and fixed income securities and outperform a composite benchmark reflecting its allocation to the various asset types over rolling three-year periods.	
Investment strategy	To invest in a diverse mix of growth, defensive and other assets, with a focus on cash, enhanced cash and fixed income securities. Tactical asset allocation strategies may be applied. This process involves the underlying portfolio adjusting its exposure to asset classes on a regular basis within the investment guidelines.  Currency hedges may be used from time to time.  Derivatives and exchange traded funds may be used in managing each asset class.	

## Risk Profile: Low to Moderate


Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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PIMCO Global Bond Fund		
Investment timeframe	Minimum suggested time frame: 5 to 7 years.	PIMCO
Underlying portfolio	PIMCO Global Bond Fund – Wholesale Class.	
Investment objective	To achieve maximum total return by investing in global fixed interest securities, and to seek to preserve capital through prudent investment management.	
Investment strategy	<p>In pursuing the Fund investment objective, PIMCO applies a wide range of diverse strategies including Duration analysis, Credit Analysis, Relative Value analysis, Sector Allocation and Rotation and individual security selection. PIMCO's investment strategy emphasises active decision making with a long-term focus and seeks to avoid extreme swings in Duration or maturity with a view to creating a steady stream of returns.</p> <p>The Fund invests in government, corporate, mortgage and other fixed interest securities. While the Fund invests predominantly in Investment Grade securities, it may also invest in non-Investment Grade fixed interest securities and Emerging Market Debt. The Fund may also hold cash and derivatives.</p>	

PIMCO Australian Bond Fund		
Investment timeframe	Minimum suggested time frame: 5 to 7 years.	PIMCO
Underlying portfolio	PIMCO Australian Bond Fund – Wholesale Class.	
Investment objective	To achieve maximum total return by investing in fixed interest securities predominantly denominated in Australian or New Zealand currencies, and to seek to preserve capital through prudent investment management.	
Investment strategy	<p>In pursuing the Fund investment objective, PIMCO applies a wide range of diverse strategies including Duration analysis, Credit Analysis, Relative Value analysis, Sector Allocation and Rotation and individual security selection. PIMCO's investment strategy emphasises active decision making with a long-term focus and seeks to avoid extreme swings in Duration or maturity with a view to creating a steady stream of returns.</p> <p>The Fund primarily invests in government, semi-government, corporate, mortgage and other fixed interest securities denominated in Australian and New Zealand dollars, provided at all times that such exposure is hedged back to the Australian dollar. The Fund may also hold cash and derivatives.</p>	


## Risk Profile: Moderate

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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Advance Moderate Multi-Blend		
Investment timeframe	Minimum suggested timeframe: 4 years.	
Underlying portfolio	Advance Moderate Multi-Blend Fund – Wholesale Units.	
Investment objective	To provide relatively stable total returns (before fees and taxes) over the short to medium term, with some capital growth over the long term through a diversified mix of growth and defensive assets.	
Investment strategy	The underlying fund invests in a mix of defensive assets (around 50%) such as cash and fixed interest and growth assets (around 50%) such as shares and property. The underlying fund's exposure to these asset classes will be obtained primarily by investing directly into the underlying investment manager's sector specific funds. The underlying fund may also hold assets directly including derivatives, currency and other unit trusts.	


BT Active Balanced		
Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	BT Wholesale Active Balanced Fund.	
Investment objective	Aims to provide a return (before all fees, costs and taxes) that exceeds the benchmark return of the underlying portfolio over the medium to long term.	
Investment strategy	To invest in Australian and international shares, Australian and international property securities, Australian and international fixed interest, cash and alternative investments. The underlying portfolio may also use derivatives. The underlying portfolio has a higher weighting towards growth assets than defensive assets.	


Colonial First State Wholesale Target Return Income		
Investment timeframe	Minimum suggested timeframe: 4 years.	
Underlying portfolio	Colonial First State FirstChoice Wholesale Target Return Income Fund.	
Investment objective	To actively manage investor capital to target a total return of 3% p.a. above the Reserve Bank of Australia cash rate over three years (including franking) before fees and taxes by investing across income producing assets including cash, bonds, capital notes and equity income strategies. The underlying portfolio will aim to pay an annual income in the region of 5% out of its total return.	
Investment strategy	<p>The underlying portfolio manages across a broad opportunity set of income-producing investments, actively adjusting the investment mix to achieve the target return under all market conditions.</p> <p>The underlying portfolio's investment style is an active, research-driven decision making process that seeks to construct a portfolio of the best ideas across the capital structure incorporating interest rate, inflation, government, credit, capital note and equity income strategies. These diversified sources of income and return are managed in a risk aware framework to achieve the investment objectives with a low degree of volatility and minimal risk of capital loss.</p> <p>The underlying portfolio can be positioned to benefit from both rising and falling interest rates and is designed to mitigate the effects of inflation shocks. Derivatives may be used for risk management or return enhancement. The underlying portfolio provides daily liquidity and is managed from the perspective of an Australian investor thereby incorporating the benefits of franking credits and also aims to hedge currency risk.</p>	


Colonial First State FirstChoice Moderate		
Investment timeframe	Minimum suggested timeframe: 4 years.	
Underlying portfolio	Colonial First State FirstChoice Wholesale Moderate Fund.	
Investment objective	To provide a balance of income and capital growth over the medium to long term. To outperform the underlying portfolio's composite benchmark over rolling three-year periods before fees and taxes.	
Investment strategy	To allocate 60% of investments to growth assets such as shares, property and infrastructure securities and 40% to defensive assets such as fixed interest and cash. In order to provide additional diversification, the portfolio is allocated across a number of leading investment managers. The portfolio aims to hedge currency risk except for the allocation to emerging market shares and part of the allocation to global shares.	

## Risk Profile: Moderate

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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Lifeplan Managed Investment		
Investment timeframe	Minimum suggested timeframe: 3-4 years.	
Underlying portfolio	The Lifeplan Managed Investment option is a Lifeplan constructed option. Lifeplan currently invests the Managed Investment option into a range of portfolios which are managed by Colonial First State.	
Investment objective	Aims to provide growth over the medium term through investment in a diversified portfolio of defensive and growth assets. Lifeplan is responsible for the construction of the Lifeplan Managed Investment option and its objective.	
Investment strategy	To invest in a diverse mix of Australian shares, property securities, fixed interest securities and cash. The broad asset allocation is to be 45% invested in growth assets and 55% in defensive assets. Lifeplan is responsible for the construction of the Lifeplan Managed Investment option, its strategy and appointed investment managers.	


MLC Horizon 3 – Conservative Growth		
Investment timeframe	Minimum suggested timeframe: 4 years.	
Underlying portfolio	MLC Wholesale Horizon 3 Conservative Growth Portfolio.	
Investment objective	Aims to provide a return higher than its benchmark (before fees) over 3 year periods.	
Investment strategy	To invest in a diversified portfolio that has similar weightings to defensive and growth assets.	


Vanguard® Balanced Index Fund		
Investment timeframe	Minimum suggested investment timeframe: 5 years.	
Underlying portfolio	Vanguard® Balanced Index Fund.	
Investment objective	The fund seeks to track the weighted average return of the various indices of the underlying Vanguard Wholesale Funds in which the fund invests, in proportion to the strategic asset allocation for the fund, before taking into account fees, expenses and tax.	
Investment strategy	<p>The portfolio targets a 50 percent allocation to income oriented assets and 50 percent allocation to growth oriented assets. Actual allocations are permitted to deviate within a narrow tolerance range.</p> <p>The Fund holds units in the following underlying funds, including but not limited to: Vanguard Australian Fixed Interest Index Fund, Vanguard International Fixed Interest Index Fund (Hedged), Vanguard International Credit Securities Index Fund (Hedged), Vanguard Australian Property Securities Index Fund, Vanguard International Property Securities Index Fund (Hedged), Vanguard Australian Shares Index Fund, Vanguard International Shares Index Fund, Vanguard International Small Companies Index Fund, Vanguard Emerging Markets Shares Index Fund.</p> <p>Vanguard may, at its discretion, commence investing directly in the securities that are, have been or are expected to be in the indices of the underlying funds or in different or other funds.</p>	


## Risk Profile: Moderate to High

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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Advance Balanced Multi-Blend		
Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	Advance Balanced Multi-Blend Fund - Wholesale Units.	
Investment objective	To provide moderate to high total returns (before fees and taxes) over the medium term from a combination of capital growth and income through a diversified mix of growth and defensive assets.	
Investment strategy	The underlying fund invests in a diverse mix of assets with both income-producing assets (around 30%) of cash and fixed interest and growth assets (around 70%) including shares and property. The underlying fund's exposure to these asset sectors will be obtained primarily by investing directly into the investment manager's sector specific funds. The underlying fund may also hold assets directly including derivatives, currency and other unit trusts.	

Australian Unity Property Income		
Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	Australian Unity Property Income Fund – Wholesale Units.	
Investment objective	Aims to provide consistent returns by investing across a range of property asset types and cash.	
Investment strategy	To invest in a diversified portfolio of income producing direct property, unlisted property funds, and listed Australian Real Estate Investment Trusts. Through investing in a range of different property assets and cash, the portfolio aims to maintain a solid level of liquidity.	


Colonial First State FirstChoice Growth		
Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	Colonial First State FirstChoice Wholesale Growth Fund.	
Investment objective	To provide long-term capital growth with less fluctuations of returns than 'high growth' investment options. To outperform the underlying portfolio's composite benchmark over rolling three-year periods before fees and taxes.	
Investment strategy	To allocate 80% of investments to growth assets such as shares, property and infrastructure securities and 20% to defensive assets such as fixed interest and cash. In order to provide additional diversification, the portfolio is allocated across a number of leading investment managers. The portfolio aims to hedge currency risk except for the allocation to emerging market shares and part of the allocation to global shares.	

Colonial First State FirstChoice Property Securities		
Investment timeframe	Minimum suggested timeframe: 7 years.	
Underlying portfolio	Colonial First State FirstChoice Property Securities.	
Investment objective	To provide capital growth and income from a diversified portfolio of global listed property investments. To out perform the UBS Global Real Estate Investors Index, hedged to Australian dollars over rolling three year periods before fees and taxes.	
Investment strategy	To invest in a diversified portfolio of predominantly Australian property securities. The investments are managed by a number of leading property managers, which is designed to deliver more consistent returns with less risk than would be achieved if investing with a single investment manager. The underlying portfolio aims to hedge currency risk.	


## Risk Profile: Moderate to High

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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### MLC Horizon 4 – Balanced

Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	MLC Wholesale Horizon 4 Balanced Portfolio.	
Investment objective	Aims to provide a return higher than its benchmark (before fees) over 4 year periods.	
Investment strategy	To invest in a diversified portfolio that invests mainly in growth assets.	


### MLC Horizon 5 - Growth

Investment timeframe	Minimum suggested timeframe: 6 years.	
Underlying portfolio	MLC Wholesale Horizon 5 Growth Portfolio.	
Investment objective	Aims to provide a return higher than its benchmark (before fees) over 5 year periods.	
Investment strategy	To invest in a diversified portfolio that invests predominately in growth assets.	

### Perpetual Balanced Growth

Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	Perpetual Wholesale Balanced Growth Fund.	
Investment objective	Aims to provide long-term capital growth and income through investment in a diversified portfolio with an emphasis on Australian and international share investments and outperform a composite benchmark reflecting its allocation to the various asset types over rolling three-year periods.	
Investment strategy	To invest in a diverse mix of growth, defensive and other assets, with a focus on Australian and international shares. Tactical asset allocation strategies may be applied. This process involves the underlying portfolio adjusting its exposure to these asset classes on a regular basis within the investment guidelines. Currency hedges may be used from time to time.  Derivatives and exchange traded funds may be used in managing each asset class.	


### Vanguard® Australian Property Securities Index Fund


Investment timeframe	Minimum suggested investment timeframe: 5 years.	
Underlying portfolio	Vanguard® Australian Property Securities Index Fund.	
Investment objective	The Vanguard® Australian Property Securities Index Fund seeks to track the return (income and capital appreciation) of the S&P/ASX 300 A-REIT Index before taking into account fund fees and expenses.	
Investment strategy	<p>The S&amp;P/ASX 300 A-REIT Index comprises between 25 and 35 property securities (shares) listed on the Australian Securities Exchange (ASX). The number of securities in the index may vary from time to time. These securities are real estate investment trusts and companies that own real estate assets and derive a significant proportion of their revenue from rental income.</p> <p>The Vanguard® Australian Property Securities Index Fund will hold all of the property securities in the index (at most times) allowing for individual security weightings to vary marginally from the index from time to time.</p>	





## Risk Profile: High

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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Advance Growth Multi-Blend		
Investment timeframe	Minimum suggested timeframe: 6 years.	
Underlying portfolio	Advance Growth Multi-Blend Fund – Wholesale Units.	
Investment objective	To provide moderate to high total returns (before fees and taxes) over the medium to long term largely through capital growth by investing in a mix of growth and defensive assets.	
Investment strategy	The underlying fund invests in a diverse mix of assets with an emphasis (about 85%) on growth oriented assets of Australian and international shares, and investment (about 15%) in defensive assets of cash and fixed interest providing some income and stability of returns. The underlying fund's exposure to these asset classes will be obtained primarily by investing directly into the investment manager's sector specific funds. The underlying fund may also hold assets directly including derivatives, currency and other unit trusts.	

Advance High Growth Multi-Blend		
Investment timeframe	Minimum suggested timeframe: 7 years.	
Underlying portfolio	Advance High Growth Multi-Blend Fund – Wholesale Units.	
Investment objective	To provide superior total returns (before fees and taxes) over the long term through capital growth by investing primarily in growth assets.	
Investment strategy	The underlying fund invests primarily in growth assets such as Australian and international shares and property. The underlying fund's exposure to these asset classes will be obtained primarily by investing into the investment manager's sector specific funds. The underlying fund may also hold assets directly including derivatives, currency and other unit trusts.	


Wingate Global Equity		
Investment timeframe	Minimum suggested timeframe: 5 years.	 WINGATE
Underlying portfolio	Wingate Global Equity Fund – Wholesale Units.	
Investment objective	Aims to deliver strong returns over the medium to long term, regardless of the performance of the broader international share market.	
Investment strategy	To invest primarily in global equities, either directly or via derivatives, to generate revenue from dividends and option premiums, and capital growth.	

Colonial First State FirstChoice Australian Share		
Investment timeframe	Minimum suggested timeframe: 7 years.	
Underlying portfolio	Colonial First State FirstChoice Wholesale Australian Share Fund.	
Investment objective	To provide long-term capital growth and some tax-effective income from a diversified portfolio of predominantly Australian companies. To outperform the S&P/ASX 300 Accumulation Index over rolling three-year periods before fees and taxes.	
Investment strategy	To invest in a diversified portfolio of predominantly Australian companies. The investments are managed by a number of leading Australian share managers which have different, yet complementary, investment styles, which is designed to deliver more consistent returns with less risk than would be achieved if investing with a single investment manager. The underlying managers of this portfolio may use long/short strategies.	


## Risk Profile: High

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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### Colonial First State FirstChoice Global Share

Investment timeframe	Minimum suggested timeframe: 7 years.	
Underlying portfolio	Colonial First State FirstChoice Wholesale Global Share Fund.	
Investment objective	To provide long-term capital growth from a diversified portfolio of global shares. To outperform the MSCI All Countries World Index over rolling three-year periods before fees and taxes.	
Investment strategy	To invest in a diversified portfolio of companies. The investments are managed by a number of leading global share managers which have different, yet complementary investment styles, which is designed to deliver more consistent returns with less risk than would be achieved if investing with a single investment manager. The investment managers of this option have guidelines for managing currency exposure and may use long/short strategies. The overall portfolio does not hedge currency risk.	

### Fidelity Australian Equities Fund

Investment timeframe	Minimum suggested timeframe: 5 to 7 years plus.	
Underlying portfolio	Fidelity Australian Equities Fund.	
Investment objective	To achieve returns in excess of the S&P/ASX 200 Accumulation Index over the suggested minimum investment time period of five to seven years.	
Investment strategy	An investment approach driven by fundamental research that favours companies with superior management, a competitive edge, sound balance sheet, strong free cash flow and low gearing. The Fund invests in a diversified selection of around 30 to 50 listed Australian companies.	

### Magellan Global Fund


Investment timeframe	Minimum suggested timeframe: at least 7 to 10 years.	
Underlying portfolio	Magellan Global Fund.	
Investment objective	To achieve attractive risk-adjusted returns over the medium to long-term, while reducing the risk of permanent capital loss.	
Investment strategy	To invest in companies that have sustainable competitive advantages which translate into returns on capital in excess of their cost of capital for a sustained period of time. The Fund aims to acquire these companies at discounts to their assessed intrinsic value. The Fund's portfolio will comprise of 20-40 investments which achieves sufficient diversification to ensure the Fund is protected from over correlation to a single company, or to industry specific or macroeconomic risks.  The Fund's foreign currency exposure arising from investments in overseas markets is not intended to be hedged.	

### Perpetual Industrial Share


Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	Perpetual Wholesale Industrial Share Fund.	
Investment objective	Aims to provide long-term capital growth and regular income through investment in quality industrial shares and outperform the S&P/ASX 300 Industrials Accumulation Index (before fees and taxes) over rolling three-year periods.	
Investment strategy	<p>The underlying portfolio manager researches companies of all sizes using consistent share selection criteria. The underlying portfolio manager's priority is to select those companies that represent the best investment quality and are appropriately priced. In determining investment quality, investments are carefully selected on the basis of four key investment criteria, namely conservative debt levels, sound management, quality business and recurring earnings.</p> <p>The underlying portfolio invests primarily in shares listed on or proposed to be listed on any recognised Australian exchange but may have up to 10% exposure to shares listed on or proposed to be listed on any recognised global exchange. Currency hedges may be used from time to time. Derivatives may be used in managing the underlying portfolio.</p>	


## Risk Profile: High

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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Platinum International Fund		
Investment timeframe	Minimum suggested timeframe: 5 years.	 <b>Platinum®</b> ASSET MANAGEMENT
Underlying portfolio	Platinum International Fund.	
Investment objective	To provide capital growth over the long-term through searching out undervalued listed (and unlisted) investments around the world.	
Investment strategy	<p>The Fund primarily invests in listed securities. The portfolio will ideally consist of 100 to 200 securities that the investment manager believes to be undervalued by the market. Cash may be held when undervalued securities cannot be found. The investment manager may short sell securities that it considers overvalued. The investment manager may use derivatives<sup>1</sup> for risk management purposes and to take opportunities to increase returns.</p> <p>The portfolio will typically hold 50% or more net equity exposure. The portfolio's currency exposure is actively managed.</p>	


1. The underlying value of derivatives may not exceed 100% of the Net Asset Value (NAV) of the underlying Fund and the underlying value of long stock positions and derivatives will not exceed 150% of the NAV of the Fund.


Platypus Australian Equities		
Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	Platypus Australian Equities Fund.	
Investment objective	Aims to deliver strong returns over the medium to long term through a 'high conviction' approach by investing in fewer stocks with a larger proportion of assets invested into each stock.	
Investment strategy	<p>To invest primarily in companies and trusts listed or soon to be listed on the Australian Securities Exchange (ASX). The underlying fund manager selects companies and trusts it believes offer the opportunity for above-average investment returns through their growth potential.</p> <p>The underlying portfolio typically holds between 25 and 35 stocks and can invest up to 100% of its assets in Australian shares. The underlying portfolio generally holds up to 10% in cash and similar investments.</p>	


Vanguard® Australian Shares Index Fund		
Investment timeframe	Minimum suggested timeframe: 5 years.	
Underlying portfolio	Vanguard® Australian Shares Index Fund.	
Investment objective	Seeks to track the return (income and capital appreciation) of the S&P/ASX 300 Index before taking into account fees, expenses and tax.	
Investment strategy	To invest in the S&P/ASX 300 Index, which comprises approximately 300 of the largest companies (shares) listed on the Australian Securities Exchange (ASX). The index represents approximately 85% of the value of all Australian-based companies and property trusts listed on the ASX. The underlying portfolio will hold most of the securities in the index, allowing for individual security weightings to vary marginally from the index from time to time. The underlying portfolio may invest in securities that have been removed from or are expected to be included in the index.	

## Risk Profile: High

Very Low	Low	Low - Moderate	Moderate	Moderate - High	High	Very High
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Vanguard® Growth Index Fund		
Investment timeframe	Minimum suggested investment timeframe: 7 years.	
Underlying portfolio	Vanguard® Growth Index Fund.	
Investment objective	The fund seeks to track the weighted average return of the various indices of the underlying Vanguard Wholesale Funds in which the fund invests, in proportion to the strategic asset allocation for the fund, before taking into account fees, expenses and tax.	
Investment strategy	<p>The portfolio targets a 30% allocation to income oriented assets and 70% to growth oriented assets. Actual allocations are permitted to deviate within a narrow tolerance range.</p> <p>The Fund holds units in the following underlying funds, including but not limited to:</p> <p>Vanguard Australian Fixed Interest Index Fund, Vanguard International Fixed Interest Index Fund (Hedged), Vanguard International Property Securities Index Fund, Vanguard Australian Property Securities Index Fund, Vanguard International Property Securities Index Fund (Hedged), Vanguard Australian Shares Index Fund, Vanguard International Shares Index Fund, Vanguard International Small Companies Index Fund, Vanguard Emerging Markets Shares Index Fund.</p> <p>Vanguard may, at its discretion, commence investing directly in the securities that are, have been or are expected to be in the indices of the underlying funds or in different or other funds.</p>	

Vanguard® International Shares Index Fund		
Investment timeframe	Minimum suggested timeframe: 7 years.	
Underlying portfolio	Vanguard® International Shares Index Fund.	
Investment objective	Seeks to track the return (income and capital appreciation) of the MSCI World ex-Australia Index (with net dividends reinvested) in Australian dollars before taking into account fees, expenses and tax.	
Investment strategy	To invest in the MSCI World ex-Australian Index, which comprises approximately 1,600 securities (shares) listed on the exchanges of approximately 23 of the world's major developed economies. The underlying portfolio will hold most of the securities in the index, allowing for individual security weightings to vary marginally from the index from time to time. The underlying portfolio invests in securities that have been removed from or are expected to be included in the index. The underlying portfolio will be fully exposed to the fluctuating value of foreign currencies, as there will not be any hedging of foreign currencies to the Australian dollar.	

Vanguard® International Shares Index Fund (Hedged) AUD		
Investment timeframe	Minimum suggested investment timeframe: 7 years.	
Underlying portfolio	Vanguard® International Shares Index Fund (Hedged) – AUD Class.	
Investment objective	The Vanguard® International Shares Index Fund (Hedged) – AUD Class seeks to track the return of the MSCI World ex-Australia (with net dividends reinvested) hedged into Australian dollars Index before taking into account fees, expenses and tax.	
Investment strategy	<p>The MSCI World ex-Australia Index comprises securities (shares) listed on the exchanges of the world's major developed economies. The Vanguard® International Shares Index Fund (Hedged) – AUD Class meets its investment strategy by investing in the Vanguard International Shares Index Fund, forward foreign exchange contracts and futures. Vanguard may, at its discretion, commence investing directly in the securities that are, have been or are expected to be in the index.</p> <p>The fund is exposed to all of the securities in the index most of the time, allowing for individual security weightings to vary marginally from the index from time to time. The fund may be exposed to securities that have been removed from or are expected to be included in the index.</p>	

# Additional important information

## Keeping you informed

### Obtain the latest information about the Lifeplan Investment Bond

The information in this PDS is up to date at the time of its preparation. However, some of this information may change over time. We regularly update information on the investment options such as their investment performance and unit price history and we may change the investing transaction cost for an option from time to time.

It is important that you keep up to date with the latest information on the Lifeplan Investment Bond. To obtain updated information, please:

- visit [australianunity.com.au/wealth](http://australianunity.com.au/wealth)
- phone us on 1300 1300 38.

We will provide you with a paper copy of the most recent information free of charge upon request. If there is a change to the Lifeplan Investment Bond or the information in this PDS which is materially adverse, we will either issue a new PDS or a supplementary PDS setting out the updated information.

### What information will you receive?

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

Information	Frequency
Confirmation of your initial application	At the time of the transaction
Confirmation of subsequent transactions (e.g. additional contributions, withdrawals and switches)	
Confirmation of your instructions (e.g. change of nominated beneficiary, changes to direct debit arrangements)	
Notification of any withdrawal component that may be assessable (and rebateable) for tax	
A statement as at 31 December showing your transactions over the previous six months and the value of your investments	Half-yearly
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

### Transacting with us

By calling our Investor Services team on 1300 1300 38, you can arrange to make additional contributions, request withdrawals, switch between investment options, change your address, and make general enquiries. You can also access information from our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by emailing us on [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au)

### Obtaining financial information about us

The audited financial report of Australian Unity Limited incorporating information on Lifeplan's benefit funds is available on the Australian Unity website [australianunity.com.au/wealth](http://australianunity.com.au/wealth), or by calling our Investor Services team on 1300 1300 38.

### Lifeplan Investor Portal

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

## How are investments valued?

### Managing your investments

When you invest in an investment option we pool your investment with the investments of other investors and process them into an underlying fund managed by the appointed investment manager. These transactions with the appointed investment 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 Investment Bond to the performance of the underlying portfolio even after allowing for management costs, taxes and other expenses deducted by the appointed investment managers and Lifeplan.

### The Lifeplan Capital Guaranteed investment option

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

As at 30 June each year, we declare a rate of return (called a bonus rate) that takes into account the investment option's investment income over that year, tax on that income, the requirement to maintain sufficient reserves to support our capital guarantee and the ongoing fees and expenses. The value of your bonus is calculated on your daily account balance in the investment option. The bonus 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 so that you get to benefit from the effect of 'interest earning interest' – allowing you to take advantage of the power of compounding returns to help grow your investment. We may, at our discretion, declare a bonus rate and allocate a bonus more frequently than yearly. For investors who withdraw or switch their 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 protected from market volatility. 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.

We do not guarantee the level of future investment performance, which will fluctuate from year to year.

### Unit-linked options

For all other investment options, valuations are usually undertaken each business day. A unit price is calculated by taking the close of business day total market value of the assets held in each investment option, less management costs, taxes and any other relevant expenses for each option, divided by the total number of units allocated to investors in each investment option. 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 we use the next applicable valuation after the processing time of your application, switch or withdrawal. This minimises exposure to market timing practices, that is, where an investor gains from price movements known but not yet reflected in the unit price.

As the value of the underlying assets held in the investment options can rise and fall, so too will the unit prices and the value of your investment. 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.

## What else do I need to know?

### Cooling-off period

If you change your mind about investing in the Lifeplan Investment 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 (refer to 'How are investments valued?' on page 49). As a result, the amount refunded to you may be less than your original investment.

### Your investment term

We are required to pay your investment(s) in the Lifeplan Bond and/or Lifeplan Child upon the death of the last surviving Life Insured or, if earlier, on a nominated date. To give you maximum flexibility, if you invest in the Lifeplan Bond then your nominated date is taken to be your 99th birthday. For joint investors in Lifeplan Bond, the nominated date is taken to be the 99th birthday of the first named investor in the application.

If you invest in Lifeplan Child, then your nominated date is taken to be the 99th birthday of the child nominated in the application.

If you wish, you can change your nominated date by contacting us on 1300 1300 38.

The term of your investment does not however affect accessibility to your money.

### 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.

### No personal liability for investors

You are not under any personal obligation to indemnify Lifeplan (or its creditors) in respect of its liabilities in relation to the Lifeplan Bond, Wealth Preserver, Lifeplan Child, or any underlying portfolio.

### 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 Investment 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 Investment Bond are not normally subject to non-resident withholding tax. However, the offer made in this PDS is available only to persons receiving this PDS in Australia.

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

We intend to meet any requirements imposed on Lifeplan under Australian legislation designed to give effect to the FATCA agreement between Australia and the United States. As such, Lifeplan is registered with the United States authorities and may be required to collect certain information from you, report payments made in respect of your investment(s) and retain information to meet record keeping requirements.

### Your relationship with Lifeplan and Australian Unity Limited

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

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

### Related party transactions

All transactions we enter into in relation to the Lifeplan Bond and Lifeplan Child, including those with related parties, are on arm's length commercial terms. Australian Unity Group entities may provide services for fees charged at a commercial rate, including investment management services for fees disclosed in this PDS. A policy and guidelines are in place to manage the risk of any actual or perceived conflict of interest as a result of a related party transaction. Related party transactions with Australian Unity Group entities are reviewed and approved by senior management with a clearly identified governance policy and guidelines.

### Dealer group requirements

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



### **Anti-Money laundering**

Australia's Anti-Money Laundering and Counter Terrorism Financing (AML/CTF) laws requires Lifeplan to adopt and maintain an AML/CTF program. To meet this legal requirement, we need to collect certain identification information and documentation (Know Your Client ('KYC') Documents) from new investors. If you are applying through a financial adviser, your financial adviser will assist you in providing the necessary identification documents prior to lodging the application.

If you are submitting your application directly (without the assistance of a financial adviser), please refer to the 'Investor Identification Forms' on our website for the identification documents that should be provided with your application. Please note that your identification documents must be certified by an approved certifier. 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, Lifeplan is required to submit regulatory reports to AUSTRAC. This may include the disclosure of your personal information. Lifeplan may not be able to tell you when this occurs. As a result, if instructed by AUSTRAC, Lifeplan may be required to deny you (on a temporary or permanent basis) access to your investment. This could result in loss of the capital invested, or you may experience significant delays when you wish to transact on your investment.

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

### **Politically Exposed Persons**

To comply with AML/CTF laws we require you to disclose whether you (or any of your beneficial owners) are, or have an association with, a Politically Exposed Person ('PEP'). A PEP is an individual who holds a prominent public position or function in a government body or an international organisation in Australia or overseas, such as a Head of State, 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 the AML/CTF laws, we are required to identify your source of investable assets/wealth.

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

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

Under AML/CTF laws you are required to provide information about your beneficial owners for account types including:

Australian incorporated or created entities such as:

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

Entities incorporated or created outside of Australia such as:

- companies;
- partnerships;
- trusts; or
- estates.

These account types will be required to complete the 'Beneficial Owner Information' Form, which is available on our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by calling our Investor Services team on 1300 1300 38.

### Changes to investment strategies and investment managers

Subject to the governing rules of the Lifeplan Investment Bond, we may make changes to the investments held by the investment options. The investment options may hold investments directly or indirectly via registered managed investment schemes and/or unlisted funds/portfolios. Unless we notify you otherwise, each investment option available through this PDS invests in underlying portfolio(s) managed by appointed investment managers.

We continuously research new investment opportunities and we adopt an active and disciplined approach when selecting and monitoring the appointed investment managers. We may, without prior notice to investors:

- add, remove or change an appointed investment manager or the amount of money they manage;
- 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.

Appointed investment managers may also revise their investment objective, investment strategy or asset allocation from time-to-time and without prior notice. If we cease to offer an investment option to new applications but you are a current investor in the investment option, you may continue to invest in that investment option until further 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.

If we close an investment option in which you are an investor, you will be required to switch to another active investment option within 30 days after we provide you with written notification of its closure. If we do not receive instructions from you after this period has expired, we will switch your investment in the closed investment option to a cash (or similar) investment option nominated by us. 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.

The governing rules of the Lifeplan Investment Bond do not permit us to borrow on behalf of an investment option. On occasion, an investment option may hold increased cash levels more than the prescribed limit if there are insufficient fund flows in the option to transact within the limits imposed by the underlying portfolio.

### Changes to the investment option and manager name

Appointed investment 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

The Corporations Act 2001 requires us to comment on the extent to which labour standards, environmental, social or ethical considerations are taken into account in the selection, retention or realisation of investments. We do not take these factors specifically into account when making investment decisions. However, where these factors may negatively impact on the performance of any particular investment held by the investment options, we may review our decision to hold the specific investment. We do not use any specific methodology for such reviews nor do we have predetermined views about the extent to which such factors will be taken into account in a review.

We do not specifically take into account the appointed investment manager's labour standards, environmental, social or ethical considerations. However, we may consider these factors to the extent to which they impact on an investment manager's organisational stability, reputation and performance. The appointed investment 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 investment 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 and 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 telephone 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

111 Gawler Place  
Adelaide SA 5000

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

## Complaints resolution

We take complaints seriously and aim to resolve them as quickly as possible. If you would like to make a complaint, you can call us on 1300 1300 38, email us at [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au) or write to us at the following address:

### The Client Services Manager

#### Australian Unity – Investment bonds

Reply Paid 89 (no stamp required)

Adelaide SA 5001

We will promptly acknowledge your complaint within 10 business days, investigate it and decide in a timely manner what action needs to be taken. We will notify you of our decision within 45 days after receipt of the complaint, together with any remedies that are available, or other avenues of appeal against the decision.

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

### Financial Ombudsman Service

GPO Box 3, Melbourne, Victoria, 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

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

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

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

## How we are regulated

The operations of Lifeplan, and this Lifeplan Investment 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 Investment 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 Investment 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 Investment 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.

## Terms and conditions for email instructions

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

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

## Requirements for email instructions

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

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

## Direct debit client service agreement

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

- We will advise you in writing of any change to this Direct Debit Client Service Agreement at least 14 calendar days prior to the date of any such change.
- Where the due date of the debit to be made falls on a non-business day, we will draw the amount on the next business day.
- We will not change the amount or frequency of drawing arrangements without your prior approval.
- If you are making a once only lump sum payment, we will deduct this amount only once from your account nominated on the Application Form. We will require three business days' notice. No further deductions will take place under this Direct Debit Client Service Agreement.
- We reserve the right to cancel the direct debit arrangements if three or more drawings are returned unpaid by your nominated Australian financial institution and to arrange with you an alternate payment method. We may, at our discretion, pass on to you any costs we incur due to any direct debit refusal by deducting the cost from your investment account.
- We will collect, retain and use your personal information in accordance with our privacy statement under 'Your personal information' on page 53.
- We will resolve any dispute about a direct debit drawing within seven business days and in the course of resolution we may share information with our direct debit sponsor.

## Your rights

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

#### **Your commitment to us**

- It is your responsibility to ensure that your nominated Australian financial institution account can accept direct debits and has sufficient cleared funds to meet a drawing on its due date.
- It is your responsibility to ensure that the authorisation given to draw on the Australian nominated financial institution account is identical to the account signing instruction held by the nominated Australian financial institution where the account is based.
- It is your responsibility to advise us in writing if the account nominated by you to be debited is transferred or closed.
- It is your responsibility to arrange with us a suitable alternate payment method, if the direct debit arrangements are cancelled, either by yourself or the nominated Australian financial institution.
- It is your responsibility to contact us directly for any query or dispute in relation to any direct debit transactions.
- It is your responsibility to meet any charges you may incur from your use of the direct debit system.

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

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

# Application Form Guide

Help us process your application quickly by following the instructions below.

## Lifeplan Bond Application Form - Part A

### Step 1 Investor details

- ☐ Provide the investor(s) personal details:

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

#### General

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

#### Company, trust and other investors

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

### Step 2 Mailing address

- ☐ Provide the investor(s) mailing address details.

### Step 3 Contact details

- ☐ Provide the investor(s) contact details.

### Step 4 Contribution, investment allocation details and payment instructions

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

**Direct debit:** If you are investing by direct debit, please provide your nominated Australian financial institution account details in **step 6** and sign the Direct Debit Request Authorisation in **step 11** so that we can debit your initial contribution.

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

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

### Step 5 Regular savings plan

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

### Step 6 Australian financial institution account details

- ☐ Please provide your nominated Australian financial institution account details and sign the Direct Debit Request Authorisation in **step 11** so that we can debit your initial and any regular savings plan contributions.

### Step 7 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 8 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 7**.
- ☐ Provide the details of any person(s), company or trust you wish to receive the proceeds of your investment after your death, or the death of the last surviving investor if there is more than one investor. If this section is left blank, after your death the proceeds will pass to the surviving joint investor(s) or if none, paid to your estate.
- ☐ Complete the Wealth Preserver section if you wish to activate this feature for any of your beneficiaries.

### Step 9 Adviser service fee payment instruction

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

### Step 10 Financial adviser use only

#### Investor identity verification and declaration

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

### Step 11 Direct Debit Request Authorisation and Declaration

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



## Lifeplan Bond Application Form - Part B

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

- corporate partner
- company
- trust
- estate.

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

## Beneficial Owner Information Form

Under AML/CTF laws, if you are one of the following account types, you will be required to provide information about your beneficial owners. Please complete the 'Beneficial Owner Information' Form, which is available on our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by calling our Investor Services team on 1300 1300 38.

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

## Lifeplan Child Application

### Step 1 Investor details

- ☐ Provide the investor(s) personal details:

Individual investors	Complete step A
Joint investors	Complete step B

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

### Step 2 Mailing address

- ☐ Provide the investor(s) mailing address details.

### Step 3 Contact details

- ☐ Provide the investor(s) contact details.

### Step 4 Child details

- ☐ Provide the child's contact details.

### Step 5 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 6 Contribution, investment allocation details and payment Instructions

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

**Direct debit:** If you are investing by direct debit, please provide your Australian financial institution account details in **step 8** and sign the Direct Debit Request Authorisation in **step 11** so that we can debit your initial contribution.

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

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

### Step 7 Regular savings plan

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

### Step 8 Australian financial institution account details

- ☐ Please provide your Australian financial institution account details and sign the Direct Debit Request Authorisation in **step 11** so that we can debit your initial and any regular savings plan contributions.

### Step 9 Financial adviser service fee payment instructions

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

### Step 10 Financial adviser use only

#### Investor identity verification and declaration

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

### Step 11 Direct Debit Request Authorisation and Declaration

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

## Lodging your application

You can lodge your completed Application Form by mailing it to the following reply paid address or by emailing it to [enquiries@australianunity.com.au](mailto:enquiries@australianunity.com.au). Your financial adviser can also lodge the Application Form for you:

### Australian Unity - Investment Bonds

Reply Paid 89 (no stamp required)  
Adelaide SA 5001

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

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

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

## Certification of documents

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

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

The document must also be dated, and have the signature, printed name, occupation, employer and address of the person certifying the document.

Persons who may certify copies of original documents include:

- Officer with or authorised representative by an Australian Financial Services licence holder with two or more years of continuous service with one or more licensees.
- Chartered Accountant, CPA or member of the National Institute of Accountants with two or more years of continuous membership.
- Officer of a financial institution or finance company with two or more years of continuous service with one or more institutions or companies.
- Permanent employee of the Australian Postal corporation with two or more years of continuous service, or someone who operates as an agent of the Australian Postal Corporation.
- Police Officer.
- A person who, under the law in force in a state or territory, is currently licensed or registered to practice as a: chiropractor, dentist, legal practitioner, medical practitioner, nurse, optometrist, pharmacist, physiotherapist, psychologist or veterinary surgeon.
- Lawyer, magistrate, registrar of a Court, Justice of the Peace.
- Notary Public (including persons authorised as a notary public in a foreign country).
- A complete list of persons who may certify documents can be obtained from our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by contacting us on 1300 1300 38.

# Glossary

<b>AFSL</b>	An Australian financial services licence under s913B of the Corporations Act that authorises a person who carries on a financial services business to provide financial services.
<b>Appointed investment manager</b>	Each investment option available through this PDS invests in underlying portfolio(s) managed by an external fund manager or the 'appointed investment 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.
<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>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.
<b>Vesting age</b>	The elected age between 10 and 25 at which the investment in Lifeplan Child is transferred to the nominated child.



“

Live your life and plan for your future

”









☐ Gainful employment

☐ Financial investments

☐ Inheritance/gift

☐ Superannuation savings

☐ Business activity

☐ Other (please specify):

☐ Yes ☐ No Refer to page 51 for the definition of a 'Politically Exposed Person'.

[illegible][illegible][illegible]

## Step 2 Mailing address

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

☐ Same as Investor 2 residential address

Otherwise complete mailing address details below:

[illegible]

### Step 3 Contact details

Contact name	<input type="text"/>
Phone (day)	<input type="text"/> - <input type="text"/> - <input type="text"/> Mobile <input type="text"/> - <input type="text"/> - <input type="text"/>
Email address	<input type="text"/>

## Step 4 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**.

\$    ,     ,     .

Option name	Option code	Initial contribution \$ or %	
Advance Balanced Multi-Blend	10051	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Advance Defensive Multi-Blend	10052	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Advance Growth Multi-Blend	10053	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Advance High Growth Multi-Blend	10054	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Advance Moderate Multi-Blend	10055	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Unity Property Income	10060	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Unity Strategic Fixed Interest	10059	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Unity Wholesale Deposits	10093	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Active Balanced	10071	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Enhanced Cash	10070	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Wholesale Institutional Cash	10063	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Wholesale Target Return Income	10090	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Australian Share	10088	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Conservative	10084	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Global Share	10089	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Growth	10086	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Moderate	10085	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Property Securities	10087	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Fidelity Australian Equities Fund	10094	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Lifeplan Capital Guaranteed	10092	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Lifeplan Managed Investment	10091	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Magellan Global Fund*	10095	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
MLC Horizon 2 – Income Portfolio	10072	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
MLC Horizon 3 – Conservative Growth	10073	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
MLC Horizon 4 – Balanced	10074	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
MLC Horizon 5 – Growth	10075	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Balanced Growth	10077	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Conservative Growth	10076	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %

\*In the case of the Magellan Global Fund the minimum investment amount, minimum switch or withdrawal and minimum investment balance is always \$5,000.



### Step 5 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.

Please note: regular savings plan contributions will be allocated as instructed in **step 4**, 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 6**.

### Step 6 Australian financial institution account details

Please provide your nominated Australian financial institution account details below. This account will be used to debit your initial contribution (if applicable), to debit your account under any regular savings plan instructions or to credit your account with withdrawal proceeds.

Name of Australian financial institution

Branch

Branch Number (BSB) [ ][ ][ ][ ][ ]

State    Postcode

Account Holder Name(s)

Account Number

Please ensure that you complete the Direct Debit Request Authorisation section (**step 11**) on page 74 of this Application Form.

If the above account is held in joint names please ensure that both account holders sign.

## Step 7 Life(s) Insured

Investor 1  Investor 2  Both

Life Insured 1

Given name(s)

Surname

Residential address

Suburb

State    Postcode

[illegible]

Life Insured 2 (if applicable)

Given name(s)

Surname

Residential address

Suburb

State    Postcode

[illegible]

## Step 8 Nomination of beneficiaries

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

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

### Lump sum instructions - Only complete part A

If you wish to nominate a beneficiary to receive your lump investment please complete only Part A in this section. Please note that in order to nominate a beneficiary, the policy owner(s) must also be nominated as the lives insured in **step 7**.

### 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. (Refer to page 11 for more information on the Wealth Preserver).

## Nomination of beneficiary 1

### A. Lump sum instructions for beneficiary 1

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

### B. Wealth Preserver instructions for beneficiary 1

#### Annual Benefit Entitlement

Pay my beneficiary the Annual Benefit Entitlement specified below:

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

#### Benefit Payment Commencement Date

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

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

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

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

Fortnight ☐ Month ☐ Quarter ☐ Half Year ☐ Year ☐



## Nomination of beneficiary 2

### A. Lump sum instructions for beneficiary 2

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

### B. Wealth Preserver instructions for beneficiary 2

#### Annual Benefit Entitlement

Pay my beneficiary the Annual Benefit Entitlement specified below:

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

#### Benefit Payment Commencement Date

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

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

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

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

Fortnight ☐ Month ☐ Quarter ☐ Half Year ☐ Year ☐

#### Wealth Preserver Declaration

I/We acknowledge that:

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

## Step 9 Adviser service fee payment instruction

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

A. One-off adviser service fee

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

\$ \_\_\_\_\_ (including GST)

**B. Regular ongoing adviser service fee**

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

[illegible]

#### Step 10 Financial adviser use only

[illegible][illegible][illegible]

Adviser ID

AFS Licence

[illegible][illegible]

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

## Investor identity verification and Declaration

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

- ☐ 1. Collected, verified and retained the appropriate customer identification documentation to confirm the identity of all individuals/investors with this application to meet my obligations in respect of the Anti-Money Laundering and Counter-Terrorism Financing ACT 2006 ('AML/CTF laws') and agree to provide access to these records as required:

OR

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

OR

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

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

In addition, as the Investor's financial adviser, I warrant and represent to Lifeplan that I, as applicable:

- have followed and complied with GN 24 and any other applicable AML/CTF laws in identifying and verifying all individuals/investors with this application;
- will continue to comply with GN 24;
- will provide, upon request, original identification and verification records and details of the identification procedures adopted;
- have kept a record of the investor's identification and verification and will retain these for a period of seven years after the investor/adviser relationship has ended;
- will if requested update and re-verify the investor and provide any other additional information regarding the investor;
- will not knowingly do anything to cause Lifeplan to breach AML/CTF laws and will notify Lifeplan if I become aware of anything that would cause Lifeplan to breach AML/CTF laws; and
- confirm that the details provided in any identification and verification records are true and correct.

*Please note, Lifeplan reserves the right to reject any applicable GN 24 form attached to this Application Form for whatever reason (for example, if it has been incorrectly completed).*

#### Signature of Adviser

X

Date   /   /

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

#### OFFICE USE ONLY

Receipt No.

Date   /   /

### Step 11 Direct Debit Request Authorisation and Declaration

#### Direct Debit Request Authorisation

- I/We authorise Lifeplan (User ID Number: 026445) to debit the nominated Australian financial institution account in **step 6** with the regular savings plan contribution shown and the direct debit cycle I have selected in **step 5**.
- I/We have read the Direct Debit Client Service Agreement provided within this PDS and agree with its terms and conditions.
- I/We acknowledge that this authority will remain in force until Lifeplan receives written notice to cancel/alter this authority.

#### Signature of Account Owner 1

X

#### Signature of Account Owner 2

X

## Declaration

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

- The information I/we have provided in this Application Form is true and correct.
- I/We have read this PDS dated 21 October 2016.
- If I/we have received this Application Form from the internet or other electronic means, I/we declare that I/we have received it personally, or a printout of it, accompanied by or attached to the complete PDS and any relevant Supplementary PDS.
- I/We are subject to the terms and conditions in this PDS and to the Lifeplan Constitution, which includes the governing rules of the Lifeplan Investment Bond, as amended from time to time.
- My/our personal information will be collected, used and disclosed by Lifeplan in accordance with its Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by telephone on 1300 1300 38.
- Lifeplan is authorised to supply relevant information about me/us and my/our investment to the financial adviser whose name appears on this Application Form and the financial adviser's dealer group.
- My/Our financial adviser will receive the payments detailed in this PDS and this Application Form through the redemption of units from my/our investment.
- If this Application Form is signed under a Power of Attorney, the Attorney verifies that no notice of revocation of that power has been received at the date of completing this application.

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

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

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

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

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

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

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

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

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

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

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

Print name of Investor 1

Date / /

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

Print name of Investor 2

Date / /

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

This page has been left blank intentionally.

# Application Form Part B

21 October 2016

## Lifeplan Bond

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

- partnership - corporate
- company
- trust
- estate.

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

Please:

- Complete all relevant sections below as incomplete applications may not be accepted. Ensure that you also complete all relevant sections in Part A.
- Use **BLOCK** letters and a black or blue pen to complete this Application Form.
- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- Refer to page 51 for the definition of a 'Politically Exposed Person (PEP)'.
- Certain types of entities may also be required to provide information and identification documents in relation to your Beneficial Owners. Refer to page 51 to assess whether you are required to include a 'Beneficial Owner Information Form' with your Application Form.

### Account details

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

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

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

☐ Company ☐ Partnership - Corporate ☐ Trust ☐ Estate

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

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

\*Persons signing this Application Form must confirm their names and Politically Exposed Person ('PEP') status below. If you are a domestic proprietary company or a foreign company please provide the names and PEP status of all directors. If you are applying as a Corporate Partnership or more than four directors exist for a proprietary company or a foreign company, please call us on 1300 1300 38 before you complete **Part B**.

Director 1's full name\*   
Are you a Politically Exposed Person? ☐ Yes ☐ No  
Are you a US Citizen or US tax resident? ☐ Yes ☐ No If Yes, please provide your Taxpayer Identification Number (TIN)

Director 2's full name\*   
Are you a Politically Exposed Person? ☐ Yes ☐ No  
Are you a US Citizen or US tax resident? ☐ Yes ☐ No If Yes, please provide your Taxpayer Identification Number (TIN)



### Trust beneficiary details

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

Beneficiary 1's full name\*

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Beneficiary 2's full name\*

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Beneficiary 3's full name\*

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Beneficiary 4's full name\*

Are you a Politically Exposed Person? ☐ Yes ☐ No

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



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

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

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

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

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

\*US Partnership - A partnership organised in or under the laws of the United States.

☐ Yes (Please go to **question 1.1**) ☐ No (Please go to **question 2**)

### 1.1 Are you an exempt payee for US tax purposes?

☐ Yes ☐ No If No, please provide your Taxpayer Identification Number (TIN)

If you have completed question 1.1, **Part B** is complete. Please remember to include it with **Part A** of the Application Form.

## 2. Are you an Australian Financial Institution ('AFI') or Other Partner Jurisdiction Financial Institution ('FI')?

In answering this question, it is anticipated that AFIs and FIs will have an awareness of the FATCA regime and should be able to complete this question. All other entities should answer 'No'.

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

**2.1 Please provide your Global Intermediary Identification Number ('GIIN'), if applicable**

If you do not have a GIIN, please provide your FATCA status:

☐ Non-reporting IGA FFI ☐ Exempt Beneficial Owner ☐ Non-participating FFI  
☐ Deemed Compliant FFI ☐ Excepted FFI ☐ GIIN applied for but not yet issued

If you have completed question 2.1, **Part B** is complete. Please remember to include it with **Part A** of the Application Form.

## 3. Do any of the following apply to you? (tick all that apply)

☐ Less than 50% of our income in the previous financial year is passive income<sup>#</sup>

<sup>#</sup>**Passive Income** – includes rental income and income not generated from active participation, such as interest, dividends, trust distributions or royalties.

- ☐ Less than 50% of our assets held in the previous financial year produce passive income<sup>#</sup>
- ☐ Our stock is regularly traded on an established securities market or more than 50% of our stock is controlled by a non financial entity regularly traded on an established securities market
- ☐ Our entity is a government body, agency or instrumentality
- ☐ Our entity is exempt from tax in our jurisdiction of residence - if ticked, why?

**Please note:** If you have not selected any of the checkboxes in question 3 above, you will need to complete the 'Beneficial Owner Information Form', which is available on our website [australianunity.com.au/wealth](http://australianunity.com.au/wealth) or by calling our Investor Services team on 1300 1300 38.

# Application Form

21 October 2016

## Lifepan Child

Please:

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

### Step 1 Investor details

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

All correspondence will be sent to this person

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	Other (please specify)	<input type="text"/>		
Given name(s)	<input type="text"/>							
Surname	<input type="text"/>							
Date of birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	Occupation	<input type="text"/>	
Are you a US citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number (TIN)				<input type="text"/>	
Please identify the source of your investable assets or wealth	<input type="checkbox"/> Gainful employment	<input type="checkbox"/> Inheritance/gift	<input type="checkbox"/> Business activity	<input type="checkbox"/> Financial investments			<input type="checkbox"/> Superannuation savings	<input type="checkbox"/> Other (please specify)
<input type="text"/>								
Are you a Politically Exposed Person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Refer to page 51 for the definition of a 'Politically Exposed Person'.					

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

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

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

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	Other (please specify)	<input type="text"/>	
Given name(s)	<input type="text"/>						
Surname	<input type="text"/>						
Date of birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	Occupation	<input type="text"/>
Are you a US citizen or US tax resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, please provide your Taxpayer Identification Number (TIN)				<input type="text"/>

☐ Gainful employment

☐ Financial investments

☐ Inheritance/gift

☐ Superannuation savings

☐ Business activity

☐ Other (please specify)

☐ Yes ☐ No *Refer to page 51 for the definition of a 'Politically Exposed Person'.*

[illegible]

**Step 5 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 6 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**.

\$    ,     ,     .

Option name	Option code	Initial contribution \$ or %	
Advance Balanced Multi-Blend	10051	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Advance Defensive Multi-Blend	10052	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Advance Growth Multi-Blend	10053	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Advance High Growth Multi-Blend	10054	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Advance Moderate Multi-Blend	10055	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Unity Property Income	10060	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Unity Strategic Fixed Interest	10059	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Unity Wholesale Deposits	10093	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Active Balanced	10071	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
BT Enhanced Cash	10070	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Wholesale Institutional Cash	10063	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State Wholesale Target Return Income	10090	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Australian Share	10088	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Conservative	10084	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Global Share	10089	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Growth	10086	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Moderate	10085	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Colonial First State FirstChoice Property Securities	10087	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Fidelity Australian Equities Fund	10094	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Lifeplan Capital Guaranteed	10092	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Lifeplan Managed Investment	10091	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Magellan Global Fund*	10095	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
MLC Horizon 2 – Income Portfolio	10072	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
MLC Horizon 3 – Conservative Growth	10073	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %

\*In the case of the Magellan Global Fund the minimum investment amount, minimum switch or withdrawal and minimum investment balance is always \$5,000.

MLC Horizon 4 – Balanced	10074	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
MLC Horizon 5 – Growth	10075	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Balanced Growth	10077	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Conservative Growth	10076	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Perpetual Industrial Share	10078	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
PIMCO Global Bond Fund	10097	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
PIMCO Australian Bond Fund	10096	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Platinum International Fund	10066	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Platypus Australian Equities	10057	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Australian Fixed Interest Index Fund	10079	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Australian Property Securities Index Fund	10098	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguardv Australian Shares Index Fund	10081	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Balanced Index Fund	10099	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® Growth Index Fund	10100	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® International Fixed Interest Index Fund (Hedged)	10080	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® International Shares Index Fund	10082	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Vanguard® International Shares Index Fund (Hedged) AUD	10101	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Wingate Global Equity	10061	\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Total initial contribution		\$ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	1 0 0 %

### Payment instructions – Initial contribution

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

Direct Debit	<input type="checkbox"/>	<b>Direct Debit collection date</b> <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (Please complete <b>step 8</b> )
BPAY®	<input type="checkbox"/>	<b>If paying by BPAY®,</b> please contact us on 1300 1300 38 to obtain your Customer Reference Number and Lifeplan's BPAY® Biller code.
Cheque	<input type="checkbox"/>	<b>If paying by cheque,</b> please make the cheque payable to 'Lifeplan Australia Friendly Society, <Investor name>' and cross it 'Not Negotiable'.

### Step 7 Regular savings plan (optional)

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 as per below account. Please note a minimum monthly contribution of \$100 per investment option is required.

Please note: regular savings plan contributions will be allocated as instructed in **step 6**, unless you instruct us otherwise.

Regular savings plan amount    \$              Start Date   /   /

Regular savings plan direct debit frequency The benefit is to be payable into the Australian financial institution account nominated by my beneficiary every

Fortnightly ☐ Monthly ☐ Quarterly ☐

To commence your regular savings plan please complete **step 8**.

### Step 8 Australian financial institution account details

Please provide your nominated Australian financial institution account details below. This account will be used to debit your initial contribution (if applicable), to debit your account under any regular savings plan instructions or to credit your account with withdrawal proceeds.

Name of Australian financial institution

[illegible]

Branch Number (BSB)

State    Postcode

Account Holder Name(s)

Account Number

Please ensure that you complete the Direct Debit Request Authorisation section **(step 11)** on page 87 of this Application Form. If the above account is held in joint names please ensure that both account holders sign.

## Step 9 Adviser service fee payment instruction

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

A. One-off adviser service fee

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

\$       (including GST)

**B. Regular ongoing adviser service fee**

I/We agree that the following amount is deducted from my/our investment account as a regular ongoing adviser service fee to my/our financial adviser.

Please note only select one of the following two options.

[illegible]

#### Step 10 Financial adviser use only

[illegible]

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

## Investor identity verification and Declaration

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

1. Collected, verified and retained the appropriate customer identification documentation to confirm the identity of all individuals/investors with this application to meet my obligations in respect of the Anti-Money Laundering and Counter-Terrorism Financing ACT 2006 ('AML/CTF laws') and agree to provide access to these records as required;

OR

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

OR

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

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

In addition, as the Investor's financial adviser, I warrant and represent to Lifeplan that I, as applicable:

- have followed and complied with GN 24 and any other applicable AML/CTF laws in identifying and verifying all individuals/investors with this application;
- will continue to comply with GN 24;
- will provide, upon request, original identification and verification records and details of the identification procedures adopted;
- kept a record of the investor's identification and verification and will retain these for a period of seven years after the investor/adviser relationship has ended;
- will if requested update and re-verify the investor and provide any other additional information regarding the investor;
- will not knowingly do anything to cause Lifeplan to breach AML/CTF laws and will notify Lifeplan if I become aware of anything that would cause Lifeplan to breach AML/CTF laws; and
- confirm that the details provided in any identification and verification records are true and correct.

Please note, Lifeplan reserves the right to reject any applicable GN 24 form attached to this Application Form for whatever reason (for example, if it has been incorrectly completed).

Signature of Adviser

X

Date   /   /

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

## OFFICE USE ONLY

Receipt No.

Date   /   /

## Step 11 Direct Debit Request Authorisation and Declaration

### Direct Debit Request Authorisation

- I/We authorise Lifeplan (User ID Number: 026445) to debit the nominated Australian financial institution account in **step 8** with the regular savings plan contribution shown and the direct debit cycle I have selected in **step 7**.
- I/We have read the Direct Debit Client Service Agreement provided within this PDS and agree with its terms and conditions.
- I/We acknowledge that this authority will remain in force until Lifeplan receives written notice to cancel/alter this authority.

#### Signature of Account Owner 1

#### Signature of Account Owner 2

### Declaration

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

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

- I/We have read this PDS dated 21 October 2016.
- If I/we have received this Application Form from the internet or other electronic means, I/we declare that I/we have received it personally, or a printout of it, accompanied by or attached to the complete PDS and any relevant Supplementary PDS.
- I/We are subject to the terms and conditions in this PDS and to the Lifeplan Constitution, which includes the governing rules of the Lifeplan Investment Bond, as amended from time to time.
- My/Our personal information will be collected, used and disclosed by Lifeplan in accordance with its Privacy Policy and in accordance with the law. You can obtain a copy of our Privacy Policy via our website [australianunity.com.au/privacy-policy](http://australianunity.com.au/privacy-policy) or by telephone on 1300 1300 38.
- Lifeplan is authorised to supply relevant information about me/us and my/our investment to the financial adviser whose name appears on this Application Form and the financial adviser's dealer group.
- My/Our financial adviser will receive the payments detailed in this PDS and this Application Form through the redemption of units from my/our investment account.
- If this Application Form is signed under a Power of Attorney, the Attorney verifies that no notice of revocation of that power has been received at the date of completing this application.

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

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

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

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

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

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

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

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

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

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

Print name of Investor 1

Date

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

Print name of Investor 2

Date



# Application Form Part C

## Tax Residency Declaration

### Automatic Exchange of Information (AEOI) regime

Please:

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

Lifepan intends to meet any requirements imposed on its funds under Australian legislation designed to give effect to the Automatic Exchange of Information (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, we 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 adviser to discuss the impact these AEOI regimes may have on you.

You can obtain further information on AEOI/CRS and what it means for you as an investor at our 'Forms' page online at [australianunity.com.au/wealth/investment-bonds/forms-and-faqs](http://australianunity.com.au/wealth/investment-bonds/forms-and-faqs).

This form has been designed to collect the tax status for Common Reporting Standards (CRS) where this information has not previously been provided, or the entity has been identified as a potential taxpayer of a country other than Australia.

You may be treated as being a non-Australian taxpayer if the requested information is not provided.

**If you answer 'Yes' to any of the following questions, you will be required to complete the 'ANCILLARY FORM – Tax Residency Identification Information for Individuals, Companies, Trusts and Controlling Persons'.** If you have any questions on how to define your tax residency status, please visit the OECD website or speak to a professional tax adviser as we are not allowed to give tax advice.

#### Step 1 Investor 1 - from Application Form A

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other (please specify)

Name

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

#### Step 2 Investor 2 (if applicable Joint Investor) - from Application Form A

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other (please specify)

Name

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

#### Step 3 Company, trust and other investors (if applicable) - from Application Form A

Name of entity

Is the Company or Trust a tax resident of a country other than Australia? ☐ Yes ☐ No

*If you have any questions on how to define your tax residency status, please speak to a professional tax adviser.*

This declaration forms part of the Application Form and the Declaration on page 75 and/or 87 of the Lifepan Investment Bond PDS, dated 21 October 2016 and accompanying Supplementary PDS dated 1 July 2017.

I/We declare that to the best of my/our knowledge and belief all statements made in this declaration, are correct and complete.

I/We acknowledge and agree that my/our declaration and signature under the Declaration on page 75 and/or 87 of the Application Form extends to my/our declaration made on this document and I/we acknowledge and agree that Lifepan will rely on that signature and this declaration for regulatory purposes.

**NOTE: If you have answered 'Yes' to any of the questions above, you will be required to complete the 'ANCILLARY FORM – Tax Residency Identification Information for Individuals, Companies, Trusts and Controlling Persons.'**



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 42 investment options managed by 11 leading Australian and international investment managers

#### **Directory**

Lifeplan Australia Friendly Society Limited  
ABN 78 087 649 492 AFS Licence 237989



#### **Principal Office of Administration**

111 Gawler Place  
Adelaide SA 5000

#### **Adviser Services**

T 1300 133 285 F 1800 804 890  
E [investmentbonds@australianunity.com.au](mailto:investmentbonds@australianunity.com.au)  
P [online.lifeplan.com.au](http://online.lifeplan.com.au)  
W [australianunity.com.au](http://australianunity.com.au)

#### **Investor Services**

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