Australian Unity
Real Wellbeing

Lifeplan Investment Bond

Supplementary Product Disclosure Statement No.4

22 July 2025

This SPDS is issued by Lifeplan Australia Friendly Society Limited ('Lifeplan'), ABN 78 087 649 492, AFS Licence No. 237989, as the issuer of the Lifeplan Investment Bond.

Important Notice

This is the fourth Supplementary Product Disclosure Statement (SPDS No. 4) to the Lifeplan Investment Bond (Fund) Product Disclosure Statement (PDS) dated 29 March 2023, first supplementary Product Disclosure Statement dated 22 March 2024 (SPDS No. 1), second supplementary Product Disclosure Statement dated 7 October 2024 (SPDS No. 2), third supplementary Product Disclosure Statement dated 25 November 2024 (SPDS No. 3) and the Additional Information Document 29 March 2023 (AID). The information in this SPDS No. 4 updates and replaces the information in the PDS as amended by SPDS No. 1, SPDS No. 2 and SPDS No. 3.

You should read this SPDS No. 4 together with the PDS, SPDS No. 1, SPDS No. 2, SPDS No. 3 and AID. Except to the extent amended by this SPDS No. 4 or updated on the website, the PDS, SPDS No. 1, SPDS No. 2, SPDS No. 3 and AID remain in full force.

Purpose of this SPDS No.4

The purpose of this SPDS No. 4 is to advise of the following updates and changes to these sections of our PDS:

1. Updates to 'Your relationship with Lifeplan and Australian Unity Limited'
2. Changes to 'Underlying Fund Names and Fund Managers'
3. Update the 'Fees and other costs' and 'Additional explanation of fees and costs' section.

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Updates to the PDS

The following updates are made to the Lifeplan Investment Bond PDS:

Update to 'Your relationship with Lifeplan and Australian Unity Limited'

On page 37 of the PDS

Replace the 'Your relationship with Lifeplan and Australian Unity Limited' paragraph, with the following:

Your relationship with Lifeplan and Australian Unity Limited

On acceptance of your application to the Lifeplan Investment Bond, you will become a member of the benefit fund established under the Lifeplan Constitution. Lifeplan Investment Bond members may be eligible to become a member of Australian Unity Limited (AUL) once they meet eligibility criteria determined by the board of AUL. By applying to become a member of the Lifeplan Investment Bond, you consent to become a member of AUL if you meet that criteria, and agree to be bound by the constitution of AUL. In particular, you agree to contribute an amount not exceeding $1 to the property of AUL in the event of AUL being wound up while you are a member of AUL or within 1 year afterwards as set out in the constitution of AUL. The member rules and the constitution of AUL are available at www.australianunity.com.au/investor-centre/who-we-are/corporate-governance.

Changes to Underlying Fund Names

The following underlying investment fund within the Lifeplan Investment Bond has undergone changes to it's fund names. Please note, these name changes do not impact the management style, objectives, risk profile or fees associated with these underlying funds.

The updated fund names are provided below.

Previous Fund Name	Updated Fund Name
Australian Unity Wholesale Deposits	Altius Wholesale Cash Fund

Accordingly, all references to the previous Fund Name should be read as though they refer to the updated Fund Name.

Change to underlying fund name and fund manager

The following underlying fund within the Lifeplan Investment Bond has changed both its name and fund manager.

While the fund manager and fund name have changed, there have been no alterations to the underlying investment objective, strategy, risk profile, or fees as detailed in the current Product Disclosure Statement (PDS).

Previous Fund Name	Previous Fund Manager	Updated Fund Name	Updated Fund Manager
Premium Asia Fund	Premium Asia Funds Management	Antipodes Asia Fund	Antipodes Partners Limited
Premium Asia Income Fund	Premium Asia Funds Management	Antipodes Asia Income Fund	Antipodes Partners Limited

Update to the SPDS No.3

Fees and costs disclosure update

Deletion of Expense Recovery footnotes 8 and 9 on pages 6 and 7 of SPDS No.1

The below footnote has been removed from their respective tables as the expense recovery fee disclosure is no longer applicable. No such expense recovery fees were incurred during the 2023/2024 financial year:

The management fees and costs (gross and net) does not include the expense recovery fee (0.0281% p.a of the net asset value of the investment option(s)) for accounting and actuarial advisory costs associated with implementing a new accounting standard. This fee was incurred in the 2022/2023 financial year and has not been included as an ongoing fee and cost in the table above.

Update to 'Fees and other costs'

On page 17 of the PDS:

The 'Cost of Product for 1 year' table is updated as follows:

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your investment over a 1-year period for all investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product information assumes a balance of $50,000 at the beginning of the year with a contribution of $5,000 during the year. (Additional fees such as an establishment fee or an exit fee may apply – refer to the Fees and costs summary for the relevant option.)

You should use this figure to help compare this product with other products offered by managed investment schemes.

Investment option	Cost of Product (gross) $	Cost of Product (net)[1] $
Allan Gray Australian Equity Fund – Class A	685	595
Alphinity Sustainable Share Fund	785	695
Antipodes Asia Fund[2]	1,065	975
Antipodes Asia Income Fund[3]	865	775
Antipodes Global Fund	940	850
Ardea Real Outcome Fund	745	655
Australian Ethical Diversified Shares Fund	775	685
Australian Unity Property Income	970	880
Altius Wholesale Cash Fund[1, 4]	275	–
Bennelong Concentrated Australian Equities Fund	1,160	1,070
Bennelong ex-20 Australian Equities Fund	1,255	1,165
Colonial First State FirstChoice Conservative	840	735

Investment option	Cost of Product (gross) $	Cost of Product (net)[1] $
Colonial First State FirstChoice Growth	905	750
Colonial First State FirstChoice Moderate	865	775
Fidelity Australian Equities Fund	725	635
Firetrail Australian High Conviction Fund	815	725
First Sentier Institutional Cash Fund[1]	270	–
Hyperion Global Growth Companies Fund	1,390	1,300
Investors Mutual Australian Share Fund	797	707
Ironbark Renaissance Australian Small Companies Fund	1,135	1,045
Kapstream Absolute Return Income Fund	575	485
Lifeplan Capital Guaranteed[1]	445	–
Macquarie Income Opportunities Fund	552	462
Magellan Global Fund	1,000	910
Magellan Infrastructure Fund	850	760
MFS Hedged Global Equity Trust	700	610
MLC Horizon 2 – Income Portfolio	720	630
MLC Horizon 3 – Conservative Growth	760	670
MLC Horizon 4 – Balanced	795	705
MLC Horizon 5 – Growth	815	725
MLC Wholesale Index Plus Balanced Portfolio	445	355
MLC Wholesale Index Plus Conservative Growth Portfolio	445	355
Pendal Active Balanced Fund	895	805
Pendal Focus Australian Share Fund	715	625
Pendal Monthly Income Plus Fund	670	580
Pendal Short Term Income Securities Fund	425	335
Perpetual Balanced Growth	885	795
Perpetual Conservative Growth	800	710
Perpetual Industrial Share	850	760
Perpetual ESG Australian Share Fund	938	848
PIMCO Australian Bond Fund	565	475
PIMCO Global Bond Fund	585	495
Platinum International Fund	1,055	965
Pro-D Balanced	685	595
Pro-D Growth	710	620
Pro-D High Growth	725	635

Investment option	Cost of Product (gross) $	Cost of Product (net)[1] $
Stewart Investors Worldwide Sustainability Fund	675	585
T. Rowe Price Dynamic Global Bond Fund	745	655
T. Rowe Price Global Equity Fund	725	635
UBS Diversified Fixed Income Fund	575	485
Vanguard® Australian Fixed Interest Index Fund	395	305
Vanguard® Australian Property Securities Index Fund	415	325
Vanguard® Australian Shares Index Fund	380	290
Vanguard® Balanced Index Fund	445	355
Vanguard® Conservative Index Fund	445	355
Vanguard® Ethically Conscious International Shares Index Fund	400	310
Vanguard® Global Infrastructure Index Fund	545	455
Vanguard® Growth Index Fund	445	355
Vanguard® High Growth Index Fund	445	355
Vanguard® International Fixed Interest Index Fund (Hedged)	430	340
Vanguard® International Property Securities Index Fund (Hedged)	530	440
Vanguard® International Shares Index Fund	390	300
Vanguard® International Shares Index Fund (Hedged) AUD	405	315

1. The Cost of product (net) is the Cost of product (gross) less the tax deduction that reduces the gross administration fee by 30%, which is passed onto you. The Cost of product (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.
2. Formerly known as Premium Asia Fund
3. Formerly known as Premium Asia Income Fund
4. Formerly known as Australian Unity Wholesale Deposits

Update to 'Additional explanation of fees and costs'

On pages 20–22 of the PDS:

Replace 'Investment options management costs' table with:

Management fees and costs

Investment option	Investment option management costs[1] % p.a. (A)	Lifeplan administration fee (gross)[2] % p.a. (B)	Lifeplan administration fee (net) % p.a. (C)	Total Management fees and costs (gross) % p.a. (A + B)	Total Management fees and costs (net) % p.a. (A + C)
Allan Gray Australian Equity Fund – Class A	0.77	0.60	0.42	1.37	1.19
Alphinity Sustainable Share Fund	0.95	0.60	0.42	1.55	1.37
Antipodes Asia Fund[5]	1.20	0.60	0.42	1.80	1.62
Antipodes Asia Income Fund[6]	1.13	0.60	0.42	1.73	1.55
Antipodes Global Fund	1.20	0.60	0.42	1.80	1.62
Ardea Real Outcome Fund	0.50	0.60	0.42	1.10	0.92
Australian Ethical Diversified Shares Fund	0.95	0.60	0.42	1.55	1.37
Australian Unity Property Income	1.08	0.60	0.42	1.68	1.50
Altius Wholesale Cash Fund[3, 4, 7]	–	–	–	0.55	–
Bennelong Concentrated Australian Equities Fund	0.89	0.60	0.42	1.49	1.31
Bennelong ex-20 Australian Equities Fund	0.98	0.60	0.42	1.58	1.40
Colonial First State FirstChoice Conservative	0.92	0.60	0.42	1.52	1.34
Colonial First State FirstChoice Growth	1.02	0.60	0.42	1.62	1.44
Colonial First State FirstChoice Moderate	0.97	0.60	0.42	1.57	1.39
Fidelity Australian Equities Fund	0.85	0.60	0.42	1.45	1.27
Firetrail Australian High Conviction Fund	0.90	0.60	0.42	1.50	1.32
First Sentier Institutional Cash Fund[3, 4]	–	–	–	0.54	–
Hyperion Global Growth Companies Fund	0.70	0.60	0.42	1.30	1.12
Investors Mutual Australian Share Fund	0.99	0.60	0.42	1.59	1.41
Ironbark Renaissance Australian Small Companies Fund	1.20	0.60	0.42	1.80	1.62
Kapstream Absolute Return Income Fund	0.55	0.60	0.42	1.15	0.97
Lifeplan Capital Guaranteed[3, 4]	–	–	–	0.89	–
Macquarie Income Opportunities Fund	0.50	0.60	0.42	1.11	0.93
Magellan Global Fund	1.35	0.60	0.42	1.95	1.77
Magellan Infrastructure Fund	1.06	0.60	0.42	1.66	1.48
MFS Hedged Global Equity Trust	0.80	0.60	0.42	1.40	1.22
MLC Horizon 2 – Income Portfolio	0.77	0.60	0.42	1.37	1.19

Investment option	Investment option management costs[1] % p.a. (A)	Lifeplan administration fee (gross)[2] % p.a. (B)	Lifeplan administration fee (net) % p.a. (C)	Total Management fees and costs (gross) % p.a. (A + B)	Total Management fees and costs (net) % p.a. (A + C)
MLC Horizon 3 – Conservative Growth	0.83	0.60	0.42	1.43	1.25
MLC Horizon 4 – Balanced	0.88	0.60	0.42	1.48	1.30
MLC Horizon 5 – Growth	0.92	0.60	0.42	1.52	1.34
MLC Wholesale Index Plus Balanced Portfolio	0.29	0.60	0.42	0.89	0.71
MLC Wholesale Index Plus Conservative Growth Portfolio	0.29	0.60	0.42	0.89	0.71
Pendal Active Balanced Fund	0.95	0.60	0.42	1.55	1.37
Pendal Focus Australian Share Fund	0.75	0.60	0.42	1.35	1.17
Pendal Monthly Income Plus Fund	0.65	0.60	0.42	1.25	1.07
Pendal Short Term Income Securities Fund	0.25	0.60	0.42	0.85	0.67
Perpetual Balanced Growth	1.08	0.60	0.42	1.68	1.50
Perpetual Conservative Growth	0.93	0.60	0.42	1.53	1.35
Perpetual Industrial Share	1.00	0.60	0.42	1.60	1.42
Perpetual ESG Australian Share Fund	1.18	0.60	0.42	1.78	1.60
PIMCO Australian Bond Fund	0.53	0.60	0.42	1.13	0.95
PIMCO Global Bond Fund	0.56	0.60	0.42	1.16	0.98
Platinum International Fund	1.38	0.60	0.42	1.98	1.80
Pro-D Balanced	0.73	0.60	0.42	1.33	1.15
Pro-D Growth	0.79	0.60	0.42	1.39	1.21
Pro-D High Growth	0.83	0.60	0.42	1.43	1.25
Stewart Investors Worldwide Sustainability Fund	0.75	0.60	0.42	1.35	1.17
T. Rowe Price Dynamic Global Bond Fund	0.40	0.60	0.42	1.00	0.82
T. Rowe Price Global Equity Fund	0.85	0.60	0.42	1.45	1.27
UBS Diversified Fixed Income Fund	0.55	0.60	0.42	1.15	0.97
Vanguard® Australian Fixed Interest Index Fund	0.19	0.60	0.42	0.79	0.61
Vanguard® Australian Property Securities Index Fund	0.23	0.60	0.42	0.83	0.65
Vanguard® Australian Shares Index Fund	0.16	0.60	0.42	0.76	0.58
Vanguard® Balanced Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® Conservative Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® Ethically Conscious International Shares Index Fund	0.20	0.60	0.42	0.80	0.62

Investment option	Investment option management costs[1] % p.a. (A)	Lifeplan administration fee (gross)[2] % p.a. (B)	Lifeplan administration fee (net) % p.a. (C)	Total Management fees and costs (gross) % p.a. (A + B)	Total Management fees and costs (net) % p.a. (A + C)
Vanguard® Global Infrastructure Index Fund	0.49	0.60	0.42	1.09	0.91
Vanguard® Growth Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® High Growth Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26	0.60	0.42	0.86	0.68
Vanguard® International Property Securities Index Fund (Hedged)	0.46	0.60	0.42	1.06	0.88
Vanguard® International Shares Index Fund	0.18	0.60	0.42	0.78	0.60
Vanguard® International Shares Index Fund (Hedged) AUD	0.21	0.60	0.42	0.81	0.63

1. Investment option management costs are as at the date of this PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option management costs disclosure.
2. The gross administration fee is 0.60% p.a. It is reduced to 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to investors. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option.
3. Total management fees and costs are inclusive of the investment option management cost and administration fee, this is the maximum amount that may be charged for the investment option and does not include the administration fee rebate (if applicable).
4. The Total Management fees and costs (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.
5. Formerly known as Premium Asia Fund.
6. Formerly known as Premium Asia Income Fund.
7. Formerly known as Australian Unity Wholesale Deposits

On pages 23–25 of the PDS:

Replace 'Transaction costs' table with:

Investment option	Gross total transaction costs[1] % p.a.	Net total transaction costs[2] % p.a.	Buy-sell spread (ITC)[3] %
Allan Gray Australian Equity Fund – Class A	0.06	0.00	0.40
Alphinity Sustainable Share Fund	0.15	0.02	0.40
Antipodes Asia Fund[5]	0.37	0.33	0.60
Antipodes Asia Income Fund[6]	0.05	0.00	1.00
Antipodes Global Fund	0.10	0.08	0.60
Ardea Real Outcome Fund	0.42	0.39	0.10
Australian Ethical Diversified Shares Fund	0.05	0.00	0.10
Australian Unity Property Income	0.36	0.20	1.00
Altius Wholesale Cash Fund[3, 4, 7]	0.00	0.00	0.00
Bennelong Concentrated Australian Equities Fund	0.27	0.19	0.40
Bennelong ex-20 Australian Equities Fund	0.20	0.11	0.40
Colonial First State FirstChoice Conservative	0.14	0.12	0.30
Colonial First State FirstChoice Growth	0.16	0.14	0.30
Colonial First State FirstChoice Moderate	0.14	0.12	0.30
Fidelity Australian Equities Fund	0.01	0.00	0.30
Firetrail Australian High Conviction Fund	0.16	0.10	0.30
First Sentier Institutional Cash Fund[3, 4]	0.00	0.00	0.00
Hyperion Global Growth Companies Fund	0.04	0.00	0.60
Investors Mutual Australian Share Fund	0.07	0.00	0.50
Ironbark Renaissance Australian Small Companies Fund	0.24	0.15	0.40
Kapstream Absolute Return Income Fund	0.01	0.00	0.07
Lifeplan Capital Guaranteed[3, 4]	0.00	0.00	0.00
Macquarie Income Opportunities Fund	0.07	0.00	0.32
Magellan Global Fund	0.01	0.00	0.14
Magellan Infrastructure Fund	0.04	0.00	0.30
MFS Hedged Global Equity Trust	0.04	0.00	0.30
MLC Horizon 2 – Income Portfolio	0.05	0.01	0.20
MLC Horizon 3 – Conservative Growth	0.06	0.03	0.20
MLC Horizon 4 – Balanced	0.07	0.04	0.20
MLC Horizon 5 – Growth	0.08	0.05	0.20
MLC Wholesale Index Plus Balanced Portfolio	0.02	0.00	0.10
MLC Wholesale Index Plus Conservative Growth Portfolio	0.03	0.00	0.10
Pendal Active Balanced Fund	0.28	0.24	0.29
Pendal Focus Australian Share Fund	0.10	0.00	0.50

Investment option	Gross total transaction costs[1] % p.a.	Net total transaction costs[2] % p.a.	Buy-sell spread (ITC)[3] %
Pendal Monthly Income Plus Fund	0.13	0.09	0.20
Pendal Short Term Income Securities Fund	0.00	0.00	0.06
Perpetual Balanced Growth	0.13	0.0	0.25
Perpetual Conservative Growth	0.09	0.07	0.21
Perpetual Industrial Share	0.12	0.02	0.24
Perpetual ESG Australian Share Fund	0.16	0.10	0.24
PIMCO Australian Bond Fund	0.02	0.00	0.10
PIMCO Global Bond Fund	0.03	0.01	0.10
Platinum International Fund	0.18	0.13	0.30
Pro-D Balanced	0.07	0.04	0.20
Pro-D Growth	0.06	0.03	0.20
Pro-D High Growth	0.04	0.02	0.20
Stewart Investors Worldwide Sustainability Fund	0.06	0.00	0.30
T. Rowe Price Dynamic Global Bond Fund	0.61	0.49	0.30
T. Rowe Price Global Equity Fund	0.04	0.00	0.20
UBS Diversified Fixed Income Fund	0.01	0.00	0.15
Vanguard® Australian Fixed Interest Index Fund	0.00	0.00	0.16
Vanguard® Australian Property Securities Index Fund	0.00	0.00	0.12
Vanguard® Australian Shares Index Fund	0.00	0.00	0.10
Vanguard® Balanced Index Fund	0.00	0.00	0.20
Vanguard® Conservative Index Fund	0.01	0.00	0.20
Vanguard® Ethically Conscious International Shares Index Fund	0.02	0.00	0.14
Vanguard® Global Infrastructure Index Fund	0.01	0.00	0.12
Vanguard® Growth Index Fund	0.00	0.00	0.18
Vanguard® High Growth Index Fund	0.00	0.00	0.16
Vanguard® International Fixed Interest Index Fund (Hedged)	0.00	0.00	0.12
Vanguard® International Property Securities Index Fund (Hedged)	0.01	0.00	0.16
Vanguard® International Shares Index Fund	0.00	0.00	0.12
Vanguard® International Shares Index Fund (Hedged) AUD	0.00	0.00	0.14

1. Investment option management costs are as at the date of this PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option management costs disclosure.
2. The gross administration fee is 0.60% p.a. It is reduced to 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to investors. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option.
3. Total management fees and costs are inclusive of the investment option management cost and administration fee; this is the maximum amount that may be charged for the investment option and does not include the administration fee rebate (if applicable).
4. The Total Management fees and costs (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.
5. Formerly known as Premium Asia Fund
6. Formerly known as Premium Asia Income Fund
7. Formerly known as Australian Unity Wholesale Deposits

On page 26 of the PDS:

Replace 'Performance fees' table with the following table:

Investment option	Performance fee % p.a.[1]
Australian Unity Property Income	0.06
Bennelong Concentrated Australian Equities Fund	0.64
Bennelong ex-20 Australian Equities Fund	0.82
Colonial First State FirstChoice Conservative	0.01
Colonial First State FirstChoice Growth	0.05
Colonial First State FirstChoice Moderate	0.04
Firetrail Australian High Conviction Fund	0.03
Hyperion Global Growth Companies Fund	1.48
Ironbark Renaissance Australian Small Companies Fund	0.32
Macquarie Income Opportunities Fund	0.01
Magellan Global Fund	0.05
Magellan Infrastructure Fund	0.04
MLC Horizon 2 – Income Portfolio	0.06
MLC Horizon 3 – Conservative Growth	0.06
MLC Horizon 4 – Balanced	0.07
MLC Horizon 5 – Growth	0.06
Pendal Focus Australian Share Fund	0.08

1. The performance fee is the estimated performance fee, which has been calculated based on an average of the previous 5 financial years.

Further information

If you have any questions, please contact the Investor Services team on 1300 1300 38 or email enquiries@australianunity.com.au, or the Adviser Services team on 1300 133 285 or email investmentbonds@australianunity.com.au.

Visit our website australianunity.com.au/wealth for any further fee changes to the underlying investment options in the Lifeplan Investment Bond menu.

Lifeplan Investment Bond

Supplementary Product Disclosure Statement No.3

25 November 2024

This SPDS is issued by Lifeplan Australia Friendly Society Limited ('Lifeplan'), ABN 78 087 649 492, AFS Licence No. 237989, as the issuer of the Lifeplan Investment Bond.

Important Notice

This is the third Supplementary Product Disclosure Statement (SPDS No. 3) to the Lifeplan Investment Bond (Fund) Product Disclosure Statement (PDS) dated 29 March 2023, first supplementary Product Disclosure Statement dated 22 March 2024 (SPDS No. 1), second supplementary Product Disclosure Statement dated 7 October 2024 (SPDS No. 2) and the Additional Information Document 29 March 2023 (AID). The information in this SPDS No. 3 updates and replaces the information in the PDS as amended by SPDS No. 1 and SPDS No. 2. You should read this SPDS No. 3 together with the PDS, SPDS No. 1, SPDS No. 2 and AID. Except to the extent amended by this SPDS No. 3 or updated on the website, the PDS, SPDS No. 1, SPDS No. 2 and AID remain in full force.

Purpose of this SPDS No. 3

The purpose of this SPDS No. 3 is to update the fees and costs disclosure relating to the Australian Unity Wholesale Deposits, First Sentier Institutional Cash Fund and Lifeplan Capital Guaranteed (Investment Options) in SPDS No. 1.

Update to the SPDS No. 2

Fees and costs disclosure update

On page 17 of the PDS as amended by page 8 of SPDS No. 1, the 'Cost of Product for 1 year' table is updated as follows:

Investment option	Cost of Product (gross) $	Cost of product (net)[1, 2] $
Australian Unity Wholesale Deposits[2]	$275	-
First Sentier Institutional Cash Fund[2]	$270	-
Lifeplan Capital Guaranteed[2]	$445	-

1. The Cost of product (net) is the Cost of product (gross) less the tax deduction that reduces the gross administration fee by 30%, which is passed onto you. The Cost of product (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.
2. The cost of product (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this SPDS No. 3.

On page 20 of the PDS as amended by page 11 of SPDS No. 1, the 'Management fees and costs' table is updated as follows:

Investment option	Investment option management costs[1] % p.a.	Lifeplan administration fee (gross)[2] % p.a.	Lifeplan administration fee (net) % p.a.	Total Management fees and costs (gross) % p.a.	Total Management fees and costs (net) % p.a.
Australian Unity Wholesale Deposits[3,4]	-	-	-	0.55	-
First Sentier Institutional Cash Fund[3,4]	-	-	-	0.54	-
Lifeplan Capital Guaranteed[3,4]	-	-	-	0.89	-

1. Investment option management costs are as at the date of this SPDS No. 3. Refer to the Fees and Other Costs update on our website for updates to underlying investment options management costs disclosure.
2. The gross administration fee is 0.60% p.a. It is reduced to 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitle to, which is passed on to investors. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment options.
3. Total management fees and costs are inclusive of the investment option management cost and administration fee, this is the maximum amount that may be charged for the investment option and does not include the administration fee rebate (if applicable).
4. The Total Management fees and costs (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this SPDS No. 3.

Further information

If you have any questions, please contact the Investor Services team on 1300 1300 38 or email enquiries@australianunity.com.au, or the Adviser Services team on 1300 133 285 or email investmentbonds@australianunity.com.au. Visit our website australianunity.com.au/wealth for any further fee changes to the underlying investment options in the Lifeplan Investment Bond menu.

Lifeplan Investment Bond

Supplementary Product Disclosure Statement No.2

7 October 2024

This SPDS is issued by Lifeplan Australia Friendly Society Limited ('Lifeplan'), ABN 78 087 649 492, AFS Licence No. 237989, as the issuer of the Lifeplan Investment Bond.

Important Notice

This is the second Supplementary Product Disclosure Statement (SPDS No. 2) to the Lifeplan Investment Bond (Fund) Product Disclosure Statement (PDS) dated 29 March 2023 and the Additional Information Document 29 March 2023 (AID). The information in this SPDS No. 2 updates and replaces the information in the PDS as amended by the Supplementary Product Disclosure Statement dated 22 March 2024 (SPDS No. 1). You should read this SPDS No. 2 together with the PDS, SPDS No. 1, and AID. Except to the extent amended by this SPDS, or updated on the website, the PDS, SPDS No. 1 and AID remain in full force.

Purpose of this SPDS No. 2

The purpose of this SPDS No. 2 is to advise of an increase to T.Rowe Price Dynamic Global Bond Fund's transaction costs.

Update to the PDS

On page 9 of the 22 March 2024 SPDS No. 1 and page 18 of the PDS, the 'Cost of product for 1 year' table is updated as follows:

Investment option	Cost of Product (gross) $	Cost of product (net)[1]
T.Rowe Price Dynamic Global Bond Fund	$805	$715

1. The Cost of product (net) is the Cost of product (gross) less the tax deduction that reduces the gross administration fee by 30%, which is passed onto you. The Cost of product (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.

On page 15 of the 22 March 2024 SPDS No. 1 and page 24 of the PDS, the 'Transaction costs' table is updated as follows:

Investment option	Gross total transaction costs[1] % p.a.	Net total transaction costs[2] % p.a.	Buy-sell spread (ITC)[3] % p.a.
T.Rowe Price Dynamic Global Bond Fund	0.73	0.61	0.30

1. The gross transaction costs are the investment option's transaction costs before the investment option's buy and sell spread recovery is applied.
2. The net transaction costs are the investment option's transaction costs after the investment option's buy and sell spread recovery is applied.
3. The buy-sell spread (Investing transaction costs) is charged by us to cover the transaction costs incurred by the Fund when investing in each investment option and aims to ensure that each investor shares the transaction costs associated with their investment decision to either enter or exit an investment option.

Further information

If you have any questions, please contact the Investor Services team on 1300 1300 38 or email enquiries@australianunity.com.au, or the Adviser Services team on 1300 133 285 or email investmentbonds@australianunity.com.au. Visit our website australianunity.com.au/wealth for any further fee changes to the underlying investment options in the Lifeplan Investment Bond menu.

Australian Unity
Real Wellbeing

Lifeplan Investment Bond

Supplementary Product Disclosure Statement

22 March 2024

This SPDS is issued by Lifeplan Australia Friendly Society Limited ('Lifeplan'), ABN 78 087 649 492, AFS Licence No. 237989, as the issuer of the Lifeplan Investment Bond.

Important Notice

This is a Supplementary Product Disclosure Statement (SPDS) to the Lifeplan Investment Bond (Fund) Product Disclosure Statement (PDS) dated 29 March 2023 and the Additional Information Document 29 March 2023 (AID). The information in this SPDS updates and replaces the information in the PDS. You should read this SPDS together with the PDS and AID. Except to the extent amended by this SPDS, or updated on the website, the PDS and AID remain in full force.

Purpose of this SPDS

The purpose of this SPDS is to advise of the following updates and changes to these sections of our PDS:

1. Change of the reply-paid GPO Box from Adelaide to Melbourne
2. Updates to 'How we process transactions' and 'Making withdrawals'
3. Update to 'Labour standards or environment, social or ethical considerations'
4. Update to 'Fees and other costs' and 'Additional explanation of fees and costs'

Updates to the PDS

In the Lifeplan Investment Bond PDS, the following section(s) or wording have been updated:

1. Reply-paid GPO Box moving from Adelaide to Melbourne

Within the inside cover of the PDS, replace the 'About this PDS' section for the following:

- replace **'South Australia'** with **'Melbourne'**
- replace **'Australian Central Standard time'** and **'Australian Central Daylight Time'** with **'Australian Eastern Standard Time** and **Australian Eastern Daylight Time'**
- addition of **How to find updated information'** paragraph

About this PDS

All times referred to in this PDS are Australian Eastern Standard Time or, in the case of daylight saving, Australian Eastern Daylight Time and all business days are with reference to business days in Melbourne.

How to find updated information

Information in this PDS is subject to change from time-to-time and may be updated by us without notice, if the change is not materially adverse. If a materially adverse change is made, we will provide you with written notice.

Updated information can be obtained by:

- contacting Investor Services on 1300 1300 38 between 8.30am and 5:30pm (AEST) weekdays; or
- emailing enquiries@australianunity.com.au; or
- visiting our website at www.australianunity.com.au/wealth

A printed copy of this PDS (and any supplementary PDSs) is also available free of charge by calling Investor Services or by contacting your financial adviser. The PDS can also be downloaded from our website at www.australianunity.com.au/wealth.

On page 28 of the PDS
*Within the '**How to Apply**' paragraph, this is to be replaced by the following:*

How to apply

1. Read this Product Disclosure Statement and the Additional Information Document.

2. Complete the Application Form, ensuring you follow the accompanying instructions.

3. You can send the completed Application Form together with your direct debit request instructions and certified identification documents to:
   Australian Unity – Investment Bonds
   Reply Paid 93753
   Melbourne VIC 8060
   (postage paid)

The application will be considered lodged when it is received in our Melbourne office by 2:00pm on a Melbourne business day. The Application Form for the Lifeplan Bond can be found on our website at australianunity.com.au/wealth.

On page 28 of the PDS
*Within the **'Making your first and additional contribution'** the contact details are to be replaced by the following:*

• **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 93753
Melbourne VIC 8060
(postage paid)

On page 38 of the PDS
*Within the **'Your Personal Information'** section, the contact details are replaced with the following:*

If you have any complaints or questions about the privacy of your personal information, please contact our Privacy Officer by writing to:

Email: enquiries@australianunity.com.au

Address:
Privacy Officer
Australian Unity – Investment Bonds
Reply Paid 93753
Melbourne VIC 8060
(postage paid)

If we do not address your complaint to your satisfaction, you may write to the Privacy Commissioner at:
Office of the Australian Information Commissioner
Address: GPO Box 5288
Sydney NSW 2001

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

On page 39 of the PDS
*Within the **'Complaints resolution'** section, the contact details are replaced with the following:*

Senior Service Manager
Australian Unity – Investment Bonds
Reply Paid 93753
Melbourne VIC 8060
(postage paid)

On the back cover (page 41) of the PDS
On the back cover of the PDS, the contact details are replaced with the following:

The Issuer: Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence No. 237989. Reply Paid 93753, Melbourne VIC 8060.

2. Updates to 'How we process your transactions' and 'Making withdrawals'

On page 29 of the PDS
*Replace the **'Making withdrawals'** paragraph, with the following:*

Making withdrawals

You may withdraw all or part of your investment by providing us with a withdrawal request. We cannot accept your withdrawal request until you provide us with all necessary supporting documentation. The minimum withdrawal amount is $500 (unless there is a higher minimum requirement imposed by the fund manager for a particular investment option). If your investment balance falls below $1,000 then we may treat your request as a full withdrawal.

We will process your withdrawal, once we have received your withdrawal request and all necessary supporting documentation. Withdrawal proceeds are normally paid within seven business days of receiving your request, but this may be longer in some circumstances where we have not received all necessary supporting documentation.

If you have invested into multiple investment options, a partial withdrawal will be processed according to the underlying portfolio's investment option application following your most recent investment or switch allocation advice to us, unless you specify otherwise at the time of your withdrawal.

To withdraw, simply complete and return a Lifeplan Bond 'Withdrawal Form' online through the Investor Portal, or by accessing the form on our website at australianunity.com.au/wealth.

On page 29 of the PDS
*Replace the **'How we process your transactions'** section with the following:*

How we process your transactions

If we receive your completed withdrawal, application, switch or contribution request and all necessary supporting documentation prior to 2:00pm on a Melbourne 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, subject to receiving all necessary supporting documentation.

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.

3. Update to 'Labour standards or environment, social or ethical considerations'

On Page 37 of the PDS
*Replace the **'Labour standards or environment, social or ethical considerations'** section with the following:*

Labour standards or environment, social or ethical considerations

We do not specifically take into account the investment manager's labour standards or environmental, social, or ethical considerations in our selection and retention process. The investment managers have their own policies on the extent to which labour standards or environmental, social, or ethical considerations are taken into account when making investment decisions. These policies are not specifically considered when selecting investment managers.

4. Update to 'Fees and other costs' and 'Additional explanation of fees and costs'

Changes to Fees and other costs

To assist you in making an informed investment choice based on current information about fees in each of the investment options, this Fees and Costs Update sets out changes that have been made to the fees disclosed in the PDS.

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the investment option as a whole. You should read all the information about fees and costs because it is important to understand their impact on your investment. Fees and costs for particular investment options are set out below.

On pages 14 and 15 of the PDS, replace 'Fees and costs summary' with the following:

Lifeplan Investment Bond

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs		
Management fees and costs[6, 7,9] The fees and costs for managing your investment	• administration fee[1,2] of 0.60% p.a. gross of tax deductions (or 0.42% p.a. net of tax deductions)[7], *less* • administration fee rebate for balances of $500,000 or more (refer to 'Administration fee rebate' section), *plus* • investment option management cost[3] charged by the fund managers to manage the underlying portfolio estimated between 0.16% and 1.48% p.a. for the previous financial year for the investment option.[8] The investment option management costs for each investment option are shown 'in the 'Management fees and costs' section below.	The administration fee is calculated and accrued daily and paid monthly in arrears from the investment option. The administration fee can be negotiated with wholesale clients.[2] For the Lifeplan Capital Guaranteed investment option[8], the administration fee and the investment option management costs are deducted from the investment option's earnings before the rate of return is declared (refer to the 'Management Fees and Costs' section below for more information). Investment option management costs are deducted by the fund manager from the underlying portfolio. Refer to the relevant investment option's PDS for details of how and when investment option management costs are paid.
Performance fees Amounts deducted from your investment in relation to the performance of the product	Estimated to be 0.00% p.a. to 1.48% p.a. of the net asset value of the relevant investment option based on a 5 year average. The estimated performance fee based on an average of the previous 5 financial years for each investment option are shown on the table in the Performance fee section below.	The Fund does not charge a performance fee. Underlying fund managers may charge performance fees, which are payable from the assets of the relevant underlying investment option where the relevant performance criteria are met.
Type of fee or cost	**Amount**	**How and when paid**
Ongoing annual fees and costs (continued)		
Transaction costs[5] The costs incurred by the scheme when buying or selling assets	Estimated to be 0.00% pa to 0.56% p.a. of the net asset value of the relevant investment option for the previous financial year for the investment option. The transaction costs for each investment option are shown in the table of the 'Transaction Costs' section below.	The Fund does not incur transaction costs itself. These costs are payable when incurred from the assets of the investment option or the assets of interposed vehicles in which the investment option invests and reflected in the investment option's unit price. Refer to the 'Transaction Costs' section for more information.
Member activity related fees and costs (fees for services or when your money moves in or out of the product)[7]		
Establishment fee The fee to open your investment	Nil	Not applicable

Contribution fee The fee on each amount contributed to your investment	Nil	Not applicable
Buy-sell spread[4] An amount deducted from your investment representing costs incurred in transactions by the scheme	Ranges from 0.00% p.a. to 1.00% p.a. (the amount comprises of the investing transaction costs)	These costs are deducted from your investment account or switch amount upon entry into the investment option. Refer to the buy-sell (investing transaction costs) section for more information on these cost and the buy-sell spread (investing transaction costs) of each investment option.
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not applicable
Exit fee The fee to close your investment	Nil	Not applicable
Switching fee The fee for changing investment options.	Nil	There are no switching fees, but you incur an ITC on switching.

1. The administration fee is 0.60% p.a. of your account balance, gross of tax deductions. The amount you effectively pay is 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to you. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option. The fees and costs set out here only relate to gaining access to the investment options through Lifeplan and do not include the fees and costs that relate to investing in the investment options.
2. The administration fee may be negotiated in certain circumstances. For more information see 'Wholesale clients' section under the heading 'Additional explanation of fees and costs'.
3. Investment option management costs are based on the underlying fund manager's disclosure as at the date of this PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option management costs disclosure.
4. To cover the transaction costs we incur when investing in an investment option, a buy-sell spread (investing transaction costs) is deducted from your investment account or switch amount upon entry into an investment option, Refer to the buy-sell (investing transaction costs) section below for the buy sell spread (investing transaction costs) of each investment option.
5. Investment option transaction costs are based on the underlying fund manager's PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option transaction costs disclosure.
6. The investment option management cost are expressed as the total average percentage of net assets of the relevant investment options, unless otherwise stated in the PDS.
7. Adviser fees may be payable. Refer to 'Adviser Remuneration' section.
8. For the Lifeplan Capital Guaranteed investment option, the total management fees and costs shown in the 'Management fees and costs' section of under the 'Additional explanation of fees and costs' section is the maximum management fees and costs that may be charged for the investment option, and may be less depending on investment performance.
9. The management fees and costs (gross and net) does not include the expense recovery fee (0.0281% p.a of the net asset value of the investment option(s)) for accounting and actuarial advisory costs associated with implementing a new accounting standard. This fee was incurred in the 2022/2023 financial year and has not been included as an ongoing fee and cost in the table above.

On pages 16 of the PDS, replace 'Example of annual fees and costs' with the following:

Example of annual fees and costs for a balanced investment option or other investment option

This table gives an example of how the ongoing annual fees and costs in the Vanguard® Balanced Index Fund for this product can affect your investment over a 1-year period. You should use this table to compare this product with other products offered by managed investment schemes.

EXAMPLE — Vanguard® Balanced Index Fund		Balance of $50,000 with a contribution of $5,000 during year
Contribution Fees[1]	Nil	For every additional $5,000 you put in, you will be charged $0[2]
PLUS Management fees and costs[3,4,5,6]	0.60% p.a. plus 0.29% p.a.	**And**, for every $50,000 you have in the Vanguard® Balanced Index Fund you will be charged or have deducted from your investment $445 each year
PLUS Performance fees[7]	Nil	**And**, you will be charged or have deducted from your investment $0 in performance fees each year
PLUS Transaction costs[2]	Nil	**And**, you will be charged or have deducted from your investment $0 in transaction costs
EQUALS Cost of Vanguard® Balanced Index Fund		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees and costs of: $445*[1,2,3,4,5,6,8] **What it costs you will depend on the investment option you choose and the fees you negotiate.**

* Additional fees may apply.

Please note:

1. This example assumes that the contribution of $5,000 is made at the end of the year, and therefore no management fees and costs for the contribution have been included.
2. A buy-sell (investing transaction costs) may apply if you enter or switch amount into an investment option. Refer to the buy-sell spread (investing transaction costs) section below for more information.
3. A fee rebate may apply to the administration fee as disclosed under 'Administration fee rebate' under 'Additional Explanation of Fees and Costs' section or at the discretion of management.
4. The administration fees may be negotiated with investors who are wholesale clients. Additionally, rebates may apply to investors who hold a balance of $500,000 or more.
5. The management fees and costs for the Vanguard® Balanced Index Fund investment option at the date of this PDS. Refer to the Fees and Other Cost update on our website for updates to underlying investment option management costs disclosure.
6. The maximum gross administration fee is 0.60% p.a. It is reduced to 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to investors. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option.
7. The Vanguard® Balanced Index Fund investment option does not charge a performance fee. However, other investment options may charge performance fees. For each investment options' estimated 5 year average performance fees, refer to the table of Performance fees section.
8. This example for cost of product (gross and net) does not include the expense recovery fee (0.0281% p.a of the net asset value of the investment option(s)) for accounting and actuarial advisory costs associated with implementing a new accounting standard. This fee was incurred in the 2022/2023 financial year and has not been included in the calculation of Cost of Product or in the example above.

The example above is illustrative only.

On pages 17 of the PDS, replace 'Cost of product for 1 year' table:

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your investment over a 1-year period for all investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product information assumes a balance of $50,000 at the beginning of the year with a contribution of $5,000 during the year. (Additional fees such as an establishment fee or an exit fee may apply - refer to the Fees and costs summary for the relevant option.)

You should use this figure to help compare this product with other products offered by managed investment schemes.

Investment option	Cost of Product (gross)[2] $	Cost of Product (net)[1,2] $
Allan Gray Australian Equity Fund - Class A	788	698
Alphinity Sustainable Share Fund	785	695
Antipodes Global Fund	960	870
Ardea Real Outcome Fund	715	625
Australian Ethical Diversified Shares Fund	780	690
Australian Unity Property Income	1,125	1,035
Australian Unity Wholesale Deposits[1]	-	-
Bennelong Concentrated Australian Equities Fund	1,115	1,025
Bennelong ex-20 Australian Equities Fund	1,210	1,120
Colonial First State FirstChoice Conservative	830	740
Colonial First State FirstChoice Growth	895	805
Colonial First State FirstChoice Moderate	860	770
Fidelity Australian Equities Fund	725	635
Firetrail Australian High Conviction Fund	815	725
First Sentier Institutional Cash Fund[1]	-	-
Hyperion Global Growth Companies Fund	1,390	1,300
Investors Mutual Australian Share Fund	797	707
Ironbark Renaissance Australian Small Companies Fund	1,034	944
Kapstream Absolute Return Income Fund	575	485
Lifeplan Capital Guaranteed[1]	445	-
Macquarie Income Opportunities Fund	551	461
Magellan Global Fund	1,000	910
Magellan Infrastructure Fund	850	760
MFS Hedged Global Equity Trust	700	610
MLC Horizon 2 - Income Portfolio	705	615
MLC Horizon 3 - Conservative Growth	735	645
MLC Horizon 4 - Balanced	785	695

Investment option	Cost of Product (gross)[2] $	Cost of Product (net)[1,2] $
MLC Horizon 5 - Growth	800	710
MLC Wholesale Index Plus Balanced Portfolio	445	355
MLC Wholesale Index Plus Conservative Growth Portfolio	445	355
Pendal Active Balanced Fund	885	795
Pendal Focus Australian Share Fund	745	655
Pendal Monthly Income Plus Fund	640	550
Pendal Short Term Income Securities Fund	425	335
Perpetual Balanced Growth	875	785
Perpetual Conservative Growth	795	705
Perpetual Industrial Share	860	770
Perpetual ESG Australian Share Fund	913	823
PIMCO Australian Bond Fund	555	465
PIMCO Global Bond Fund	580	490
Platinum International Fund	1,080	990
Premium Asia Fund	1,245	1,155
Premium Asia Income Fund	865	775
Pro-D Balanced	730	640
Pro-D Growth	750	660
Pro-D High Growth	765	675
Stewart Investors Worldwide Sustainability Fund	675	585
T. Rowe Price Dynamic Global Bond Fund	645	555
T. Rowe Price Global Equity Fund	725	635
UBS Diversified Fixed Income Fund	575	485
Vanguard® Australian Fixed Interest Index Fund	395	305
Vanguard® Australian Property Securities Index Fund	415	325
Vanguard® Australian Shares Index Fund	380	290
Vanguard® Balanced Index Fund	445	355
Vanguard® Conservative Index Fund	445	355
Vanguard® Ethically Conscious International Shares Index Fund	400	310
Vanguard® Global Infrastructure Index Fund	545	455
Vanguard® Growth Index Fund	445	355
Vanguard® High Growth Index Fund	445	355

Investment option	Cost of Product (gross)[2] $	Cost of Product (net)[1,2] $
Vanguard® International Fixed Interest Index Fund (Hedged)	430	340
Vanguard® International Property Securities Index Fund (Hedged)	530	440
Vanguard® International Shares Index Fund	390	300
Vanguard® International Shares Index Fund (Hedged) AUD	405	315

1. The Cost of product (net) is the Cost of product (gross) less the tax deduction that reduces the gross administration fee by 30%, which is passed onto you. The Cost of product (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.

2. The Cost of product (gross and net) does not include the expense recovery fee (0.0281% p.a. of the net asset value of the investment option(s)) for accounting and actuarial advisory costs associated with implementing a new accounting standard. This fee was incurred in the 2022/2023 financial year and has not been included in the calculation of Cost of Product, or in the fees and costs disclosed in the *Management fees and costs* table below.

On pages 20 – 22 of the PDS, replace 'Management fees and costs' table:

Management fees and costs

Investment option	Investment option management costs[1] % p.a. (A)	Lifeplan administration fee (gross)[2] % p.a. (B)	Lifeplan administration fee (net) % p.a. (C)	Total Management fees and costs (gross)[5] % p.a. (A + B)	Total Management fees and costs (net)[5] % p.a. (A + C)
Allan Gray Australian Equity Fund - Class A	0.77	0.60	0.42	1.37	1.19
Alphinity Sustainable Share Fund	0.95	0.60	0.42	1.55	1.37
Antipodes Global Fund	1.20	0.60	0.42	1.80	1.62
Ardea Real Outcome Fund	0.50	0.60	0.42	1.10	0.92
Australian Ethical Diversified Shares Fund	0.95	0.60	0.42	1.55	1.37
Australian Unity Property Income	1.13	0.60	0.42	1.73	1.55
Australian Unity Wholesale Deposits[3, 4]	-	-	-	-	-
Bennelong Concentrated Australian Equities Fund	0.89	0.60	0.42	1.49	1.31
Bennelong ex-20 Australian Equities Fund	0.98	0.60	0.42	1.58	1.40
Colonial First State FirstChoice Conservative	0.92	0.60	0.42	1.52	1.34
Colonial First State FirstChoice Growth	1.02	0.60	0.42	1.62	1.44
Colonial First State FirstChoice Moderate	0.97	0.60	0.42	1.57	1.39
Fidelity Australian Equities Fund	0.85	0.60	0.42	1.45	1.27
Firetrail Australian High Conviction Fund	0.90	0.60	0.42	1.50	1.32
First Sentier Institutional Cash Fund[3, 4]	-	-	-	-	-
Hyperion Global Growth Companies Fund	0.70	0.60	0.42	1.30	1.12
Investors Mutual Australian Share Fund	0.99	0.60	0.42	1.59	1.41
Ironbark Renaissance Australian Small Companies Fund	1.20	0.60	0.42	1.80	1.62
Kapstream Absolute Return Income Fund	0.55	0.60	0.42	1.15	0.97
Lifeplan Capital Guaranteed[3, 4]		-	-	-	-
Macquarie Income Opportunities Fund	0.49	0.60	0.42	1.09	0.91
Magellan Global Fund	1.35	0.60	0.42	1.95	1.77
Magellan Infrastructure Fund	1.06	0.60	0.42	1.66	1.48
MFS Hedged Global Equity Trust	0.80	0.60	0.42	1.40	1.22
MLC Horizon 2 - Income Portfolio	0.75	0.60	0.42	1.35	1.17
MLC Horizon 3 - Conservative Growth	0.81	0.60	0.42	1.41	1.23
MLC Horizon 4 - Balanced	0.87	0.60	0.42	1.47	1.29
MLC Horizon 5 - Growth	0.91	0.60	0.42	1.51	1.33
MLC Wholesale Index Plus Balanced Portfolio	0.29	0.60	0.42	0.89	0.71

Investment option	Investment option management costs[1] % p.a. (A)	Lifeplan administration fee (gross)[2] % p.a. (B)	Lifeplan administration fee (net) % p.a. (C)	Total Management fees and costs (gross)[5] % p.a. (A + B)	Total Management fees and costs (net)[5] % p.a. (A + C)
MLC Wholesale Index Plus Conservative Growth Portfolio	0.29	0.60	0.42	0.89	0.71
Pendal Active Balanced Fund	0.95	0.60	0.42	1.55	1.37
Pendal Focus Australian Share Fund	0.75	0.60	0.42	1.35	1.17
Pendal Monthly Income Plus Fund	0.65	0.60	0.42	1.25	1.07
Pendal Short Term Income Securities Fund	0.25	0.60	0.42	0.85	0.67
Perpetual Balanced Growth	1.11	0.60	0.42	1.71	1.53
Perpetual Conservative Growth	0.95	0.60	0.42	1.55	1.37
Perpetual Industrial Share	0.99	0.60	0.42	1.59	1.41
Perpetual ESG Australian Share Fund	1.18	0.60	0.42	1.78	1.60
PIMCO Australian Bond Fund	0.51	0.60	0.42	1.11	0.93
PIMCO Global Bond Fund	0.55	0.60	0.42	1.15	0.97
Platinum International Fund	1.48	0.60	0.42	2.08	1.90
Premium Asia Fund	1.33	0.60	0.42	1.93	1.75
Premium Asia Income Fund	1.13	0.60	0.42	1.73	1.55
Pro-D Balanced	0.74	0.60	0.42	1.34	1.16
Pro-D Growth	0.80	0.60	0.42	1.40	1.22
Pro-D High Growth	0.85	0.60	0.42	1.45	1.27
Stewart Investors Worldwide Sustainability Fund	0.75	0.60	0.42	1.35	1.17
T. Rowe Price Dynamic Global Bond Fund	0.40	0.60	0.42	1.00	0.82
T. Rowe Price Global Equity Fund	0.85	0.60	0.42	1.45	1.27
UBS Diversified Fixed Income Fund	0.55	0.60	0.42	1.15	0.97
Vanguard® Australian Fixed Interest Index Fund	0.19	0.60	0.42	0.79	0.61
Vanguard® Australian Property Securities Index Fund	0.23	0.60	0.42	0.83	0.65
Vanguard® Australian Shares Index Fund	0.16	0.60	0.42	0.76	0.58
Vanguard® Balanced Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® Conservative Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® Ethically Conscious International Shares Index Fund	0.20	0.60	0.42	0.80	0.62
Vanguard® Global Infrastructure Index Fund	0.49	0.60	0.42	1.09	0.91
Vanguard® Growth Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® High Growth Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26	0.60	0.42	0.86	0.68

Investment option	Investment option management costs[1] % p.a. (A)	Lifeplan administration fee (gross)[2] % p.a. (B)	Lifeplan administration fee (net) % p.a. (C)	Total Management fees and costs (gross) [5] % p.a. (A + B)	Total Management fees and costs (net) [5] % p.a. (A + C)
Vanguard® International Property Securities Index Fund (Hedged)	0.46	0.60	0.42	1.06	0.88
Vanguard® International Shares Index Fund	0.18	0.60	0.42	0.78	0.60
Vanguard® International Shares Index Fund (Hedged) AUD	0.21	0.60	0.42	0.81	0.63

1. Investment option management costs are as at the date of this PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option management costs disclosure.
2. The gross administration fee is 0.60% p.a. It is reduced to 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to investors. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option.
3. Total management fees and costs are inclusive of the investment option management cost and administration fee, this is the maximum amount that may be charged for the investment option and does not include the administration fee rebate (if applicable).
4. The Total Management fees and costs (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.
5. The Total Management fees and costs (gross and net) does not include the expense recovery fee (0.0281% p.a. of the net asset value of the investment option(s)) for accounting and actuarial advisory costs associated with implementing a new accounting standard. This fee was incurred in the 2022/2023 financial year and has not been included in the calculation of fees and costs disclosed in the *Management fees and costs* table above.

On pages 23- 25 of the PDS, replace 'Transaction costs' table:

Transaction costs

Investment option	Gross total transaction costs[1] % p.a.	Net total transaction costs[2] % p.a.	Buy-sell spread (ITC)[3] % p.a.
Allan Gray Australian Equity Fund - Class A	0.06	0.00	0.40
Alphinity Sustainable Share Fund	0.15	0.02	0.40
Antipodes Global Fund	0.29	0.12	0.60
Ardea Real Outcome Fund	0.36	0.33	0.10
Australian Ethical Diversified Shares Fund	0.06	0.01	0.10
Australian Unity Property Income	0.52	0.46	1.00
Australian Unity Wholesale Deposits[3, 4]	0.00	0.00	0.00
Bennelong Concentrated Australian Equities Fund	0.26	0.06	0.40
Bennelong ex-20 Australian Equities Fund	0.14	0.00	0.40
Colonial First State FirstChoice Conservative	0.14	0.11	0.30
Colonial First State FirstChoice Growth	0.15	0.13	0.30
Colonial First State FirstChoice Moderate	0.14	0.12	0.30
Fidelity Australian Equities Fund	0.00	0.00	0.30
Firetrail Australian High Conviction Fund	0.16	0.10	0.30
First Sentier Institutional Cash Fund[3, 4]	0.00	0.00	0.00
Hyperion Global Growth Companies Fund	0.04	0.00	0.60
Investors Mutual Australian Share Fund	0.08	0.00	0.50
Ironbark Renaissance Australian Small Companies Fund	0.42	0.18	0.40
Kapstream Absolute Return Income Fund	0.01	0.00	0.07
Lifeplan Capital Guaranteed[3, 4]	0.00	0.00	0.00
Macquarie Income Opportunities Fund	0.05	0.00	0.32
Magellan Global Fund	0.02	0.00	0.14
Magellan Infrastructure Fund	0.07	0.00	0.30
MFS Hedged Global Equity Trust	0.04	0.00	0.30
MLC Horizon 2 - Income Portfolio	0.05	0.03	0.20
MLC Horizon 3 - Conservative Growth	0.06	0.03	0.20
MLC Horizon 4 - Balanced	0.07	0.07	0.20
MLC Horizon 5 - Growth	0.08	0.07	0.20
MLC Wholesale Index Plus Balanced Portfolio	0.03	0.00	0.10
MLC Wholesale Index Plus Conservative Growth Portfolio	0.03	0.00	0.10
Pendal Active Balanced Fund	0.30	0.22	0.29
Pendal Focus Australian Share Fund	0.11	0.00	0.50
Pendal Monthly Income Plus Fund	0.08	0.03	0.20

Investment option	Gross total transaction costs[1] % p.a.	Net total transaction costs[2] % p.a.	Buy-sell spread (ITC)[3] % p.a.
Pendal Short Term Income Securities Fund	0.00	0.00	0.06
Perpetual Balanced Growth	0.14	0.04	0.25
Perpetual Conservative Growth	0.07	0.04	0.21
Perpetual Industrial Share	0.15	0.13	0.24
Perpetual ESG Australian Share Fund	0.12	0.05	0.24
PIMCO Australian Bond Fund	0.02	0.00	0.20
PIMCO Global Bond Fund	0.03	0.01	0.20
Platinum International Fund	0.12	0.08	0.30
Premium Asia Fund	0.64	0.56	0.50
Premium Asia Income Fund	0.08	0.00	1.00
Pro-D Balanced	0.15	0.12	0.20
Pro-D Growth	0.13	0.10	0.20
Pro-D High Growth	0.11	0.08	0.20
Stewart Investors Worldwide Sustainability Fund	0.08	0.00	0.30
T. Rowe Price Dynamic Global Bond Fund	0.42	0.29	0.20
T. Rowe Price Global Equity Fund	0.06	0.00	0.30
UBS Diversified Fixed Income Fund	0.00	0.00	0.15
Vanguard® Australian Fixed Interest Index Fund	0.00	0.00	0.16
Vanguard® Australian Property Securities Index Fund	0.00	0.00	0.12
Vanguard® Australian Shares Index Fund	0.00	0.00	0.10
Vanguard® Balanced Index Fund	0.00	0.00	0.20
Vanguard® Conservative Index Fund	0.00	0.00	0.20
Vanguard® Ethically Conscious International Shares Index Fund	0.02	0.00	0.14
Vanguard® Global Infrastructure Index Fund	0.01	0.00	0.14
Vanguard® Growth Index Fund	0.00	0.00	0.18
Vanguard® High Growth Index Fund	0.00	0.00	0.16
Vanguard® International Fixed Interest Index Fund (Hedged)	0.00	0.00	0.16
Vanguard® International Property Securities Index Fund (Hedged)	0.04	0.00	0.16
Vanguard® International Shares Index Fund	0.00	0.00	0.12
Vanguard® International Shares Index Fund (Hedged) AUD	0.00	0.00	0.14

1. Investment option management costs are as at the date of this PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option management costs disclosure.
2. The gross administration fee is 0.60% p.a. It is reduced to 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to investors. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option.
3. Total management fees and costs are inclusive of the investment option management cost and administration fee; this is the maximum amount that may be charged for the investment option and does not include the administration fee rebate (if applicable).
4. The Total Management fees and costs (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.

On page 26 of the PDS, replace 'Performance fees' table:

Performance fees

Investment option	Performance fee % p.a.[1]
Allan Gray Australia Equity Fund – Class A	0.21
Australian Unity Property Income	0.06
Bennelong Concentrated Australian Equities Fund	0.68
Bennelong ex-20 Australian Equities Fund	0.84
Colonial First State FirstChoice Conservative	0.03
Colonial First State FirstChoice Growth	0.04
Colonial First State FirstChoice Moderate	0.03
Firetrail Australian High Conviction Fund	0.03
Hyperion Global Growth Companies Fund	1.48
Ironbark Renaissance Australian Small Companies Fund	0.09
Macquarie Income Opportunities Fund	0.01
Magellan Global Fund	0.05
Magellan Infrastructure Fund	0.04
MLC Horizon 2 – Income Portfolio	0.03
MLC Horizon 3 – Conservative Growth	0.03
MLC Horizon 4 – Balanced	0.03
MLC Horizon 5 – Growth	0.02
Pendal Focus Australian Share Fund	0.14

1. The performance fee is the estimated performance fee, which has been calculated based on an average of the previous 5 financial years.

Further information

If you have any questions, please contact the Investor Services team on 1300 1300 38 or email enquiries@australianunity.com.au, or the Adviser Services team on 1300 133 285 or email investmentbonds@australianunity.com.au.

Visit our website australianunity.com.au/wealth for any further fee changes to the underlying investment options in the Lifeplan Investment Bond menu.

Australian Unity
Real Wellbeing

Lifeplan Investment Bond

Product Disclosure Statement

29 March 2023

Issued by: Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence No. 237989

Lifeplan Australia Friendly Society Limited

Lifeplan Australia Friendly Society Limited ABN 78 087 649 492, AFS Licence No. 237989 ('Lifeplan') is a leading provider of tax effective investment products such as investment, education bonds and funeral bonds. Lifeplan is a subsidiary of Australian Unity Limited ABN 23 087 648 888 ('Australian Unity') and is part of the group of companies undertaking investment activities at Australian Unity, generally known as Australian Unity Wealth & Capital Markets.

Important information

This document is a Product Disclosure Statement (PDS), which is a summary of significant information about a financial product. The PDS includes information about the product's key features, fees, commissions, benefits, risks and the complaints handling procedure.

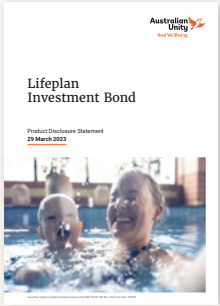
The Lifeplan PDS comprises of this document and the Additional Information Document (AID). You should consider the information in the PDS before making the decision about whether to invest in the Lifeplan Bond.

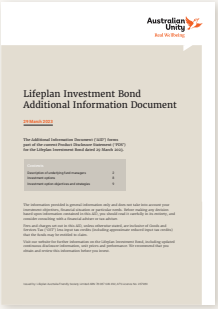
A reference to 'this PDS' or 'the PDS' includes, unless the context otherwise requires, a reference to both documents.

The PDS issued by the fund managers themselves for each investment option provides further detail about the investment option.

These documents are available from our website at australianunity.com.au/wealth or you can call our Investor Services team on 1300 1300 38, or Adviser Services Team on 1300 133 285.

Lifeplan Investment Bond Product Disclosure Statement Documentation		PDS issued by underlying fund manager
Part 1 – PDS Contains details about the product features, benefits, fees and costs of investing, risks and application form.	**Part 2 – Additional Information Booklet** Contains information about the fund managers and the investment options available.	The PDS issued by the fund manager for investment options on the Lifeplan Investment Bond menu can be obtained from our website at australianunity.com.au/wealth/investmentbonds/lifeplan-products/investment-bond/investment-options-pds





These documents are available from our website at australianunity.com.au/wealth or you can call our Investor Services team on 1300 1300 38, or Adviser Services Team on 1300 133 285.

About this PDS

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

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

All times referred to in this PDS are Australian Central Standard Time or, in the case of daylight saving, Australian Central Daylight Time and all business days are with reference to business days in South Australia.

Target Market Determination (TMD)

TMD is a set of criteria that we, in our capacity as the product issuer, issue for each of our products.

It describes who our products are likely to be appropriate for. It also contains details around distribution conditions, eligibility criteria, information reporting requirements, and a set of internal review triggers. For more information on whether this product may be suitable for your objectives, financial situation and needs, please refer to the TMD at australianunity.com.au/wealth/target-market-determinations.

Investments in the Lifeplan Investment Bond

If you invest in the Lifeplan Bond, you will become a member of a benefit fund established under the Lifeplan Constitution. If you invest in the Lifeplan Capital Guaranteed investment option you will become a member of the benefit fund established under Rule 37 ('Lifeplan Nextgen Investments – Capital Guaranteed Fund'). Alternatively, if you invest in any of the remaining investment options you will become a member of the benefit fund established under Rule 38 ('Lifeplan Nextgen Investments Fund'). Each benefit fund is maintained separate from the other.

Investments in the Lifeplan Investment Bond are subject to investment risk, including possible delays in repayment, and/or loss of investment returns and contributions invested. Neither, Lifeplan, Australian Unity or any member of the Australian Unity Group guarantees the repayment of your investment unless explicitly stated. Lifeplan does not guarantee the level of future investment performance (which will fluctuate over time) in any of the investment options available through this PDS. Past performance should not be taken as an indication of current or future performance.

Each investment made available through this PDS invests into a fund(s) managed by underlying fund managers. Refer to pages 14 to 27 of this PDS for a list of the fund managers.

Each fund manager has given its consent to all statements in this PDS made by it or based on statements made by it, and has not withdrawn this consent as at the date of this PDS. Investment options managed by fund managers are not deposits or liabilities of the fund managers or their member companies. These underlying fund managers are not issuing, selling, guaranteeing or underwriting this financial product or performing any other function in relation to the Lifeplan Bond apart from investment management.

Applications

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

This PDS is available in electronic format, including access via our website at australianunity.com.au/wealth. If you receive it electronically, please ensure that you have received the entire PDS and Application Form. A paper copy of this PDS is available free of charge by contacting your financial adviser or our Investor Services Team on 1300 1300 38.

This document may only be used by investors receiving it (electronically or otherwise) in Australia. All dollar amounts referred to in this PDS are in reference to Australian currency.

Taxation Information

The tax information provided in this PDS is current at the time of its preparation, is general in nature and is only intended to provide a guide on how tax may affect you as an investor in the Lifeplan Investment Bond. Tax laws may change in the future and may affect your tax position and the tax information described in this PDS. You should seek independent tax advice relevant to your particular circumstances.

Seeking financial advice

The information in this PDS is general information only and does not take into account your personal objectives, financial circumstances or needs. You should consider these factors and read this PDS before making any decision about whether to invest in the Lifeplan Bond. We recommend you speak to your financial adviser who can help you understand the risks associated with investing and assess whether the investment option(s) are appropriate for you.

Understanding terminology in this PDS

This PDS may contain terms that you are not familiar with. A list of defined terms can be found in the glossary section on page 40.

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About Australian Unity and Lifeplan

Lifeplan is a market leader in tax effective investment products, with $2.30 billion (as at 30 June 2022) in Funds Under Management (FUM) in education, investment and funeral bonds.

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

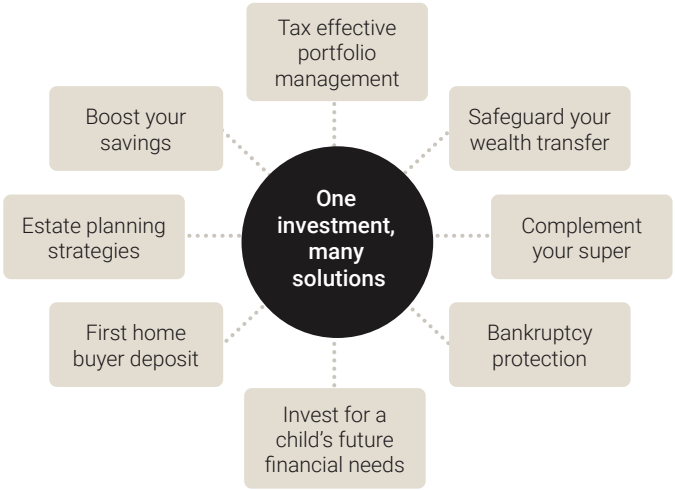
We're committed to real wellbeing for all Australians, and for us, real wellbeing means so much more than physical health. It's about your standard of living and feeling safe in your home. It's your personal relationships and being connected to your community. It's about what you want to achieve in life,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

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

With $28.5 billion funds under management and advice (as at 30 June 2022), Australian Unity Wealth & Capital Markets focuses on improving the financial wellbeing of investors as well as creating investments that are genuinely different from the rest of the market. Following this basic principle, we've created a range of successful investment bonds with a range of investment options, unique product features and access to all major asset classes.

The Lifeplan Bond

A simple, versatile and tax effective investment; the Lifeplan Bond is designed to help meet your financial needs throughout all life stages.



Key features

- 30% max tax
- Accessibility
- No limit on the amount you can invest[1]
- Extensive and diverse range of investment options
- Asset allocation
- Customisation – wealth preserver & Lifeplan child

Who is it suitable for?

- investors looking for a simple, tax-effective investment.
- investors seeking an alternative or complementary solution to superannuation.
- investors seeking retirement planning and income solutions.
- investors saving for a child or grandchild.

You should read the TMD available from our website for more information.

1. Investment bonds do not have a limit within the first 12 months, contributions in the following and subsequent years are subject to the 125% rule.

The Lifeplan Bond at a glance

At a glance	Description	Refer to page(s)
Tax effectiveness	• We pay the tax on your investment at 30% so you can invest and build wealth in a tax effective manner, without increasing or adding to your personal income tax liability. • Proceeds are tax-free to withdraw after 10 years, subject to the 125% rule. • No personal capital gains tax is incurred for switching investment options, rebalancing your investment or on withdrawal.	4 – 6
Estate planning	• You can nominate beneficiaries to automatically receive the proceeds of your investment tax-free when you pass away. • There are no restrictions on who you can nominate to receive your investment; a person of any age, a Company or Trust.	7
Wealth Preserver	• Wealth Preserver is an estate planning feature that gives you total control over how your wealth is transferred and when payments are made to beneficiaries upon your death, without the need to setup complex trusts. • Wealth Preserver is the ideal structure for legacies and philanthropic giving, to ensure your wishes are carried out as intended.	9 – 11
Lifeplan Child	• Lifeplan Child is designed specifically for those who would like to contribute to a child's future financial needs, whilst still controlling the investment. • Decide when the nominated child will receive the proceeds. • The investment is then transferred to the child without incurring any personal tax, fees or charges.	12
Future Wealth Transfer	• The Future Wealth Transfer facility offers the ability to set a future date (such as a grandchild turning 25 for example) for the automatic transfer of ownership of your policy to a nominated new owner. • The Future Wealth Transfer feature allows you to transfer ownership of your policy at a nominated later date in a cost and tax effective way, whilst retaining the same start date as the original investment and thus preserve the 10-year tax concessions (subject to 125% rule).	13
A broad range of investments	• Access an extensive and diverse range of investment options managed by high quality Australian and international fund managers across a range of asset classes and sectors.	14–27
Administration fee rebates	Administration fee of up to 0.60% p.a. gross (0.42% p.a. net) An administration fee rebate applies depending on the size of your investment: • $0 to $499,999 = Nil rebate. • $500,000 to $9,999,999 = 0.30% p.a. gross rebate. (0.21% p.a. net) • $10,000,000 or more = 0.60% p.a. gross (full rebate) (0.42% p.a. net).	19
Contributions and access to your investment	• We provide choice and flexibility for your investment with access to your money at anytime. • Start your investment with as little as $1,000. • Establish a regular savings plan. • You can switch between the investment options and also rebalance within your selected options at any time. • Minimum withdrawal – $500.	28
Who can invest	• Individual or joint investors aged 16 years and over. • Companies and trusts (including deceased estates). • Children between the ages of 10 and 16 (with parental or guardian consent).	28
Investor portal	You can access your investment on our online portal. • View your portfolio, update account details, and access FAQs. • Access to your investment and tax statements.	36

Tax effective investing

Taxation Information

The tax information outlined below is subject to the disclaimer on the inside cover page of this PDS.

How are the returns on your investment taxed?

The Lifeplan Bond is an investment bond often referred to as a 'tax-paid' investment. Tax on investment returns is paid by us at the life insurance tax rate (currently 30%). However this may be less due to allowable tax credits (e.g. franking credits).

While you remain invested, your investment does not increase or add to your personal income tax liability.

The Lifeplan Bond also allows you to take advantage of tax concessions available to this type of product, including your investment returns being tax free when accessed after 10 years in the fund.

Tax paid returns after 10 years

If you hold your investment for more than 10 years from the original investment date, you do not pay any further personal tax on withdrawals made after this time (subject to the 125% rule requirements).

No personal income tax is payable on a return of your contributions. It is treated as a tax free return of capital.

Tax offsets for withdrawals within 10 years

If you make a withdrawal:

- in the eighth year or earlier, all of the earnings on the withdrawal are assessable;
- in the ninth year, only two-thirds of the earnings on the withdrawal are assessable;
- in the tenth year, only one-third of the earnings on the withdrawal are assessable;
- after 10 years, you do not pay any further tax on the withdrawn earnings.

Even if you make a withdrawal within the first 10 years you are able to take advantage of the 30% tax offset to reduce your personal income tax.

For example, if your tax rate (including levies) is 47% you only need to pay top-up tax of 17% on the earnings component of any withdrawal after taking into account the tax offset.

Withdrawals made	Tax payable on
8th year or earlier	All earnings
9th year	2/3rds of earnings
10th year	1/3rd of earnings
After 10 years	Nil

What is the 125% rule?

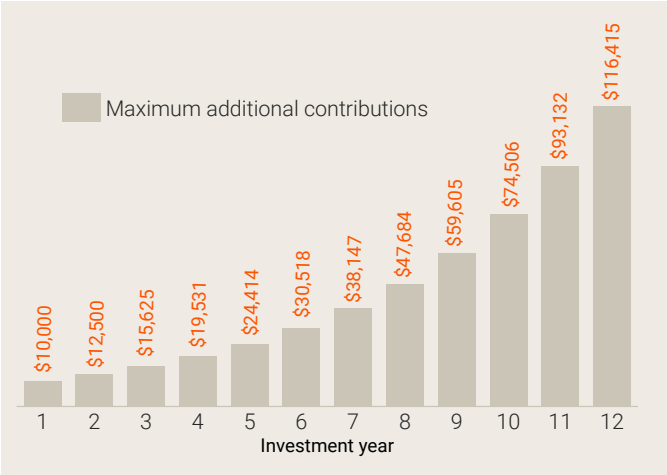
You can contribute as much as you wish during the first year of your investment. However, subsequent years contributions are each limited to 125% of the previous year's contribution, to avoid restarting the 10-year tax period.

Important things to note with the 125% rule:

- an investment year is considered each 12 month period from your investment's original start date.
- if you make an additional contribution in excess of the 125% limit, the 10-year period will start again for the entire investment.
- if you do not make any contribution in a particular year, any contributions in following years will reset the 10 year rule.
- if you wish to invest more than 125% of the previous investment year's contributions, it may be more appropriate to start a new investment.
- after the 10th year, earnings on each additional contribution receive immediate tax free withdrawal status.

Example - 125% rule

The example below shows how the 125% rule would work, assuming total contributions in the first investment year of $10,000 and the maximum contribution made each year.



Think differently

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

If your personal tax rate is below the life insurance tax rate of 30%, any excess tax offset may help reduce your tax on any other assessable income earned in the same tax year.

Example of the tax offset

The following example illustrates how an investor's tax advantages may increase the longer the investment is held before making a withdrawal. However, if a withdrawal is made within 10 years of commencing the investment, the tax offset can reduce any liability for personal income tax in that particular year. The illustrations in the table assume that the investor's marginal tax rate is 47% (including levies of 2%), and the amount withdrawn includes investment earnings of $10,000.

	Withdrawal made in the...			
	8th year or earlier	9th year	10th year	After 10 years
Investment earnings[1]	$10,000	$10,000	$10,000	$10,000
Assessable income				
Assessable income	$10,000	$6,667	$3,333	Nil
Less income tax liability of 17% (47% less the 30% tax offset[2])	($1,700)	($1,133)	($567)	Nil
After tax return	$8,300	$8,867	$9,433	$10,000
Your net personal income tax rate on this withdrawal	17%	11.33%	5.67%	Nil

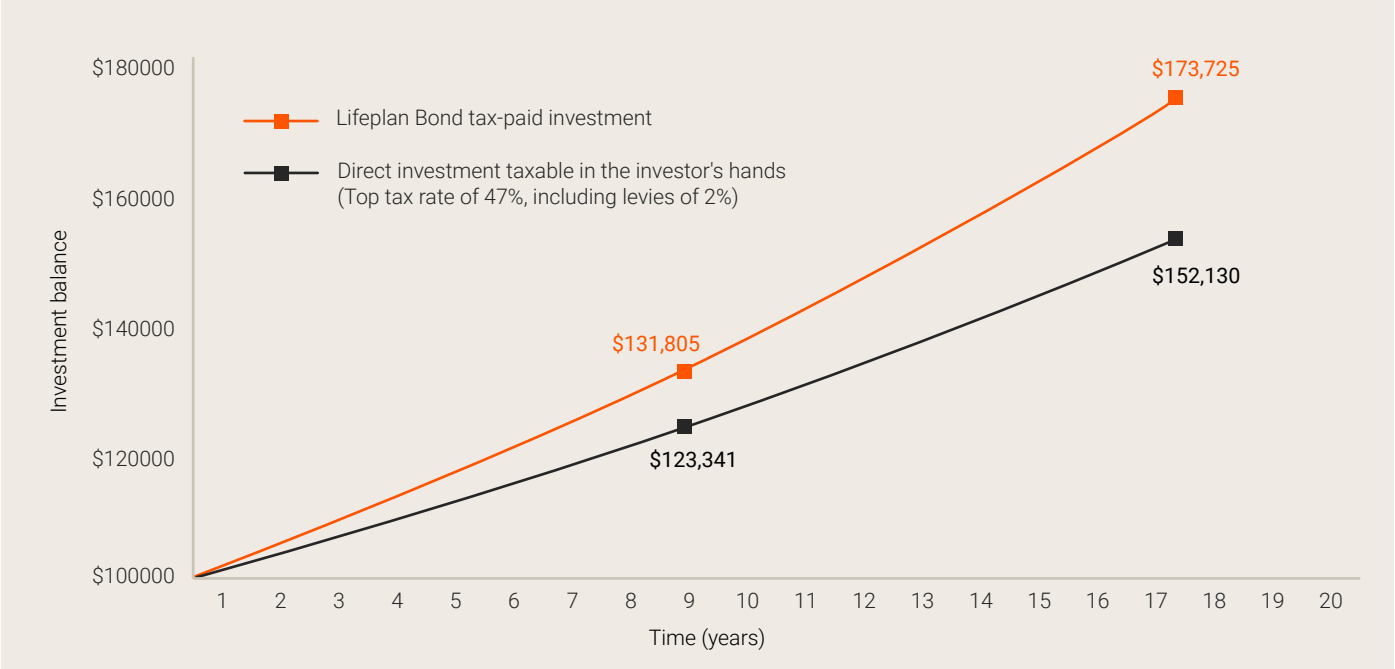
1. The investment earnings of $10,000 used in the table are after management fees and costs, performance fees, other expenses and tax paid by us. The earnings do not represent a financial forecast or prospective financial information and should not be taken as an indication of the current or future investment earnings you are likely to receive. Investment performance of the investment options will vary from year to year and may be negative (except for the Lifeplan Capital Guaranteed investment option, for which the return of your contributions and declared bonuses is guaranteed (refer to 'Valuation of Lifeplan Capital Guaranteed investment option' on page 35)).
2. The examples shown in the table are simplified illustrations only and assume any additional contributions are within the 125% rule and you have held your investment for the entire period.

Long term effect of saving tax with the Lifeplan Bond

The below graph illustrates the potential long-term advantages that a Lifeplan Bond can have over direct investment in another vehicle (such as a managed fund or shares), where the investment returns are typically taxed directly in the hands of the investor at their marginal tax rate.

In this example, we assume an initial investment of $100,000, an investment return of 4% p.a. after fees and costs but before the impact of tax. The long-term advantage that the Lifeplan Bond may achieve over a directly taxed investment arises from two main differences:

- the tax rate payable on the Lifeplan Bond (currently 30%) being less than the marginal tax rate applicable to the investor, and
- the compounding effect of reinvesting this difference in the two tax rates. That is, both the original investment capital and increased after-tax earnings grow your investment. This characteristic of tax-paid investments can be particularly powerful for investors on high marginal tax rates.



Please note, the above graph is for illustrative purposes only and is not an indication of current or future performance. The actual investment performance by either investment vehicle will vary from year to year and may be negative.

The advantages of switching or rebalancing your chosen investments

You can switch investment options at any time without personal tax impact (including capital gains tax).

This is of particular advantage to those investors wanting to rebalance their portfolios as they approach retirement.

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

No personal tax is payable on proceeds received (irrespective of how long the investment has been held) by an investor, an investor's estate or the nominated beneficiaries (if any) as a result of:

- the death of the last surviving Life Insured (refer to page 8 for details on Life Insured); or
- serious illness or disability affecting last surviving Life Insured; or
- unforeseen serious financial hardship affecting you as the investor.

Estate planning solutions and wealth transfer

Relying entirely on superannuation can lead to unintended outcomes

We all know that superannuation is a tax effective way to save for retirement and, when in retirement, to receive a tax advantaged income.

Another important consideration is maintaining control over where the balance of your superannuation is paid upon your death.

You can make a death benefit nomination over the account, but you can only choose between the superannuation balance being paid to your dependants or your estate.

If you have not given an effective death benefit nomination to your trustee, then where the death benefit is paid becomes a decision of the trustee of your superannuation fund. This could mean that the balance of the superannuation account could go to your estate, or amongst your "dependants", but this will be a decision of the Trustee and not you.

Establishing a Will may not always ensure the end result you would like

We often think that once we have a Will in place that we have taken care of estate planning, and nothing further needs to be done. However, at the moment in time when you execute a Will, you cannot foresee whether there will later be a divorce, or death, amongst those whom you wish to inherit from your estate.

You don't want life's unfortunate events to derail your plans to help out your children or grandchildren.

Future Wealth Transfer – transfer your wealth in a tax-effective way

Future Wealth Transfer is designed for anyone, including a parent or grandparent, or other family members and friends, who would like to facilitate a transfer of wealth in a tax-effective way.

The Future Wealth Transfer facility offers the ability to set a future date (such as a grandchild turning 25 for example) for the automatic transfer of ownership of your Lifeplan Investment Bond to your nominated new owner, which can be an individual, joint owners, a company, or a trust.

If you use the Future Wealth Transfer feature, you will still have full control of your investment until the date that you have nominated for the transfer to occur while retaining the freedom to alter or revoke the transfer nomination.

The nominated new owner must be 16 years or older at the time of transfer. If you wish for the transfer to occur to a new owner under the age of 25 at the time of the future transfer, you should also consider the suitability of the Lifeplan Child feature as an alternative.

Taking control through an investment bond

The Lifeplan Bond is regulated by the Life Insurance Act and as it is structured as a life policy, it:

- gives you the ability to nominate the person(s) to receive the benefit if you die before you redeem its value;
- is protected under the Life Insurance Act from being applied to the payment of the debts of the person having an interest in the policy;
- does not form part of your estate when you die, if you have nominated a beneficiary. The proceeds of the Lifeplan Bond are paid directly to or for that beneficiary;
- is protected, where you have chosen for the proceeds to be paid to your estate, from being applied to your debts unless you have chosen for this to occur.

In addition to its basic estate planning advantages the Lifeplan Bond also provide features that allow you to take greater control of how, when and to whom your wealth is distributed.

Wealth Preserver (refer to page 9)

A unique feature to the Lifeplan Bond allowing you to protect how and when your beneficiaries are paid the proceeds of your investment, without the need to setup complex trusts.

The proceeds can be paid as a deferred lump sum, an income stream or a combination of both.

Lifeplan Child (refer to page 12)

Allows you to provide for the future financial needs of a nominated child by transferring the investment to a nominated child. The child receives the proceeds at a future date determined by you, and until that time you retain full control of the investment.

Setting up your Lifeplan Bond to meet your estate planning and wealth transfer needs

It is important to structure the ownership of your Lifeplan Bond investment so that it meets your estate planning objectives.

Thus, when completing the application to invest, please give serious consideration to:

(a) the Policy Owner(s)

is the legal owner of the Lifeplan Bond investment, and can be:

- individuals and joint investors aged 16 years and over.
- companies and trusts (including deceased estates).
- a child between the ages of 10 and 16 with parental or guardian consent (refer to 'Investing on behalf of younger investors' in this section).

(b) the Life Insured

As the Policy Owner, you are able to nominate one or more natural persons as a Life Insured of your investment.

If you, as Policy Owner, die before the last surviving Life Insured, control of your investment passes to your estate. A Life Insured cannot be removed after your investment has commenced. If you do not nominate a Life Insured, you and any joint applicant will become the Life(s) Insured.

You can nominate an additional Life Insured after your Lifeplan Bond investment is established.

(c) Beneficiaries

As the Policy Owner(s), you can nominate one or more beneficiaries who will automatically receive the proceeds of your investment tax-free upon your death (the 'death benefit'), or on the death of the last surviving Life Insured where there is more than one Life Insured nominated.

If you wish to nominate a beneficiary, you must also be the Life Insured (see 'Life Insured' on this page). For joint applications, all joint investors must be the Lives Insured.

The proceeds of any death benefit will be paid to your nominated beneficiaries on the death of the last surviving Life Insured.

If you have specified that the Wealth Preserver feature is to apply to a beneficiary, it will be paid according to your instructions.

Refer to the section 'How Wealth Preserver works' on page 9.

The advantages of nominating beneficiaries

- avoid potential delays in the granting of probate and estate administration.
- death benefit proceeds are tax-free in the hands of the eligible nominated beneficiaries who are paid in the proportions you determine.

A nominated beneficiary can be a natural person of any age, a company or a trust. The nomination of a natural person as a beneficiary ceases to have effect upon the death of that person.

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

Investing on behalf of younger investors

There are two options available if you wish to invest on behalf of children under 16 years of age.

1. With parental or guardian consent if the child is aged between 10 and 16 years. When the child reaches 16 years, they attain ownership, control and signatory rights over the investment.
2. The second option is for you to invest on behalf of a child through Lifeplan Child. Lifeplan Child is worth considering for children under the age of 10, who are excluded from investing in the Lifeplan Bond and many other investments in their own right (refer to Lifeplan Child – invest for a child's future financial needs on page 12).

Assigning ownership of your Policy

The Future Wealth Transfer facility offers the ability to set a future date (such as a grandchild turning 25 for example) for the automatic transfer of ownership of your Lifeplan Investment Bond to your nominated new owner, which can be an individual, joint owners, a company, or a trust.

If you use the Future Wealth Transfer feature, you will still have full control of your investment until the date that you have nominated for the transfer to occur while retaining the freedom to alter or revoke the transfer nomination.

The nominated new owner must be 16 years or older at the time of transfer. If you wish for the transfer to occur to new owner under the age of 25 at the time of the future transfer, you should also consider the suitability of the Lifeplan Child feature as an alternative.

Protection from creditors in the event of your bankruptcy

The Lifeplan Bond, Wealth Preserver and Lifeplan Child in some limited circumstances, may receive protection from creditors. You should consider seeking independent legal advice if you believe this may apply to your particular circumstances.

Wealth Preserver – estate planning with control and flexibility

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

How Wealth Preserver works

1. When you apply for a Wealth Preserver in the Lifeplan Bond, you will be required to specify the maximum Annual Benefit Entitlement which can be paid to your beneficiary. The Annual Benefit Entitlement can be:
   - a fixed annual dollar amount, or
   - a percentage of your nominated beneficiary's Wealth Preserver investment balance determined on the start date and each anniversary of the start date thereafter.

2. After the death of the last surviving Life Insured, the death benefit proceeds are used to establish a new investment called a Wealth Preserver for each of your nominated beneficiaries, in the proportions you advise.

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

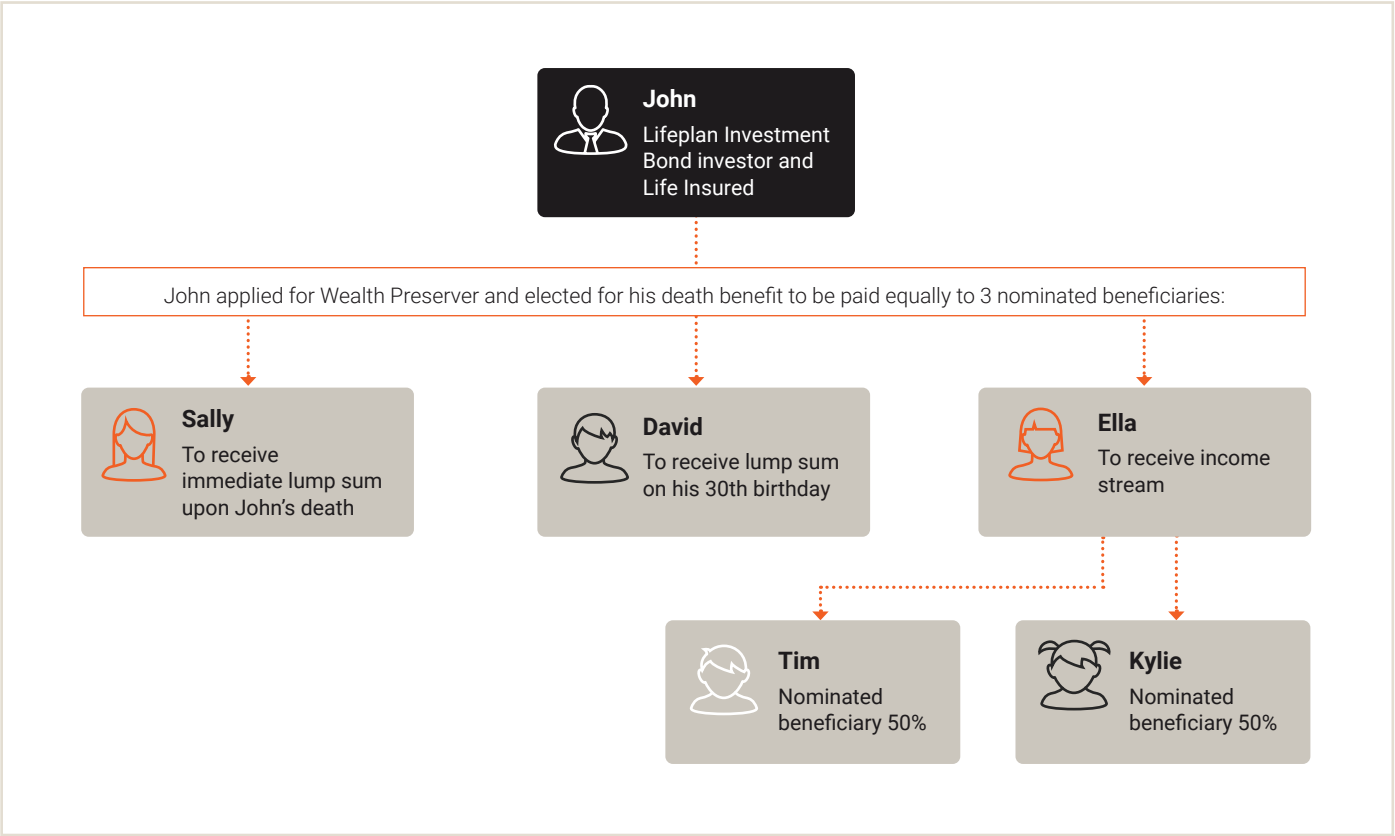
4. Once the Wealth Preserver is set up, your beneficiary becomes the owner and Life Insured of the investment. The proceeds are transferred into your beneficiary's Wealth Preserver and are treated as a tax-free contribution.

5. Benefit payments to your beneficiaries are treated as normal withdrawals for tax purposes. There may be tax implications for benefit payments (or withdrawals made) within 10 years of the start date of your beneficiary's Wealth Preserver (refer to 'How are the returns on your investment taxed' on page 4).

6. Benefit payments cease after all funds have been withdrawn. Please note that the Wealth Preserver is subject to a minimum investment balance which is currently $15,000 (refer to 'Minimum investment balance' on page 11).

Wealth Preserver in action

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



Fees and rebates that apply to Wealth Preserver

- There are no establishment fees, contribution fees and investing transaction costs resulting from the transfer of your death benefit into your beneficiary's Wealth Preserver.
- other fees and costs to your beneficiary's Wealth Preserver will depend on the fees and costs applicable at the time (current fees and costs are set in the 'Fees and other costs' section on pages 14–27).
- any administration fee rebate which may apply will be calculated on the investment balance in your beneficiary's Wealth Preserver.

Any government charges or duties incurred upon the establishment of your beneficiary's Wealth Preserver are currently paid by us.

Annual Benefit Entitlement

After your death, the Annual Benefit Entitlement you have specified cannot be changed. The minimum annual benefit payment is currently $1,200 p.a. We may change the annual minimum benefit payment without prior notification.

Your beneficiary's rights

Upon the establishment of Wealth Preserver, your nominated beneficiary also becomes the Policy Owner and Life Insured.

In addition to the other rights described in this section, your beneficiary, as Policy Owner may:

- nominate one or more beneficiaries who will automatically receive the tax-free proceeds of the Wealth Preserver upon their death. The Wealth Preserver feature cannot be activated by your beneficiaries.
- change their nominated beneficiaries.
- switch between investment options.
- appoint a new financial adviser.

However, your beneficiary, as Policy Owner, may not:

- transfer (or assign) the ownership of their Wealth Preserver investment.
- appoint another Life Insured to their Wealth Preserver investment.
- make additional contributions into their Wealth Preserver.

Minimum investment balance

Currently a minimum of $15,000 per beneficiary is required to start a Wealth Preserver.

If the investment balance falls below the minimum, we may decide to close the investment by fully withdrawing the remaining balance and paying it to your beneficiary.

We may change the minimum investment balance without prior notification to investors.

Think differently

Flexibility for your beneficiaries

With Wealth Preserver, your beneficiaries can change the investment options allocation. They can also defer or receive a lesser payment amount to suit their needs.

Beneficiary payments to children

At the date of your death the following will occur:

- parental or guardian consent will be required to establish Wealth Preserver if the beneficiary is aged between 10 and 16 years. If consent is not obtained within 12 months it will be paid as a lump sum to the beneficiary (or guardian) unless prior instructions are given.
- a lump sum will be paid to the beneficiary (or guardian) if aged under 10 years, unless prior instructions are given.

Retaining your rights as Policy Owner

Activating the Wealth Preserver feature does not change any of your other rights described in this PDS.

Unless you transfer ownership of your investment before your death, the investment remains under your ownership and control.

This means you can change your original plans, including:

- draw on your investment;
- transferring ownership of the policy to another person;
- change the nominated beneficiaries;
- change your Wealth Preserver instructions for your beneficiaries;
- cancel your Wealth Preserver instructions altogether.

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

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

It is particularly useful in relation to children under the age of 10, who are excluded from investing in the Lifeplan Bond (and many other investments) in their own right.

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

The nominated child must be under the age of 16 at the time of application. You are required to select a 'vesting age' between 10 and 25, as the date upon which the transfer is to occur.

The vesting age can be changed at any time before it occurs.

Who can apply?

Applications can be made in the names of:

- individual or joint investors
- children aged 16 or above

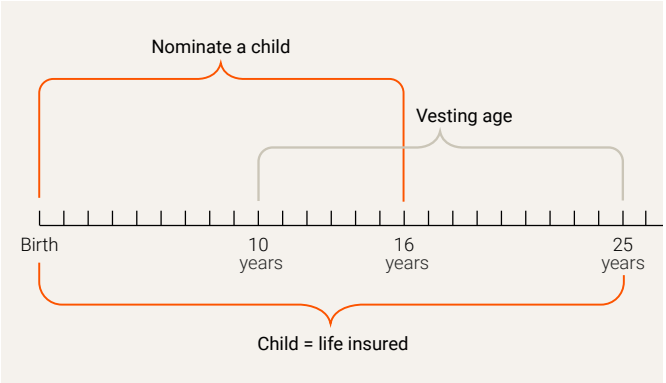
Applications cannot be made in the names of companies or trusts.

How ownership is transferred to the child

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

Importantly:

- the transferred investment retains the same start date as the original Lifeplan Child investment and thus preserves the 10-year tax concessions.
- your Australian Unity Limited membership rights will also be transferred to the child as the new owner. Refer to 'Your relationship with Lifeplan and Australian Unity Limited' on page 37).
- the transfer of ownership occurs automatically, without incurring any fees or charges.
- if the child becomes an owner between the ages of 10 and 16, a parent's or guardian's consent is required for all contributions and withdrawals.



Policy Owner, Life Insured and other beneficiaries

For any one Lifeplan Child investment there can only be two Policy Owners and one Life Insured (being the child). You cannot nominate another beneficiary or add another Life Insured.

If you die before the investment transfers to the child

If you die before the child attains vesting age, the executor or administrator of your estate holds the Lifeplan Child in trust for the child until the child attains vesting age.

If the child dies before vesting age

If the child dies before attaining the vesting age, you (or your estate) will receive the proceeds of your Lifeplan Child tax-free, regardless of when the investment commenced. The proceeds do not form part of the child's estate.

Important

Unless you transfer the investment before the child reaches the vesting age, the investment remains under your ownership and control. This means you can change your original plans; for example, you can change the vesting age, draw on your investment or transfer to another person.

Future Wealth Transfer – transfer your wealth in a tax-effective way

Future Wealth Transfer is designed for anyone, including a parent or grandparent, or other family members and friends, who would like to facilitate a transfer of wealth in a tax-effective way.

The Future Wealth Transfer facility offers the ability to set a future date (such as a grandchild turning 25 for example) for the automatic transfer of ownership of your Lifeplan Investment Bond to your nominated new owner, which can be an individual, joint owners, a company, or a trust.

If you use the Future Wealth Transfer feature, you will still have full control of your investment until the date that you have nominated for the transfer to occur while retaining the freedom to alter or revoke the transfer nomination.

The nominated new owner must be 16 years or older at the time of transfer. If you wish for the transfer to occur to a new owner under the age of 25 at the time of the future transfer, you should also consider the suitability of the Lifeplan Child feature as an alternative.

The benefits of a Future Wealth Transfer nomination

The date that you nominate for the Future Wealth Transfer to occur, will be the date at which ownership in the Lifeplan Investment Bond will automatically transfer to the new policy owner. This means that the transfer will retain the same start date as the original Lifeplan Investment Bond, and thus preserving any of the 10-year tax concessions (subject to 125% rule).

Future Wealth Transfer feature:

- retains the same start date as the original Lifeplan Investment Bond and thus preserves the 10-year tax concessions (subject to 125% rule);
- your Australian Unity Limited membership rights will also be transferred to your nominated new owner. Refer to 'Your relationship with Lifeplan and Australian Unity Limited' on page 37;
- the transfer of ownership occurs automatically at the nominated date, without incurring any fees or charges; and
- the transfer also happens tax-free and without any personal tax or capital gains tax implications. Refer to the 'Tax effective investing' and 'Social security and deeming impact' sections section on pages 10 and 36.

The Future Wealth Transfer is subject to the nominated transfer date occurring before the death of the policy owner (or the death of the last life insured in the case of jointly owned policies).

If you die (or on the death of the last life insured in the case of jointly owned policies) before the transfer date occurs, the policy will at law be treated as matured, and therefore cannot be transferred to the nominated new owner. This will mean that instead, upon the death of the last life insured, the 'death benefit' payment is required to be made to the estate of the last surviving owner, or to the nominated death beneficiary should you choose to nominate one. You should consider this aspect when completing your application and when selecting the date upon which a future transfer is to occur.

Should you wish to nominate a beneficiary to receive the proceeds of your policy in the event of the death of the last life insured prior to the future transfer date please also complete the nomination of beneficiary form (please refer to 'Beneficiaries' on page 8). If you wish to control how payment is made to your beneficiary upon death, the Wealth Preserver may also be activated (please refer to 'Wealth Preserver' on page 9).

If your nominated new owner dies before the transfer date

If your nominated new owner dies before the transfer date, the policy will not be transferred to your nominated new owner. Should your nominated new owner die before the transfer date it is important that you inform Lifeplan and revoke the transfer nomination.

Policy Owner and Life Insured

For any one Future Wealth Transfer investment there can be a maximum of two Policy Owners, who automatically become Life Insured upon application.

You cannot nominate or add another Life Insured. Upon the transfer being completed, the nominated new owner will be a Policy Owner and Life Insured.

Who can apply?

Applications can be made in the names of:

- individual or joint investors; and
- children aged 16 or above.

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

Stamp Duty

Stamp duty may also be payable in some States on transfer or assignment of your Lifeplan Bond. The applicable rates depend on the relevant State and will be advised to you before transfer.

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 fees. Ask the fund 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') Moneysmart** website (www.moneysmart.gov.au) has a managed funds fee calculator to help you check out different fee options.

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

Taxes are set out in another part of this document.

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

Fees and costs for particular investment options are set out on page 14 to 27.

Fees and costs summary

Lifeplan Investment Bond

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs		
Management fees and costs[6, 7] The fees and costs for managing your investment	• administration fee[1,2] of 0.60% p.a. gross of tax deductions (or 0.42% p.a. net of tax deductions)[7], *less* • administration fee rebate for balances of $500,000 or more (refer to 'Administration fee rebate' section), *plus* • investment option management cost[3] charged by the fund managers to manage the underlying portfolio estimated between 0.16% and 1.41% p.a. for the previous financial year for the investment option.[8] The investment option management costs for each investment option are shown 'in the 'Management fees and costs' section below.	The administration fee is calculated and accrued daily and paid monthly in arrears from the investment option. The administration fee can be negotiated with wholesale clients.[2] For the Lifeplan Capital Guaranteed investment option[8], the administration fee and the investment option management costs are deducted from the investment option's earnings before the rate of return is declared (refer to the 'Management Fees and Costs' section below for more information). Investment option management costs are deducted by the fund manager from the underlying portfolio. Refer to the relevant investment option's PDS for details of how and when investment option management costs are paid.
Performance fees Amounts deducted from your investment in relation to the performance of the product	Estimated to be 0.00% p.a. to 2.42% p.a. of the net asset value of the relevant investment option based on a 5 year average. The estimated performance fee based on an average of the previous 5 financial years for each investment option are shown on the table in the Performance fee section below.	The Fund does not charge a performance fee. Underlying fund managers may charge performance fees, which are payable from the assets of the relevant underlying investment option where the relevant performance criteria are met.

Type of fee or cost	Amount	How and when paid
Ongoing annual fees and costs (continued)		
Transaction costs[5] The costs incurred by the scheme when buying or selling assets	Estimated to be 0.00% pa to 1.04% p.a. of the net asset value of the relevant investment option for the previous financial year for the investment option. The transaction costs for each investment option are shown in the table of the 'Transaction Costs' section below.	The Fund does not incur transaction costs itself. These costs are payable when incurred from the assets of the investment option or the assets of interposed vehicles in which the investment option invests and reflected in the investment option's unit price. Refer to the 'Transaction Costs' section for more information.
Member activity related fees and costs (fees for services or when your money moves in or out of the product)[7]		
Establishment fee The fee to open your investment	Nil	Not applicable
Contribution fee The fee on each amount contributed to your investment	Nil	Not applicable
Buy-sell spread[4] An amount deducted from your investment representing costs incurred in transactions by the scheme	Ranges from 0.00% p.a. to 1.00% p.a. (the amount comprises of the investing transaction costs)	These costs are deducted from your investment account or switch amount upon entry into the investment option. Refer to the buy-sell (investing transaction costs) section for more information on these cost and the buy-sell spread (investing transaction costs) of each investment option.
Withdrawal fee The fee on each amount you take out of your investment	Nil	Not applicable
Exit fee The fee to close your investment	Nil	Not applicable
Switching fee The fee for changing investment options.	Nil	There are no switching fees, but you incur an ITC on switching.

1. The administration fee is 0.60% p.a. of your account balance, gross of tax deductions. The amount you effectively pay is 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to you. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option. The fees and costs set out here only relate to gaining access to the investment options through Lifeplan and do not include the fees and costs that relate to investing in the investment options.
2. The administration fee may be negotiated in certain circumstances. For more information see 'Wholesale clients' section under the heading 'Additional explanation of fees and costs'.
3. Investment option management costs are based on the underlying fund manager's disclosure as at the date of this PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option management costs disclosure.
4. To cover the transaction costs we incur when investing in an investment option, a buy-sell spread (investing transaction costs) is deducted from your investment account or switch amount upon entry into an investment option, Refer to the buy-sell (investing transaction costs) section below for the buy-sell spread (investing transaction costs) of each investment option.
5. Investment option transaction costs are based on the underlying fund manager's PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option transaction costs disclosure.
6. The investment option management cost are expressed as the total average percentage of net assets of the relevant investment options, unless otherwise stated in the PDS.
7. Adviser fees may be payable. Refer to 'Adviser Remuneration' section.
8. For the Lifeplan Capital Guaranteed investment option, the total management fees and costs shown in the 'Management fees and costs' section of under the 'Additional explanation of fees and costs' section is the maximum management fees and costs that may be charged for the investment option, and may be less depending on investment performance.

Example of annual fees and costs for a balanced investment option or other investment option

This table gives an example of how the ongoing annual fees and costs in the Vanguard® Balanced Index Fund for this product can affect your investment over a 1-year period. You should use this table to compare this product with other products offered by managed investment schemes.

EXAMPLE — Vanguard® Balanced Index Fund		Balance of $50,000 with a contribution of $5,000 during year
Contribution Fees[1]	Nil	For every additional $5,000 you put in, you will be charged $0[2]
PLUS Management fees and costs[3,4,5,6]	0.60% p.a. plus 0.29% p.a.	**And**, for every $50,000 you have in the Vanguard® Balanced Index Fund you will be charged or have deducted from your investment $445 each year
PLUS Performance fees[7]	Nil	**And**, you will be charged or have deducted from your investment $0 in performance fees each year
PLUS Transaction costs[2]	Nil	**And**, you will be charged or have deducted from your investment $0 in transaction costs
EQUALS Cost of Vanguard® Balanced Index Fund		If you had an investment of $50,000 at the beginning of the year and you put in an additional $5,000 during that year, you would be charged fees and costs of: **$455***[1,2,3,4,5,6] **What it costs you will depend on the investment option you choose and the fees you negotiate.**

* Additional fees may apply.

Please note:

1. This example assumes that the contribution of $5,000 is made at the end of the year, and therefore no management fees and costs for the contribution have been included.
2. A buy-sell (investing transaction costs) may apply if you enter or switch amount into an investment option. Refer to the buy-sell spread (investing transaction costs) section below for more information.
3. A fee rebate may apply to the administration fee as disclosed under 'Administration fee rebate' under 'Additional Explanation of Fees and Costs' section or at the discretion of management.
4. The administration fees may be negotiated with investors who are wholesale clients. Additionally, rebates may apply to investors who hold a balance of $500,000 or more.
5. The management fees and costs for the Vanguard® Balanced Index Fund investment option at the date of this PDS. Refer to the Fees and Other Cost update on our website for updates to underlying investment option management costs disclosure.
6. The maximum gross administration fee is 0.60% p.a. It is reduced to 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to investors. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option.
7. The Vanguard® Balanced Index Fund investment option does not charge a performance fee. However, other investment options may charge performance fees. For each investment options' estimated 5 year average performance fees, refer to the table of Performance fees section.

The example above is illustrative only.

Cost of product for 1 year

The cost of product gives a summary calculation about how ongoing annual fees and costs can affect your investment over a 1-year period for all investment options. It is calculated in the manner shown in the Example of annual fees and costs.

The cost of product information assumes a balance of $50,000 at the beginning of the year with a contribution of $5,000 during the year. (Additional fees such as an establishment fee or an exit fee may apply: refer to the Fees and costs summary for the relevant option.)

You should use this figure to help compare this product with other products offered by managed investment schemes.

Investment option	Cost of product (gross)	Cost of product (net)[1]
Allan Gray Australian Equity Fund – Class A	$825	$735
Alphinity Sustainable Share Fund	$785	$695
Antipodes Global Fund	$960	$870
Ardea Real Outcome Fund	$625	$535
Australian Ethical Diversified Shares Fund	$780	$690
Australian Unity Property Income	$1,095	$1,005
Australian Unity Wholesale Deposits[1]	$275	–
Bennelong Concentrated Australian Equities Fund	$970	$880
Bennelong ex-20 Australian Equities Fund	$1,165	$1,075
Colonial First State FirstChoice Conservative	$800	$710
Colonial First State FirstChoice Growth	$900	$810
Colonial First State FirstChoice Moderate	$855	$765
Fidelity Australian Equities Fund	$725	$635
Firetrail Australian High Conviction Fund	$795	$705
First Sentier Institutional Cash[1]	$270	–
Hyperion Global Growth Companies Fund	$1,860	$1,770
Investors Mutual Australian Share Fund	$797	$707
Ironbark Renaissance Australian Small Companies Fund	$935	$845
Kapstream Absolute Return Income Fund	$575	$485
Lifeplan Capital Guaranteed[1]	$445	–
Macquarie Income Opportunities Fund	$553	$463
Magellan Global Fund	$1,020	$930
Magellan Infrastructure Fund	$875	$785
MFS Hedged Global Equity Trust	$700	$610
MLC Horizon 2 – Income Portfolio	$740	$650
MLC Horizon 3 – Conservative Growth	$775	$685
MLC Horizon 4 – Balanced	$830	$740
MLC Horizon 5 – Growth	$830	$740
MLC Wholesale Index Plus Balanced Portfolio	$445	$355
MLC Wholesale Index Plus Conservative Growth Portfolio	$445	$355

Investment option	Cost of product (gross)	Cost of product (net)[1]
Pendal Active Balanced Fund	$885	$795
Pendal Focus Australian Share Fund	$745	$655
Pendal Monthly Income Plus Fund	$640	$550
Pendal Short Term Income Securities Fund	$425	$335
Perpetual Balanced Growth	$905	$815
Perpetual Conservative Growth	$800	$710
Perpetual Industrial Share	$845	$755
Perpetual ESG Australian Share Fund	$913	$823
PIMCO Australian Bond Fund	$560	$470
PIMCO Global Bond Fund	$620	$530
Platinum International Fund	$1,080	$990
Premium Asia Fund	$1,485	$1,395
Premium Asia Income Fund	$865	$775
Pro-D Balanced	$700	$610
Pro-D Growth	$705	$615
Pro-D High Growth	$745	$655
Stewart Investors Worldwide Sustainability Fund	$675	$585
T.Rowe Price Dynamic Global Bond Fund	$655	$565
T.Rowe Price Global Equity Fund	$775	$685
UBS Diversified Fixed Income Fund	$575	$485
Vanguard® Australian Fixed Interest Index Fund	$395	$305
Vanguard® Australian Property Securities Index Fund	$415	$325
Vanguard® Australian Shares Index Fund	$380	$290
Vanguard® Balanced Index Fund	$445	$355
Vanguard® Conservative Index Fund	$445	$355
Vanguard® Ethically Conscious International Shares Index Fund	$400	$310
Vanguard® Global Infrastructure Index Fund	$545	$455
Vanguard® Growth Index Fund	$450	$360
Vanguard® High Growth Index Fund	$445	$355
Vanguard® International Fixed Interest Index Fund (Hedged)	$430	$340
Vanguard® International Property Securities Index Fund (Hedged)	$535	$455
Vanguard® International Shares Index Fund	$390	$300
Vanguard® International Shares Index Fund (Hedged) AUD	$405	$315

1. The Cost of product (net) is the Cost of product (gross) less the tax deduction that reduces the gross administration fee by 30%, which is passed onto you. The Cost of product (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.

Additional explanation of fees and costs

Management fees and costs

The management fees and costs include amounts which are generally incurred in the day-to-day operation of a fund and include, for example: registry costs, legal, custodian services, compliance and related administration functions, accounting, printing, audit and asset management related fees.

Management fees and costs:

- are deducted directly from the investment option before unit prices or earnings are declared and not from your investment account;
- do not include fees or costs deducted from your investment account (such as adviser service fees or investing transaction costs);
- do not include any performance fees (refer to pages 25–26) and other costs charged by the fund managers.

The total estimated investment option management costs for all investment options in the Lifeplan Investment Bond are shown in the Management fees and costs table on the next page.

Administration fee rebate

An administration fee rebate may apply depending on the size of your Lifeplan Bond account balance(s) and the investment options in which you choose to invest. Where a tax deduction benefit on the administration fee has been passed on to you, an after tax fee rebate (net) will be credited to you.

The administration fee rebate is determined as follows:

Average investment balance	Annual rebate (gross)	Annual rebate (net)
$0 to $499,999	Nil	Nil
$500,000 to $9,999,999	0.30% p.a.	0.21% p.a.
$10,000,000 or more	0.60% p.a. full rebate	0.42% p.a. full rebate

Example of administration fee rebate

Below is an example of how the administration fee rebate is calculated given the following accounts and balances:

Lifeplan Bond (first sole account)	$1,100,000
Lifeplan Bond (joint account)	$1,200,000
Total	$2,300,000

Average investment balance	Balance x Rate	Annual rebate (gross)	Annual rebate (net)
First $499,999	$499,999 x 0.00%	Nil	Nil
$500,000 to $9,999,999	$1,800,000 x 0.30% (gross) $1,800,000 x 0.21% (net)	$5,400 p.a.	$3,780 p.a.
Total	–	$5,400 p.a.	$3,780 p.a.

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

Calculation and adjustment of the rebate

The rebate is calculated at the beginning of each month by applying 1/12th of the annual rebate to the relevant and qualifying portion of the average investment balance of the investment account during the previous month.

After the end of the financial year, in July or August, the rebate for that financial year will be allocated in the form of additional units in your nominated investment option(s).

Units are allocated using the unit price applicable on the day the transaction is processed. Any applicable investing transaction costs incurred from reinvesting the rebate are deducted from your investment account.

If you have more than one investment account, the total rebate will be allocated proportionally across each investment account.

If you are invested into more than one investment option, the rebate is allocated proportionally across each investment option.

In the event of a full withdrawal, your proceeds will include any unallocated rebate calculated to the end of the previous month. No rebate applies if you close your account within the cooling- off period.

We may (at our discretion) refuse to apply the administration fee rebate.

Are there any options which do not qualify for the rebate?

Investments in the First Sentier Institutional Cash investment option do not qualify for the administration fee rebate.

Taxation status of the rebate

The administration fee rebate forms part of the tax-paid investment earnings and is subject to the same tax treatment as normal tax-paid investment earnings. Refer to 'How are your returns on your investment taxed?' on page 4 for further taxation information.

Investment option management costs

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

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

The Fees and Costs Update is incorporated by reference to this PDS. Please refer to the Fees and Costs Update once you have read this PDS, so you can check if there has been a change to any of the investment options you may select. You should print or retain a copy of the current Fees and Costs Update for your records.

Investment option	Investment option management costs[1] % p.a. (A)	Lifeplan administration fee (gross)[2] % p.a. (B)	Lifeplan administration fee (net) % p.a. (C)	Total Management fees and costs (gross) % p.a. (A + B)	Total Management fees and costs (net) % p.a. (A + C)
Allan Gray Australian Equity Fund – Class A	0.77	0.60	0.42	1.37	1.19
Alphinity Sustainable Share Fund	0.95	0.60	0.42	1.55	1.37
Antipodes Global Fund	1.20	0.60	0.42	1.80	1.62
Ardea Real Outcome Fund	0.50	0.60	0.42	1.10	0.92
Australian Ethical Diversified Shares Fund	0.95	0.60	0.42	1.55	1.37
Australian Unity Property Income	1.10	0.60	0.42	1.70	1.52
Australian Unity Wholesale Deposits[3, 4]	–	–	–	0.55	–
Bennelong Concentrated Australian Equities Fund	0.89	0.60	0.42	1.49	1.31
Bennelong ex-20 Australian Equities Fund	0.98	0.60	0.42	1.58	1.40
Colonial First State FirstChoice Conservative	0.93	0.60	0.42	1.53	1.35
Colonial First State FirstChoice Growth	1.06	0.60	0.42	1.66	1.48
Colonial First State FirstChoice Moderate	1.00	0.60	0.42	1.60	1.42
Fidelity Australian Equities Fund	0.85	0.60	0.42	1.45	1.27
Firetrail Australian High Conviction Fund	0.90	0.60	0.42	1.50	1.32
First Sentier Institutional Cash[3, 4]	–	–	–	0.54	–
Hyperion Global Growth Companies Fund	0.70	0.60	0.42	1.30	1.12
Investors Mutual Australian Share Fund	0.99	0.60	0.42	1.59	1.41
Ironbark Renaissance Australian Small Companies Fund	1.20	0.60	0.42	1.80	1.62
Kapstream Absolute Return Income Fund	0.55	0.60	0.42	1.15	0.97
Lifeplan Capital Guaranteed[3, 4]	-	-	-	0.89	-
Macquarie Income Opportunities Fund	0.50	0.60	0.42	1.10	0.92
Magellan Global Fund	1.35	0.60	0.42	1.95	1.77
Magellan Infrastructure Fund	1.06	0.60	0.42	1.66	1.48
MFS Hedged Global Equity Trust	0.80	0.60	0.42	1.40	1.22

Investment option	Investment option management costs[1] % p.a. (A)	Lifeplan administration fee (gross)[2] % p.a. (B)	Lifeplan administration fee (net) % p.a. (C)	Total Management fees and costs (gross) % p.a. (A + B)	Total Management fees and costs (net) % p.a. (A + C)
MLC Horizon 2 – Income Portfolio	0.81	0.60	0.42	1.41	1.23
MLC Horizon 3 – Conservative Growth	0.87	0.60	0.42	1.47	1.29
MLC Horizon 4 – Balanced	0.93	0.60	0.42	1.53	1.35
MLC Horizon 5 – Growth	0.96	0.60	0.42	1.56	1.38
MLC Wholesale Index Plus Balanced Portfolio	0.29	0.60	0.42	0.89	0.71
MLC Wholesale Index Plus Conservative Growth Portfolio	0.29	0.60	0.42	0.89	0.71
Pendal Active Balanced Fund	0.95	0.60	0.42	1.55	1.37
Pendal Focus Australian Share Fund	0.75	0.60	0.42	1.35	1.17
Pendal Monthly Income Plus Fund	0.65	0.60	0.42	1.25	1.07
Pendal Short Term Income Securities Fund	0.25	0.60	0.42	0.85	0.67
Perpetual Balanced Growth	1.08	0.60	0.42	1.68	1.50
Perpetual Conservative Growth	0.93	0.60	0.42	1.53	1.35
Perpetual Industrial Share	0.99	0.60	0.42	1.59	1.41
Perpetual ESG Australian Share Fund	1.18	0.60	0.42	1.78	1.60
PIMCO Australian Bond Fund	0.52	0.60	0.42	1.12	0.94
PIMCO Global Bond Fund	0.57	0.60	0.42	1.17	0.99
Platinum International Fund	1.41	0.60	0.42	2.01	1.83
Premium Asia Fund	1.33	0.60	0.42	1.93	1.75
Premium Asia Income Fund	1.13	0.60	0.42	1.73	1.55
Pro-D Balanced	0.76	0.60	0.42	1.36	1.18
Pro-D Growth	0.80	0.60	0.42	1.40	1.22
Pro-D High Growth	0.88	0.60	0.42	1.48	1.30
Stewart Investors Worldwide Sustainability Fund	0.75	0.60	0.42	1.35	1.17
T.Rowe Price Dynamic Global Bond Fund	0.40	0.60	0.42	1.00	0.82
T.Rowe Price Global Equity Fund	0.94	0.60	0.42	1.54	1.36
UBS Diversified Fixed Income Fund	0.55	0.60	0.42	1.15	0.97
Vanguard® Australian Fixed Interest Index Fund	0.19	0.60	0.42	0.79	0.61
Vanguard® Australian Property Securities Index Fund	0.23	0.60	0.42	0.83	0.65
Vanguard® Australian Shares Index Fund	0.16	0.60	0.42	0.76	0.58
Vanguard® Balanced Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® Conservative Index Fund	0.29	0.60	0.42	0.89	0.71

Investment option	Investment option management costs[1] % p.a. (A)	Lifeplan administration fee (gross)[2] % p.a. (B)	Lifeplan administration fee (net) % p.a. (C)	Total Management fees and costs (gross) % p.a. (A + B)	Total Management fees and costs (net) % p.a. (A + C)
Vanguard® Ethically Conscious International Shares Index Fund	0.20	0.60	0.42	0.80	0.62
Vanguard® Global Infrastructure Index Fund	0.49	0.60	0.42	1.09	0.91
Vanguard® Growth Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® High Growth Index Fund	0.29	0.60	0.42	0.89	0.71
Vanguard® International Fixed Interest Index Fund (Hedged)	0.26	0.60	0.42	0.86	0.68
Vanguard® International Property Securities Index Fund (Hedged)	0.46	0.60	0.42	1.06	0.88
Vanguard® International Shares Index Fund	0.18	0.60	0.42	0.78	0.60
Vanguard® International Shares Index Fund (Hedged) AUD	0.21	0.60	0.42	0.81	0.63

1. Investment option management costs are as at the date of this PDS. Refer to the Fees and Other Costs update on our website for updates to underlying investment option management costs disclosure.
2. The gross administration fee is 0.60% p.a. It is reduced to 0.42% p.a. by way of a tax deduction benefit Lifeplan is entitled to, which is passed on to investors. This deduction reduces the gross administration fee by 30%, with the net administration fee being the effective cost to each investment option.
3. Total management fees and costs are inclusive of the investment option management cost and administration fee, this is the maximum amount that may be charged for the investment option and does not include the administration fee rebate (if applicable).
4. The Total Management fees and costs (net) is not available for this investment option as the tax deduction benefit amount that Lifeplan is entitled is not available at the time of this PDS.

Buy-sell spread (Investing transaction costs) ("ITC")

The buy-sell spread (Investing transaction costs) is charged by us to cover the transaction costs incurred by the Fund when investing in each investment option, and aims to ensure that each investor shares the transaction costs associated with their investment decision to either enter or exit an investment option.

The cost is deducted from your investment or switch amount upon entry into an investment option. The ITC is comprised of both the buy and sell spread of the relevant investment option combined. It is not an additional fee paid to us or the fund manager of the investment option and is retained to cover the buy-sell spread transaction costs. The ITC does not include the management fees or costs, refer to the management fees and costs section.

The ITC for each investment option are set out in the table of Investment option transaction costs.

Transaction costs

Both the Fund and the investment options will each incur transaction costs.

The table below provides a summary of the estimated total transaction costs of each investment option, calculated on the option's average net asset value for the previous financial year for the investment option.

Transaction costs are an additional cost to you where they have not already been recovered by the ITC we charge.

Please note that past transaction costs are not a reliable indicator of future transaction costs.

Fund's transaction costs

The transaction costs incurred by the Fund are limited to the buy/sell spreads it incurs on investing and redeeming from the investment options and are incurred. The ITC is charged to pay for these transaction costs.

Investment option transaction costs

In managing the investments of an option, transaction costs such as brokerage, settlement costs, clearing costs, stamp duty, buy/sell spreads and other government charges may be incurred. These costs are generally paid from the assets of the investment option and are reflected in the investment option's unit price. Changes in an investment option's investment portfolio (or when new investments into or redemptions out of the investment option are paid) can also incur fees.

Transaction costs exclude borrowing costs, property operating costs and certain implicit transaction costs or market impact costs.

Transaction costs may include:

Buy-sell spreads

Buy-sell spreads are incurred when investors apply for or redeem units in an option. These costs are typically covered by the ITC. If an investment option were to buy units in an interposed vehicle then the associated buy-sell spread will comprise part of the purchase price. In this case, the costs of the buy-sell spread are paid from the assets of the option, and are reflected in the investment option's Unit Price.

Brokerage costs

The amount that is paid to a broker when securities are bought and sold. Investment options may incur brokerage costs are paid from the assets of an investment option, and are reflected in the investment option's Unit Price.

Stamp duty

Stamp duty is a tax imposed by State governments in all Australian States and Territories, which is typically triggered by the sale or transfer of real property. Stamp duty is payable at the time an investment option completes the purchase of a real property. It is paid from the assets of the investment option, and will be reflected in the investment option's Unit Price.

Investment option	Gross total transaction costs[1] % p.a.	Net total transaction costs[2] % p.a.	Buy-sell spread (ITC)[3] %
Allan Gray Australian Equity Fund – Class A	0.06	0.00	0.40
Alphinity Sustainable Share Fund	0.15	0.02	0.40
Antipodes Global Fund	0.25	0.12	0.60
Ardea Real Outcome Fund	0.20	0.15	0.10
Australian Ethical Diversified Shares Fund	0.06	0.01	0.10
Australian Unity Property Income	0.67	0.43	1.00
Australian Unity Wholesale Deposits	0.00	0.00	0.00
Bennelong Concentrated Australian Equities Fund	0.28	0.03	0.40
Bennelong ex-20 Australian Equities Fund	0.18	0.04	0.40
Colonial First State FirstChoice Conservative	0.08	0.05	0.30
Colonial First State FirstChoice Growth	0.13	0.10	0.30
Colonial First State FirstChoice Moderate	0.11	0.08	0.30
Fidelity Australian Equities Fund	0.00	0.00	0.30
Firetrail Australian High Conviction Fund	0.14	0.06	0.30
First Sentier Institutional Cash	0.00	0.00	0.00
Hyperion Global Growth Companies Fund	0.00	0.00	0.60
Investors Mutual Australian Share Fund	0.00	0.00	0.50
Ironbark Renaissance Australian Small Companies Fund	0.19	0.00	0.40
Kapstream Absolute Return Income Fund	0.00	0.00	0.07
Lifeplan Capital Guaranteed	0.00	0.00	0.00
Macquarie Income Opportunities Fund	0.00	0.00	0.32
Magellan Global Fund	0.05	0.02	0.14

Investment option	Gross total transaction costs[1] % p.a.	Net total transaction costs[2] % p.a.	Buy-sell spread (ITC)[3] %
Magellan Infrastructure Fund	0.05	0.00	0.30
MFS Hedged Global Equity Trust	0.00	0.00	0.30
MLC Horizon 2 – Income Portfolio	0.06	0.02	0.20
MLC Horizon 3 – Conservative Growth	0.06	0.02	0.20
MLC Horizon 4 – Balanced	0.07	0.04	0.20
MLC Horizon 5 – Growth	0.06	0.02	0.20
MLC Wholesale Index Plus Balanced Portfolio	0.03	0.00	0.20
MLC Wholesale Index Plus Conservative Growth Portfolio	0.04	0.00	0.20
Pendal Active Balanced Fund	0.30	0.22	0.29
Pendal Focus Australian Share Fund	0.14	0.00	0.50
Pendal Monthly Income Plus Fund	0.08	0.04	0.20
Pendal Short Term Income Securities Fund	0.00	0.00	0.06
Perpetual Balanced Growth	0.18	0.13	0.25
Perpetual Conservative Growth	0.11	0.07	0.21
Perpetual Industrial Share	0.12	0.10	0.24
Perpetual ESG Australian Share Fund	0.10	0.05	0.24
PIMCO Australian Bond Fund	0.02	0.00	0.10
PIMCO Global Bond Fund	0.10	0.07	0.10
Platinum International Fund	0.19	0.15	0.30
Premium Asia Fund	1.10	1.04	0.50
Premium Asia Income Fund	0.09	0.00	1.00
Pro-D Balanced	0.12	0.04	0.20
Pro-D Growth	0.11	0.01	0.20
Pro-D High Growth	0.12	0.01	0.20
Stewart Investors Worldwide Sustainability Fund	0.09	0.00	0.30
T.Rowe Price Dynamic Global Bond Fund	0.46	0.31	0.40
T.Rowe Price Global Equity Fund	0.12	0.01	0.50
UBS Diversified Fixed Income Fund	0.00	0.00	0.15
Vanguard® Australian Fixed Interest Index Fund	0.00	0.00	0.16
Vanguard® Australian Property Securities Index Fund	0.00	0.00	0.12
Vanguard® Australian Shares Index Fund	0.01	0.00	0.10

Investment option	Gross total transaction costs[1] % p.a.	Net total transaction costs[2] % p.a.	Buy-sell spread (ITC)[3] %
Vanguard® Balanced Index Fund	0.02	0.00	0.20
Vanguard® Conservative Index Fund	0.02	0.00	0.20
Vanguard® Ethically Conscious International Shares Index Fund	0.05	0.00	0.14
Vanguard® Global Infrastructure Index Fund	0.02	0.00	0.14
Vanguard® Growth Index Fund	0.03	0.01	0.18
Vanguard® High Growth Index Fund	0.02	0.00	0.16
Vanguard® International Fixed Interest Index Fund (Hedged)	0.00	0.00	0.16
Vanguard® International Property Securities Index Fund (Hedged)	0.04	0.01	0.16
Vanguard® International Shares Index Fund	0.01	0.00	0.12
Vanguard® International Shares Index Fund (Hedged) AUD	0.01	0.00	0.14

1. The gross transaction costs are the investment option's transaction costs before the investment option's buy and sell spread recovery is applied.
2. The net transaction costs are the investment option's transaction costs after the investment option's buy and sell spread recovery is applied.
3. The buy-sell spread (Investing transaction costs) is charged by us to cover the transaction costs incurred by the Fund when investing in each investment option, and aims to ensure that each investor shares the transaction costs associated with their investment decision to either enter or exit an investment option.

Stamp duty

Stamp duty may be payable in some States on establishment of a Lifeplan Bond and is currently absorbed by us.

Stamp duty may also be payable in some States on transfer or assignment of your Lifeplan Bond. The applicable rates depend on the relevant State and will be advised to you before transfer.

Performance fees

The performance fees of the Fund's investment options are estimated based on an average of the previous 5 financial years. Performance fees are between 0.00% p.a. to 2.42% p.a. of the net asset value of the investment option, based on our reasonable estimate having regard to the investment option performance and the investment option average asset value.

Estimated performance fees do not represent the actual performance fees you may incur and are an estimate only, with consideration to recent historic investment performance and recent changes in the net asset value of the investment option.

Estimated performance fees are not a guarantee of future performance and actual performance may differ. The exact amount of performance fees charged by an investment option is dependent on a number of factors, particularly the timing and relative value of periods of out-performance. Actual performance fees charged will vary, depending on the returns of an investment option and may be higher or lower than the estimated performance fees currently disclosed. Generally, the greater the investment performance of an investment option, the greater the performance fee and therefore the greater the overall management fees and costs for the investment option.

Example performance fee calculation

Below is an example calculation of the performance fee based on the following assumptions:

- an investment balance of $50,000 over a 12-month period;
- investment return over a 12-month period: 8.0% p.a.;
- fund manager benchmark or hurdle: 6.0% p.a.; and performance fee: 15.0% of the excess return.

Calculation of excess performance		Example in $
Investment return	8.0% p.a.	$4,000
Less benchmark return	6.0% p.a.	$3,000
Excess performance above benchmark	2.0% p.a.	$1,000

Performance fee calculation		Example in $
Performance fee (15% x 2.0%)	0.3% p.a.	$150

Investment option	Performance fee % p.a.[1]
Allan Gray Australia Equity Fund – Class A	0.28
Antipodes Global Fund	0.00
Australian Unity Property Income	0.06
Bennelong Concentrated Australian Equities Fund	0.42
Bennelong ex-20 Australian Equities Fund	0.71
Colonial First State FirstChoice Conservative	0.02
Colonial First State FirstChoice Growth	0.04
Colonial First State FirstChoice Moderate	0.03
Firetrail Australian High Conviction Fund	0.03
Hyperion Global Growth Companies Fund	2.42
Ironbark Renaissance Australian Small Companies Fund	0.07
Macquarie Income Opportunities Fund	0.01
Magellan Global Fund	0.07
Magellan Infrastructure Fund	0.09
MLC Horizon 2 – Income Portfolio	0.05
MLC Horizon 3 – Conservative Growth	0.06
MLC Horizon 4 – Balanced	0.09
MLC Horizon 5 – Growth	0.08
MLC Wholesale Index Plus Balanced Portfolio	0.00
MLC Wholesale Index Plus Conservative Growth Portfolio	0.00
Pendal Focus Australian Share Fund	0.14

1. The performance fee is the estimated performance fee, which has been calculated based on an average of the previous 5 financial years.

Obtain the latest information

Whether a fund manager charges a performance fee may change from time to time. For details of any performance fees that may apply to the underlying portfolio, please refer to their latest PDS available on our website at australianunity.com.au/wealth, call our Investor Services team on 1300 1300 38, or Adviser Services on 1300 133 285.

Obtain the latest information

Visit our website at 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.

Remuneration of fund managers

Each of the fund managers of the investment options is entitled to be reimbursed for investment option management costs, any performance fees, a range of ongoing recoverable expenses such as operating expenses (including audit, taxation advice and offer document costs) and infrequent abnormal expenses (such as the costs of investor meetings) directly from any underlying portfolio they manage or operate.

Any performance fees and ongoing operating and infrequent abnormal expenses are additional to the investment option management costs.

All fees and costs charged or incurred by the fund managers are reflected in the daily unit prices we calculate for each investment option (except for the Lifeplan Capital Guaranteed investment option).

Adviser Remuneration

The Corporations Act 2001 contains provisions which regulate, and in some cases prohibit, 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 the legislation.

You may agree with your financial adviser that advice fees will be paid for financial planning services your financial adviser provides for you. These advice fees are additional to the fees shown in the fees and costs summary, and are paid to your financial adviser, not to us.

Adviser service fees

You can choose to have payments to your financial adviser deducted from your account. The adviser service fee is not a fee paid to us.

You may request us to make:

- a one-off payment
- and/or one of the following:
  i. a fixed term payment (being the term that is less than 12 months), or
  ii. a regular ongoing payment to your financial adviser.

The amount, timing, and all other arrangements for payment are subject to agreement between you and your financial adviser. We are not a party to the agreement.

One-off adviser service fee

This adviser service fee is paid as a fixed dollar amount. If you invest into more than one investment option, the adviser service fee is deducted proportionally across each investment option. The adviser service fee is paid to your financial adviser shortly after it is deducted by way of a withdrawal of units from your investment.

Fixed term or 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.

Only one of these fees can apply at any time – you cannot be charged both. The payment of either a fixed term or ongoing adviser service fee to your adviser will continue until the expiration of your arrangement with your adviser.

Your adviser is required to provide Lifeplan with a copy of the adviser service fee consent form, that both you and your adviser have signed and which notes the expiration date of the agreement. Should you not renew the agreement and associated consent with your adviser, Lifeplan will cease paying the fixed term or ongoing service fee payment to your adviser upon this expiration date.

These 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 financial adviser shortly after they are deducted from your investment by way of a withdrawal of units from your investment. We may (at our discretion) refuse to deduct an adviser service fee.

Example of fixed dollar amount adviser service fee

If you request us to pay your financial adviser an adviser service fee of $500 p.a., the amount deducted from your Plan will be $500 p.a. or $41.66 per month.

Example of percentage based regular ongoing adviser service fee

If you request us to pay your financial adviser a regular ongoing adviser service fee of 0.50% p.a., and assuming your average monthly investment balance is $50,000, then the amount deducted from your Plan will be $250 p.a. or $20.83 per month ($50,000 x 0.50% p.a.).

Other fees charges and costs

Dishonour fees are charged when your authorised direct debit dishonors due to insufficient funds. While we do not currently charge a dishonour fee we may, at our discretion, charge you for any costs we incur as a result of the dishonour by deducting the cost from your investment account.

Changes to fees and costs

Changes to fees and costs charged by Lifeplan

We may change the fees and costs specified in this PDS, or introduce new fees or costs, at any time at our discretion in accordance with the governing rules of the Lifeplan Bond.

The governing rules of the Lifeplan Bond provide for:

- the contribution fee, establishment fee, withdrawal fee, termination fee and switching service fee to be set at a level determined at our discretion. The current levels of those fees are shown in the fees and costs summary above;
- 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 fees and costs which are shown in the Additional Information Document.

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

Changes to fees and costs charged by fund managers

Fees and costs which are set and charged by the fund manager (such as investment option management costs and investing transaction costs), may be changed or introduced without notice.

We will make sure you are charged no more than the total management fees and costs as set out in the current PDS unless we notify investors separately (for example, by publishing a 'Fees and Costs Update' or issuing a Supplementary PDS on our website).

We will also notify you of any changes in your next regular communication from us following a change.

Wholesale clients

'Wholesale clients' as defined under the Corporations Act 2001 may negotiate with us to pay reduced administration fees through the payment of fee rebates. From time to time, we may rebate some of our administration fees to employees within the Australian Unity Group so that they pay reduced fees. We do not enter into individual fee arrangements with other investors.

Tax

See 'Tax Effective Investing' section for more information.

Investing in the Lifeplan Bond

Who can invest?

- individual or joint investors aged 16 years and over;
- companies and trusts (including deceased estates); or
- children between the ages of 10 and 16 with parental or guardian consent. Refer to 'Investing on behalf of younger investors' on page 8.

How to apply

1. Read this product Disclosure Statement and the Additional Information Document.
2. Complete the Application Form, ensuring you follow the accompanying instructions.
3. You can send the completed Application Form together with your direct debit request instructions to:

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

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

The Application Form for the Lifeplan Bond can be found on our website at australianunity.com.au/wealth.

Making your first and additional contribution

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

- **Direct debit**
- **BPAY®** from your Australian financial institution.

  To make your initial deposit using the convenience of BPAY®, please call our Investor Services team on 1300 1300 38 and they will issue a customer reference number for you to use in the online process
- **Cheque**

  Please make the cheque payable to 'Lifeplan Australia Friendly Society Limited, <Investor name> and cross it 'Not Negotiable'.

  Mail your cheque to:

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

We can only process your investment once we receive a completed current Application Form and your initial contribution has cleared. You will receive a written confirmation generally within seven business days after your initial contribution has been accepted.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

You can make additional contributions by direct debit, BPAY,® mailing us a cheque, or establishing a regular savings plan (refer to 'Regular savings plan' in this section). We can only process your additional contribution upon receipt of a complete instruction and your contribution has cleared.

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 on page 29' for more details)

Regular savings plan

A regular savings plan is a convenient way to make additional contributions to help you save towards your financial goal. The minimum regular deposit amount is $100 per month per investment option and can be made fortnightly, monthly, quarterly or yearly. After making your initial contribution, regular amounts will be automatically withdrawn by direct debit from your nominated Australian financial institution account.

Changing your regular savings plan or Australian financial institution details

You can change your regular deposit amount, stop the plan or change your account details at any time by notifying us in writing.

Complete the Lifeplan Bond 'Additional Deposit' form to provide your new direct debit details. You can complete this online through the Investor Portal or by accessing this form on our website at australianunity.com.au/wealth.

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

Think differently

No capital gains tax

Switching between investment options in the Lifeplan Bond does not trigger capital gains tax for you.

Important! 125% Rule

To preserve the start date of your investment for the purpose of obtaining concessional tax treatment, your total contributions in an investment year must not exceed 125% of all contributions made in the previous investment year (refer to 'How are the returns on your investment taxed' on page 4 for further details).

Making withdrawals

You may withdraw all or part of your investment at any time, with a minimum withdrawal amount of $500 (unless there is a higher minimum requirement imposed by the fund manager for a particular investment option). If your investment balance falls below $1,000 then we may treat your request as a full withdrawal.

Withdrawal proceeds are normally paid within seven business days of receiving your request, but this may be longer in some circumstances.

If you have invested into multiple investment options, a partial withdrawal will be processed according to the underlying portfolio's investment option application following your most recent investment or switch allocation advice to us, unless you specify otherwise at the time of your withdrawal.

To withdraw, simply complete and return a Lifeplan Bond 'Withdrawal Form' online through the Investor Portal, or by accessing the form on our website at australianunity.com.au/wealth.

Regular withdrawal facility

You can arrange for a regular withdrawal of $100 or more to be automatically paid into your nominated Australian financial institution account fortnightly, monthly or quarterly.

Investors who wish to activate this facility will require (and need to maintain) a minimum total investment balance of $15,000.

To establish a regular withdrawal facility, simply complete and return a Lifeplan Bond 'Regular Withdrawal Form' from our website at australianunity.com.au/wealth, or by calling our Investor Services team on 1300 1300 38.

Information

There may be tax implications for withdrawals made within 10 years of your investment start date (refer to 'How are withdrawals taxed' on page 4).

Switching between investment options

A minimum switch of $500 per investment option applies. Switching may incur investing transaction costs (refer to 'Investing transaction costs' section).

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.

Regular switching facility

You may also activate a regular switching facility, which allows you to automatically switch a predetermined amount at predetermined intervals.

To activate simply complete and return a 'Switch Option Form' which is available from our website at australianunity.com.au/wealth, or by calling our Investor Services team on 1300 1300 38.

Incomplete applications

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

Please refer to the Application Form for further details.

How we process your transactions

If we receive your request prior to 1.30pm on a South Australian business day, your transaction will generally be processed using the unit price calculated as at the close of business that day.

Applications or requests received after this time will generally be processed using the unit price calculated as at the close of business the next business day.

Additional contributions received electronically via direct debit or BPAY® will generally be processed using the unit price calculated as at the close of business on the day that funds are confirmed as received.

We may reject, defer or request additional information relating to any instruction in your application to invest or switch at our discretion, without giving any reason. If we reject your application to invest, we will notify you and return your money with any interest earned being retained by us.

Delays or suspension of processing transactions or unit pricing

We may temporarily delay or suspend processing on any business day as a result of any of the following:

- normal accounting practices when the underlying investment option distributes;
- financial markets are closed or in other extraordinary circumstances;
- we are unable to obtain a price for valuation purposes;
- a fund manager delays or suspends transactions and/or unit pricing;
- there are liquidity issues in the investment option, the underlying portfolio or financial markets; or
- other events outside of our control that impact our ability to accurately calculate a unit price.

Understanding the risks of investing

What is investment risk?

When you invest through the Lifeplan Bond, you gain the ability to choose how to place your money across a wide range of investment options. All of these investment options involve some risk, and some will inherently carry more investment risk than others.

When referring to investment risk, we mean the possibility that:

- you may lose money on your investments, including the potential for your capital to fall below its initial investment value;
- investment returns can vary significantly from one year to the next; or
- your investment objectives will not be achieved.

What do you need to know to understand risk?

This information is a summary of the main risks that may affect your investment. You should consider these risks before investing. This information is, however, no substitute for professional financial planning advice that will address your particular tolerance for risk, and your understanding of how markets perform.

Your investment option selection

It is not just about choosing less risky options. It is important also that your investment meets your expected outcome, so choosing to allocate amongst sectors with the least market risk can, in fact, create the risk that you won't achieve the return that you anticipated.

In determining what investments are included within the investment options offered to you, we have constructed a menu of choices that enables an appropriate balance to be achieved in line with your risk appetite.

How can you manage your risk?

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

Otherwise, we recommend that you take time to reflect on your individual circumstances. There are numerous factors to consider both in investing into the Lifeplan Bond itself, and more importantly, before deciding which investment options you should select.

After you have invested in the Lifeplan Bond, you should regularly review your investment strategy and the performance of the asset classes and sectors in which you have invested. You should do this regularly, including with your financial adviser, as your needs and circumstances can change over time.

The risks that you should consider

Market risk	This risk relates to the performance of particular markets which impact investment returns. The share market for example, is impacted by a range of factors, many of which cannot be anticipated. These factors can include changes in the economic outlook, the level of interest rates, negative investor sentiment, world events and the risk that the political and/or legal framework (including taxation rules) may change and adversely impact your investments, particularly in emerging markets.
Interest rate risk	The market value of individual securities and asset classes can change in response to changes in interest rates. The impact of the response will differ depending on the asset class and specifics of the individual security. For example, the market value of a bond can be especially sensitive to changes in interest rates and will tend to fall when interest rates rise, negatively affecting investment returns. An Interest rate change doesn't just affect fixed interest investments however, as the impact of the change will potentially reflect in the value of property investing, as well as shares.
Inflation risk	This is the risk that the actual return upon the realisation of an investment has not exceeded the general CPI increases. This is a risk particularly relevant when investing in assets such as cash and fixed interest as they tend not to keep up with CPI increases as compared to growth assets. Investing in growth assets (such as shares or property), while generally considered more volatile, may actually reduce this risk over time.
Liquidity risk	Liquidity risk refers to the ease with which the value of an investment can be realised to cash. If for example, a particular investment cannot be sold quickly, it may need to be sold at a discount to attract buyers for a quick sale, or if it cannot be sold, it must be held to maturity. Such investments are referred to as being illiquid. A property investment, for example, is considered to have a higher measure of liquidity risk than a term deposit.
Currency risk	If a portfolio is primarily invested in other countries, then the overall value of the investment is affected by the exchange rate between foreign currencies and the Australian dollar. This is referred to as currency risk. Gains or losses can be made, depending on movements in the value of the underlying investments and changes in currency exchange rates. A hedging strategy may be utilised by a fund manager, aimed at reducing or removing the currency risk from an investment portfolio, often through the use of derivatives. If you are considering choosing an investment with investments overseas included in its portfolio, you should seek advice from your financial planner to make sure you understand how the hedging affects your investment.
Derivatives risk	Fund managers utilise a range of derivative instruments, which are generally financial contracts used to manage certain risks in investment portfolios. The common examples are share price futures, options, forward foreign exchange contracts and interest rate swaps. Gains or losses can result from the use of derivatives. They can also increase other risks in the portfolio or expose the portfolio to additional risks. For example, the possibility that the derivative position is difficult or costly to reverse, that it does not perform as expected, or that the parties do not perform their obligations under the contract. When used for hedging purposes, derivatives will be used by fund managers to establish an offsetting position to the overall exposure of the risks being managed in the investment portfolio. For example, share price futures can be used in order to offset the risks in future movements in particular share prices.
Fund manager risk	The risk that a fund manager will not perform to expectations.
Gearing risk	Gearing means that an investment portfolio borrows to increase the amount it can invest. This is regarded as an aggressive investing approach, and is generally undertaken by fund managers if there is a high degree of confidence in the performance of the assets comprising the portfolio. The effect of borrowing within a portfolio can magnify both gains and losses from the portfolio's investments. Investors in geared portfolios will face larger fluctuations in the value of their investment than of a comparable ungeared portfolio. For gearing to be profitable, the return from the strategy needs to exceed the interest and other costs incurred through borrowing.

Short selling	Short selling means that the fund manager sells a security it does not yet own in the expectation that the security's price will fall so that it can be bought back later at a profit. Losses will occur if the price of the security increases after it is sold. Short selling may also incur interest and other costs which need to be covered by the fall in the security's price for the transaction to be profitable. Short selling strategies can involve much greater risk than buying a security, as losses on purchased securities are restricted to the amount invested while losses on a short position can be much greater than the initial value of the security.
Regulatory and taxation risk	Changes to tax laws and/ or government policies that affect the tax treatment of investment bonds or the relevance to social security entitlements, could have an impact upon the actual value to you of your investment in the Lifeplan Bond. In addition, changes to tax laws in relation to such things as, for example, capital gains tax, the treatment of dividends, or foreign investment income, can also impact the return within, or the value of, an investment portfolio to which you have allocated moneys in Lifeplan Bond.
Unforeseen risks	Major external events including natural phenomena, pandemics, terrorist attacks or other events could affect investment options with exposure to properties, tenant operations and other funds your selected underlying Fund invests in. If your selected investment option is affected by any such events for which it has no insurance cover for, it could result in a loss of capital that could impact the unit prices and investor returns.

How investment risk is managed

The fund managers cannot eliminate all investment risks, but their specialist skills require that they do analyse, manage and aim to reduce the impact of risks through the use of carefully considered investment guidelines.

Understanding and comprehending the full extent of risk, and where it can occur, is often difficult for an investor, and that is why we strongly recommend:

- you carefully read the disclosure document for the investment options which appeal to you, and make sure that you understand where, and how, the portfolio is invested, and
  the risks involved in that portfolio of investments; and/ or
- most importantly, obtain advice from a financial planner who is required to understand your risk appetite and your investment objectives before giving you personal financial advice, to guide you along your investment journey.

Investment options asset allocation

The Lifeplan Investment Bond options are governed by registered benefit fund rules which specify the allowable asset allocations ranges which are listed in the table below. The minimum and maximum asset allocation ranges apply to each of the underlying Investment options listed in each group:

Lifeplan Investment Strategy Option name	Underlying portfolio name	Australian shares %	Global shares %	Australian Property %	Global Property %	Alternative Investments (growth) %	Australian Fixed Interest %	Global Fixed Interest %	Australian Mortgages %	Global Mortgages %	Cash %	Alternative Investments (defensive) %
Capital Guaranteed	• Lifeplan Capital Guaranteed	–	–	–	–	–	0–85	0–50	–	–	15–100[a]	–
Cash (1.1)	• First Sentier Institutional Cash • Pendal Short Term Income Securities Fund	–	–	–	–	–	0–100	0–100	–	–	0–100	–
Australian Fixed Interest (1.2)	• Australian Unity Wholesale Deposits • PIMCO Australian Bond Fund • Vanguard® Australian Fixed Interest Index Fund	–	–	–	–	–	0–100	–	–	–	0–100	–
Global Fixed Interest (1.3)	• Ardea Real Outcome Fund • Kapstream Absolute Return Income Fund • PIMCO Global Bond Fund • Premium Asia Income Fund • T.Rowe Price Dynamic Global Bond Fund • Vanguard® International Fixed Interest Index Fund (Hedged)	–	–	–	–	–	–	0–100	–	–	0–100	–
Defensive (1.8)	• Colonial First State FirstChoice Conservative • MLC Horizon 2 – Income Portfolio • Pendal Monthly Income Plus Fund • Perpetual Conservative Growth • UBS Diversified Fixed Income Fund	0–40	0–40	0–20	0–15	0–35	0–100	0–100	0–85	0–85	0–100	0–35
Balanced (1.9)	• Colonial First State FirstChoice Moderate • Macquarie Income Opportunities Fund • MLC Horizon 3 – Conservative Growth • MLC Wholesale Index Plus Conservative Growth Portfolio • Pro-D Balanced • Vanguard® Balanced Index Fund • Vanguard® Conservative Index Fund	0–55	0–55	0–20	0–20	0–40	0–70	0–70	0–50	0–50	0–70	0–40
Australian Property (1.4)	• Australian Unity Property Income • Vanguard® Australian Property Securities Index Fund	–	–	70–100	–	–	–	–	–	–	0–30	–
Global Property (1.5)	• Vanguard® Global Infrastructure Index Fund • Vanguard® International Property Securities Index Fund (Hedged)	–	–	–	70–100	–	–	–	–	–	0–30	–
Growth (1.10)	• Colonial First State FirstChoice Growth • MLC Horizon 4 – Balanced	0–70	0–70	0–45	0–45	0–45	0–45	0–45	0–45	0–45	0–45	0–45

Lifeplan Investment Strategy Option name	Underlying portfolio name	Australian shares %	Global shares %	Australian Property %	Global Property %	Alternative Investments (growth) %	Australian Fixed Interest %	Global Fixed Interest %	Australian Mortgages %	Global Mortgages %	Cash %	Alternative Investments (defensive) %
Growth (1.10)	• MLC Horizon 5 – Growth • MLC Wholesale Index Plus Balanced Portfolio • Pendal Active Balanced Fund • Perpetual Balanced Growth • Pro-D Growth • Vanguard® Growth Index Fund	0–70	0–70	0–45	0–45	0–45	0–45	0–45	0–45	0–45	0–45	0–45
Australian Shares (1.6)	• Allan Gray Australian Equity Fund – Class A • Alphinity Sustainable Share Fund • Bennelong Concentrated Australian Equities Fund • Bennelong ex-20 Australian Equities Fund • Fidelity Australian Equities Fund • Firetrail Australian High Conviction Fund • Investors Mutual Australian Share Fund • Ironbark Renaissance Australian Small Companies Fund • Pendal Focus Australian Share Fund • Vanguard® Australian Shares Index Fund	70–100	–	–	–	–	–	–	–	–	0–30	–
Global Shares (1.7)	• Antipodes Global Fund • Hyperion Global Growth Companies Fund • Magellan Global Fund • MFS Hedged Global Equity Trust • Platinum International Fund • Premium Asia Fund • Stewart Investors Worldwide Sustainability Fund • T. Rowe Price Global Equity Fund • Vanguard® Ethically Conscious International Shares Index Fund • Vanguard® International Shares Index Fund • Vanguard® International Shares Index Fund (Hedged) AUD	–	70–100	–	–	–	–	–	–	–	0–30	–
High Growth (1.11)	• Australian Ethical Diversified Shares Fund • Perpetual ESG Australian Share Fund • Perpetual Industrial Share[b] • Pro-D High Growth • Vanguard® Diversified High Growth Index Fund	0–100	0–100	0–45	0–45	0–50	0–35	0–35	0–20	0–20	0–30	0–35
Other Growth (1.12)	• Magellan Infrastructure Fund	0–100[c]	0–100[c]	0–50[c]	0–50[c]	0–100[c]	–	–	–	–	0–20	–

a. Including short term securities. For details of the most recently available information about asset allocations and ranges of a particular investment option, please refer to the Lifeplan Investment Bond performance update at australianunity.com.au/wealth.

b. This Lifeplan Portfolio was formerly classified under Australian Shares, but because the asset allocation ranges now includes up to 10% in global shares, it has been reclassified as High Growth.

c. The typical growth allocation will (i) admit a range of up to 50% to domestic and international property sector, and (ii) will otherwise reflect an actively managed strategic allocation amongst each of Australian and international shares and alternative investments within the range permitted for the Growth allocation, reflective of the prevailing strength and momentum of each sector during the investment cycle.

For details of the most recently available information about asset allocations and ranges of a particular investment option, please refer to the Lifeplan Bond performance update at australianunity.au/wealth.

How are investments valued?

Managing your investments

Your investment into a selected option is pooled with those of other investors, and processed into the underlying fund selected. These transactions with the fund manager are generally processed within two business days of receipt of your completed request. This means that variances may arise when comparing the performance of your investment in the Lifeplan Bond to the performance of the underlying portfolio even after allowing for management fees and costs, taxes and other expenses deducted by the fund managers and Lifeplan.

Valuation of unit-linked options

For the majority of the investments offered, valuations are usually undertaken each business day. As the value of the underlying assets held in managed funds can rise and fall, so too will the unit prices and the value of an investment into that underlying fund.

A unit price is calculated by taking the close of business day total market value of the assets held deducting management fees and costs, taxes and any other relevant expenses and then, to the net value, dividing the total number of units allocated. This process is generally completed within two business days.

Unit pricing is conducted on a 'forward' basis which is considered industry best practice. This means the next applicable valuation or unit price after the processing time of your application, switch or withdrawal is used.

If we consider it appropriate to do so, we may calculate unit prices more or less frequently than daily or may suspend the daily calculation of unit prices.

We calculate one unit price for each investment option offered in this PDS. We do not calculate different entry and exit unit prices as some products do, but may do so in the future if we consider it appropriate.

Valuation of Lifeplan Capital Guaranteed investment option

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

The rate of return is paid by way of a bonus rate and allocated to your account as investment earnings. Bonus rates are declared annually and are calculated by taking into account the gross investment returns of the Fund, less expenses, taxation and any applicable prudential requirements.

It is calculated after 30 June and is allocated to your investment option account as at 30 June.

We automatically reinvest your bonus on your behalf after the bonus rate is declared each year. We may, at our discretion, declare a bonus rate and allocate a bonus more frequently than yearly.

If you withdraw or switch your investment in the Lifeplan Capital Guaranteed investment option in full before a bonus rate is declared, the amount withdrawn or switched will include earnings at the interim bonus rate. The interim rate is set by us based on actuarial advice and is a conservative estimate of the anticipated earning rate of the investment option.

How is 'capital' guaranteed?

The value of your investment in the Lifeplan Capital Guaranteed investment option is guaranteed. If you were to withdraw your investment in this investment option during a fall in investment markets, we guarantee to repay the amount of your investment, which is your balance and declared bonuses.

Our capital guarantee is supported by separate reserves that we are required to maintain in accordance with legislation and on the advice of the appointed actuary. These reserves are built up from the option's investment earnings before any bonus is allocated or before we receive our administration fee.

The capital guarantee only applies to your capital and declared bonuses, and not the future investment performance of the Fund.

Additional important information

Keeping you informed

Obtain the latest information about the Lifeplan Bond

We regularly update information on the investment options such as their investment performance, unit price history and transaction costs. To obtain updated information, please:

- visit australianunity.com.au/wealth
- phone us on 1300 1300 38 (Investors) or 1300 133 285 (Advisers).

We will provide you with a paper copy of the most recent information free of charge upon request.

What information will you receive?

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

Information	Frequency
Confirmation of your initial application	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: • a statement as at 30 June showing your transactions over the previous 12 months, the value of your investment and the investment return. • information about the performance and asset allocation of your chosen investment option(s). • commentary on investment market trends.	Annually

Lifeplan Investor Portal

By logging into the Investor Portal, you can view your Lifeplan Bond balance, transaction history and tax portion statements. In addition you can change your nominated beneficiaries and also action investment switching and withdrawal requests.

You can also find other useful information and resources such as frequently asked questions and investor forms. To access our Investor Portal please, visit our website at australianunity.com.au/wealth to register. You can register and login to the Investor Portal on a variety of electronic devices including your smart phone and/or tablet.

Statement Delivery

Statements for the Lifeplan Bond are available on the Australian Unity Investment Bonds Investor portal, mail statements will only be sent if Lifeplan is notified by phone on 1300 1300 38.

What else do I need to know?

Cooling-off period

If you change your mind about investing in the Lifeplan Bond, you may cancel your investment by notifying us in writing within 14 days of receiving confirmation of your initial investment or five business days after your investment is issued (which will occur when units are allocated), whichever is earlier. We will provide you with a refund after deducting any applicable investing transaction costs, tax or duty incurred and after allowing for any reduction or increase in the value of your investment. As a result, the amount refunded to you may be less than your original investment.

Social security and deeming impact

Investing in Lifeplan Bond may affect your social security entitlements. Please consult your financial adviser, your local branch of Centrelink or the Department of Veterans' Affairs for further details.

Do you need to quote your tax file number (TFN)?

Your investment is not subject to TFN quotation rules.

Tax situation if you are a non-resident

The Lifeplan Bond may suit investors who leave Australia for an extended period or for other non-resident investors. This is because the returns from the Lifeplan Bond are not normally subject to non-resident withholding tax. The PDS may only be used by investors receiving it (electronically or otherwise) in Australia.

Automatic Exchange of Information (AEOI) regime

We intend to meet any requirements imposed on Lifeplan under Australian legislation designed to give effect to AEOI regimes.

Australia's obligations under AEOI regimes include legislation designed to give effect to the Foreign Account Tax Compliance Act (FATCA) and the Organisation for Economic Co-operation and Development's (OECD) Common Reporting Standard (CRS). As such, Lifeplan may collect certain information from you, report payments made in respect of your investment and retain information to meet record keeping requirements.

It is recommended you consult with your tax advisor to discuss the impact these AEOI regimes may have on you.

Your relationship with Lifeplan and Australian Unity Limited

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

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

Related party transactions

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

Dealer group requirements

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

Changes to investment strategies and Fund managers

Through the Lifeplan Bond we make a number of managed investment schemes available that are professionally managed by Australian and international fund managers. In determining what investment options are offered through our investment, we aim to provide enough diversification so investors can construct a portfolio in line with their risk and return objectives.

We regularly research new investment opportunities and we adopt an active and disciplined approach when selecting and monitoring the investment options. Subject to the governing rules of the Lifeplan Bond, we may, without prior notice to investors:

- add, remove or change a fund manager;
- add, close or cease to offer an investment option; and
- for any Lifeplan constructed investment options, change the investment objective, investment strategy or asset allocation of an option or underlying portfolio.

Fund managers may also revise their investment objective, investment strategy or asset allocation from time-to-time and without prior notice.

We may decide to close an investment option. In that case, all money currently invested in the investment option will need to move to another investment option.

You will be required to switch to another active investment option within 30 days after we provide you with written notification of its closure.

Any switch made under these circumstances will not attract investing transaction costs. We accept no liability in relation to investment gains or losses that may result from this action.

We will notify existing investors in affected investment options of any material change as soon as required by law. Updated information, such as information about closed investment options and changes to asset allocations can be obtained by visiting our website at australianunity.com.au/wealth, or calling our Investor Services team on 1300 1300 38.

Changes to the investment option and manager name

Fund managers may from time to time change:

- their name;
- the name of the investment options they manage; and
- transfer investment management to another company or entity in their corporate group.

If any of the above occurs, we will provide notification on our website.

Ethical investment considerations

We do not specifically take into account the fund manager's labour standards, environmental, social or ethical considerations in the selection and retention of them on our investment menu. However, we may consider these factors to the extent to which they impact on a fund manager's organisational stability, reputation and performance and therefore review our decision to include these investments on our investment menu. The fund managers have their own policies on the extent to which labour standards, environmental, social or ethical considerations are taken into account when making investment decisions. These policies are not specifically considered when selecting fund managers.

Your personal information

We collect your personal information for the following purposes:

- to administer and provide products and services and to manage our relationship with you;
- to process transactions, to answer queries and for security purposes;
- to develop products and services;
- to meet regulatory requirements; and
- to allow the Australian Unity Group to market products and services to you (subject to your right to opt-out of receiving various direct marketing materials at any time).

In managing your investment account, we may need to disclose your personal information to:

- your financial adviser, either directly or through other service providers (such as platform software including Xplan and Coin) which we may have arrangements with;
- reputable service providers who may carry out functions associated with our products and services on our behalf (e.g. mailing houses who conduct mailings for us);
- our Australian financial institution to initiate the drawing from or payment to your nominated Australian financial institution account (where you have selected the direct debit or credit facility); and
- a third party, as required by law.

You are entitled to access information we have about you. You should notify us immediately if any of the information we hold about you changes, so that we can ensure your information is always complete, accurate and up to date. If you do not provide the information requested on the Application Form, we may be unable to process your application request.

If a financial adviser's details appear on the Application Form, you authorise us to give information relating to your investment account and investments to your financial adviser, in doing so you acknowledge that your financial adviser is your agent for the purpose of receiving this information.

Your personal information will be collected, used and disclosed by us in accordance with our Privacy Policy and in accordance with the law.

You can obtain a copy of our Privacy Policy via our website at australianunity.com.au/privacy-policy or by calling our Investor Services team on 1300 1300 38.

If you have any complaints or questions about the privacy of your personal information, please contact our Privacy Officer by writing to:

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

If we do not address your complaint to your satisfaction, you may write to the Privacy Commissioner at:

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

How we are regulated

The operations of Lifeplan, and this Lifeplan Bond product are governed by Lifeplan's Constitution, the Corporations Act 2001 ('Corporations Act') and the Life Insurance Act 1995 ('Life Insurance Act'), which together set out the conditions under which we are required to operate. Please contact our Investor Services team on 1300 1300 38 to inspect or obtain free of charge a copy of Lifeplan's Constitution.

The Australian Prudential Regulation Authority under the Life Insurance Act and the Australian Securities and Investments Commission under the Corporations Act regulate Lifeplan and the Lifeplan Bond.

As an Australian financial services provider operating under Australian laws, we are required to comply with a range of State and Commonwealth laws, and with directions and orders of Courts and legal, statutory and Government bodies. We must act in accordance with these requirements including any lawful order to withdraw funds from your Lifeplan Bond account(s) and pay the proceeds as required.

Lifeplan's Constitution contains the Rules that govern the operation of the Lifeplan Nextgen Investments Capital Guaranteed Fund ('Rule 37') and the Lifeplan Nextgen Investments Fund ('Rule 38') respectively, both of which are Lifeplan benefit funds. Your investment in the Lifeplan Bond (including Wealth Preserver) and Lifeplan Child are issued under Rules 37 and 38 of Lifeplan's Constitution.

Lifeplan benefit funds are kept separate and distinct from the other benefit funds and assets held by Lifeplan. This structure means that the assets of each benefit fund are protected from financial matters which could occur to the detriment of Lifeplan and can only be used for meeting Lifeplan's contractual liabilities to investors of the particular benefit fund.

A benefit fund may be terminated in accordance with legislation. Your investment gives you a proportional interest in the assets of each chosen investment option as a whole, but not in any particular asset of the investment option or in any other Lifeplan benefit fund.

Lifeplan's rights under its Constitution

The Constitution provides us with certain rights and powers, some of which have already been disclosed in this PDS. In accordance with the Constitution, other rights and powers include, but are not limited to the following:

- we may decide to not accept or to defer your application to invest or switch at our discretion, without giving any reason.
- if we reject your application, we will notify you and return your money with any interest earned being retained by us.
- we may decide to not accept or to defer your nomination for an additional Life Insured.
- we may decide to not accept or to defer your application to activate the Wealth Preserver feature or to alter your Wealth Preserver instructions.
- we may decide to not accept or to defer your application to change the vesting age under a Lifeplan Child investment at our discretion, without giving any reason.

Complaints resolution

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

The Client Services Manager Australian Unity – Investment Bonds
Reply Paid 89
Adelaide SA 5001
(postage paid)

We will promptly acknowledge your complaint, investigate it and decide in a timely manner what action needs to be taken. We will notify you of our decision within 30 days after receipt of the complaint, together with any remedies that are available, or other avenues of appeal against the decision.

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

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Email info@afca.org.au
Phone 1800 931 678 (free call)
Website afca.org.au

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

Terms and conditions for email instructions

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

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

1) send the email to enquiries@australianunity.com.au or such other email address we may advise from time to time;

2) ensure that you attach a PDF document to your email that contains the instructions and is signed by all the authorised signatories to the investment and is dated correctly; and

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

(Collectively referred to as Email Instructions Requirements).

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

(a) You use the service entirely at your own risk.

(b) you for any losses arising as a result of your use of the Email Instructions Service, unless required by law.

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

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

Glossary

AFSL	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.
Fund manager	Each investment option available through this PDS invests in underlying portfolio(s) managed by an external underlying fund manager or the 'fund manager'. The Lifeplan Managed Investment and the Lifeplan Capital Guaranteed are managed by us.
Asset allocation	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 r'sk tolerance, goals and investment time frame.
Benefit fund	A fund that is established to provide benefits in accordance with rules (Constitution) of a friendly society.
APRA	Australian Prudential Regulation Authority.
Capital guarantee	Product provider guarantees repayment of capital and declared bonuses.
Constitution	Lifeplan's Constitution that contains the Rules that govern the operation of the Lifeplan Investment Bond.
Corporations Act 2001	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.
Life Insured	'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.
Lifeplan Investment Bond	Lifeplan Bond (Lifeplan Bond) and Lifeplan Child Investment Bond (Lifeplan Child) (collectively 'Lifeplan Investment Bond') are investment products issued by Lifeplan Australia Friendly Society Limited.
Lifeplan Child Investment Bond	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.
Lifeplan Wealth Preserver (Wealth Preserver)	A wealth transfer and estate planning feature of the Lifeplan Bond which allows the investor to structure payments to beneficiaries on death.
Nominated beneficiary	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.
Policy Owner	The legal owner of the Lifeplan Bond. The Policy Owner can be an individual or joint investors aged 16 years and over, a company or trust or a child aged between 10 and 16 with parental or guardian consent.
Reserves	Separate funds (money) built up from the investment earnings that we are required to maintain in accordance with legislation and on the advice of the appointed actuary legislation and on the advice of the appointed actuary.
Vesting age	The elected age between 10 and 25 at which the investment in Lifeplan Child is transferred to the nominated child.

A simple, versatile and tax effective investment for:

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

For Real Wellbeing Since 1840

Adviser Services

T 1300 133 285
E investmentbonds@australianunity.com.au

Investor Services

T 1300 1300 38
E enquiries@australianunity.com.au

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

australianunity.com.au/wealth

Application Form

22 July 2025

Lifeplan Bond

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Important information

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

1. Providing your information

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 account, we may need to disclose your personal information to:

- your financial adviser, either directly or through other service providers (such as platform software including Xplan) which we have arrangements with;
- reputable service providers who may carry out functions associated with our products and services on our behalf (e.g. mailing houses who conduct mailings for us);
- our Australian financial institution to initiate the drawing from or payment to your nominated Australian financial institution account (where you have selected the direct debit or credit facility); and
- a third party, as required by law.

You are entitled to access information we have about you. You should notify us immediately if any of the information we hold about you changes, so that we can ensure that your information is complete, accurate and up to date.

If you do not provide the information requested on the Application Form, we may be unable to process your application request.

If a financial adviser's details appear on the Application Form, you authorise us to give information relating to your investment account and investments to your financial adviser, in doing so you acknowledge that your financial adviser is your agent for the purpose of receiving this information.

Collecting your personal information

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

Email: enquiries@australianunity.com.au

Address: Privacy Officer
Australian Unity – Investment Bonds
Reply Paid 93753
Melbourne VIC 8060
(postage paid)

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

Address: Office of the Australian Information Commissioner
GPO Box 5288
Sydney NSW 2001

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

Changing your personal details

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

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

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

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

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

Providing instructions via email

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

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

1) send the email to enquiries@australianunity.com.au or such other email address we may advise from time to time;

2) ensure that you attach the relevant completed PDF form to your email that contains the instructions and is signed by all the authorised signatories to the investment and is dated correctly; and

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

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

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

(a) You use the service entirely at your own risk.

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

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

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

Making changes to your account on the Lifeplan Investor Portal

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

- updating your contact details;
- changing a beneficiary;
- changing your regular savings plan[1];
- switching between investment options; and
- making withdrawal requests;

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

2. Direct Debit Request Service Agreement

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

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

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

1) Initial contribution by direct debit, or

2) Regulars Savings Plan.

Definitions

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

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

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

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

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

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

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

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

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

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

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

Our commitment to you

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

Your commitment to Lifeplan (us)

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

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

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

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

Changes to the arrangement

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

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

Enquiries

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

Disputes

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

Confidentiality

- *We* will keep any information (including *your account* details) in *your Direct Debit Request* confidential. *We* will make reasonable efforts to keep any such information that *we* have about *you* secure and to ensure that any of *our* employees or agents who have access to information about *you* do not make any unauthorised use, modification, reproduction or disclosure of that information.
- *We* will only disclose information that *we* have about *you*:

  (a) to the extent specifically required by law; or

  (b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

Notice

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

  Australian Unity – Investment Bonds
  Reply Paid 93753
  Melbourne VIC 8060
  (postage paid)

  or email us at
  enquiries@australianunity.com.au

- *We* will notify *you* by:

  (a) sending a notice in the ordinary post to the address *you* have given us in this Application Form to the *PDS*; or

  (b) by sending a notice electronically to the email address *you* have given *us* in the Application Form to the *PDS*.

- Any notice received after 2:00pm in *our* Melbourne office on any Melbourne *Business Day* will be deemed to have been received on the next Melbourne *Business Day*.

3. Anti-Money Laundering Laws and the Application Form

Anti-Money laundering

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

- If you are applying through a financial adviser:

  Your financial adviser will assist you in providing the necessary identification documents prior to lodging the application.

- If you are submitting your application directly (without the assistance of a financial adviser):

  The required identification documents are set out under 'Applying for different types of investment accounts' on page 7 of this Application Form.

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

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

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

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

Politically Exposed Persons (PEP)

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

Source of investable assets/wealth

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

Non-individual entities – your beneficial owners

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

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

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

These account types will be required to complete Application Form Part B or the Beneficial Owner Information Form, which is available on our website at australianunity.com.au/wealth or by calling our Investor Services team on 1300 1300 38.

Automatic Exchange of Information (AEOI) regime

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

AEOI is currently made up of two information sharing frameworks:

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

Common Reporting Standard (CRS)

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

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

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

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

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

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

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

   For a Trust this includes:
   - Trustees;
   - Settlors; or
   - Beneficiaries.

   For a partnership this includes:
   - All partners.

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

Submitting your application without the assistance of a financial adviser

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

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

Certification of documents

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

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

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

Persons who may certify copies of original identification documents are:

- Officer with or authorised representative by an Australian Financial Services licence holder, with two or more years of continuous service with one or more licensees.
- Chartered Accountant, CPA or member of the National Institute of Accountants with two or more years of continuous membership.
- Officer of a financial institution or finance company with two or more years of continuous service, with one or more institutions or companies.
- Permanent employee of the Australian Postal Corporation with two or more years of continuous service, or someone who operates as an agent of the Australian Postal Corporation.
- Police Officer.
- A person who, under the law in force in a state or territory, is currently licensed or registered to practice as a: chiropractor, dentist, legal practitioner, medical practitioner, nurse, optometrist, pharmacist, physiotherapist, psychologist or veterinary surgeon.
- Lawyer, Magistrate, Registrar of a Court, Justice of the Peace.
- Notary Public (including persons authorised as a notary public in a foreign country).

A complete list of persons who may certify documents can be obtained from our website at australianunity.com.au/wealth/ACL or by contacting us on 1300 1300 38.

4. Completing the Application Form

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

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

Signing the Application Form

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

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

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

Lodgement

By email: enquiries@australianunity.com.au

By post: Australian Unity – Investment Bonds
Reply Paid 93753
Melbourne VIC 8060
(postage paid)

Identification documents:

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

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

By email:

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

By post:

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

Any application received after 2:00pm in *our* Melbourne office on an Melbourne *Business Day* will be deemed to have been received on the next Melbourne *Business Day*.

Incomplete applications

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

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

We reserve the right to decline your application if your application does not meet our AML/KYC requirements. We recommend you carefully complete the Application Form and use the 'Completing the Application Form' instructions, the 'Application Form checklist', and 'Applying for different types of investment accounts' to ensure that you provide all of the required information. If you require assistance with completing the Application Form, please call us on 1300 1300 38.

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

Investing on behalf of a child under 16 years of age

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

1) Applications can be made in the name of a child aged at least 10 and under 16 with the consent of a parent or guardian. Please note the child will be the policy owner of this investment. (Please complete Lifeplan Bond Application Form Part A).

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

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

5. Applying for different types of investment accounts

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

Please Note:

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

Type of investor	Your account must be in the name of	ABN or ARSN (if applicable)	Signature(s) required	Identification documents required (in support of the Application Form)
Individual account	The applicant e.g. Jane Citizen	N/A	The applicant	An original OR a certified copy OR a copy of a certified copy of any of the following that identify your (the applicant's) full name and either date of birth and/or residential address: • Driver Licence; or • Passport containing photo identification. Applicable to foreign individual accounts only: • In addition to the identification documents outlined above, a **foreign individual** who wishes to establish a relationship must also provide evidence of a current visa with working rights.
Joint account	Both or all joint applicants e.g. Jane Citizen and John Citizen	N/A	All joint applicants	

Type of investor	Your account must be in the name of	ABN or ARSN (if applicable)	Signature(s) required	Identification documents required (in support of the Application Form)
Company	The name of the company e.g. Sample Company Pty Ltd	The company's	Two directors; or a director and a company secretary or if there is only one director, by that director	Please provide at least one of the following two documents: • An original OR a certified copy OR a copy of a certified copy of the Certificate of Registration/Incorporation (or similar) document confirming the company's name, registered business number and whether the company is a public or proprietary company; and/or • An original OR a certified copy OR a copy of a certified copy OR a certified extract OR a copy of a certified extract of minutes of meeting. For each beneficial owner, director and/or company secretary, please provide the same type of information requested for an **Individual account**. **Note:** Where the company is an Australian listed public company, a majority owned subsidiary of an Australian listed public company or is licensed and subject to Commonwealth, state or territory regulatory oversight in relation to its activities as a company, **Company** documents are not required (unless in circumstances where the documents are not publicly available for us to verify).
Unregulated Trust	The trustee(s) of the Trust or Trust e.g. ABC Trustees ATF for the Citizen Family Trust or Citizen Family Trust	N/A	The trustee(s), 'as trustee(s) for…'	• An original OR a certified copy OR a copy of a certified copy of the Title page, schedule page and execution page of the Trust Deed. • For each trustee, please provide the same type of information for an **Individual account**. For Corporate Trustees, please provide the same identification documents and information requested for a **Company**. For Directors, please provide the same type of documents and information requested for an **Individual account**. For Settlor of the unregulated trust please provide full name and identification documents as requested for an **Individual account** unless: (i) the material asset contribution by the settlor at the time the trust is established is less than $10,000; or (ii) the settlor is deceased.
Estate	The executor(s) of the estate e.g. Estate of the late Jane Citizen.	The deceased person's	The executor(s) or administrator(s)	• An original OR a certified copy OR a copy of a certified copy of the grant of probate or Letters of Administration; or • Death Certificate. For each executor, please provide the same identification documents and information requested for an **Individual account**.

Type of investor	Your account must be in the name of	ABN or ARSN (if applicable)	Signature(s) required	Identification documents required (in support of the Application Form)
For applications on behalf of a Child (under 16 years of age) via the Lifeplan Bond Application Form:				
Child (a person under 16 years of age)	The child's name	N/A	All Parent(s)/ Guardian(s)	An original OR a certified copy OR a copy of a certified copy of one of the following documents: Birth certificate or birth extract or a passport of the Child issued by: • an Australian State or Territory; or • a foreign government, the United Nations or an agency of the UN (if written in a language not understood by the person carrying out the verification, accompanied by an English translation from an accredited translator), or Citizenship certificate issued by: • the Commonwealth; or • a foreign government (if written in a language not understood by the person carrying out the verification, accompanied by an English translation from an accredited translator). School Children If a Child is under the age of 18 and attends a school, the following form of identification is sufficient on its own: • a notice that has been issued by a school principal within the preceding three months that contains the name of Child, the Child's residential address and the period of time the Child has attended the school; or • an original OR a certified copy OR a copy of a certified copy of an official student identification card, if they are issued; or • an original OR a certified copy OR a copy of a certified copy of a Medicare card , if the Child does not attend school. This must include the Child's full legal name and any other names the Child is known by.
Parent/ Guardian investing on behalf of a child under 16 years of age	The child's name	N/A	All Parent(s)/ Guardian(s)	An original OR a certified copy OR a copy of a certified copy of one of the following documents: Birth certificate or birth extract issued by: • an Australian State or Territory; or • a foreign government, the United Nations or an agency of the UN (if written in a language not understood by the person carrying out the verification, accompanied by an English translation from an accredited translator), or Citizenship certificate issued by: • the Commonwealth; or • a foreign government (if written in a language not understood by the person carrying out the verification, accompanied by an English translation from an accredited translator).
For applications on behalf of a Child (under 16 years of age) via the Lifeplan Child Application Form:				
Child (a person under 16 years of age)	The parent(s)/ guardian(s) name on behalf of the child's name	N/A	All Parent(s)/ Guardian(s)	Please provide the same identification documents as a '**Child (a person under 16 years of age)**' account via the Lifeplan Bond Application Form.
Parent/ Guardian investing on behalf of a child under 16 years of age	The parent(s)/ guardian(s) name on behalf of the child's name	N/A	All Parent(s)/ Guardian(s)	Please provide the same identification documents as an '**Individual**' account.

6. Lifeplan Bond Application Form checklist

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

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

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

Step 1 Product Application Criteria

☒ This financial product is only available to investors who have received current personal financial advice or are wholesale investors who invest a minimum of $500,000.

Step 2 Account details

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

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

Step 3 Investor details

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

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

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

Step 4 Account contact details

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

Step 5 Contribution, investment allocation details and payment instructions

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

  Direct debit: If you are investing by direct debit, please provide your nominated Australian financial institution account details and sign the Direct Debit Request Authorisation in Step 7.

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

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

Step 6 Regular savings plan

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

Step 7 Australian financial institution account details

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

Step 8 Life(s) Insured

- ☒ Investors can nominate themselves or any other natural persons (who can be of any age) as the Life(s) Insured. If you do not complete this step, the investor(s) completing the Application Form will be the Life(s) Insured.

Step 9 Nomination of beneficiaries and Wealth Preserver instructions

- ☒ If you wish to nominate beneficiaries for your investment or activate the Wealth Preserver please complete this step. Please note that in order to nominate a beneficiary, the investor(s) must also be nominated as the Life(s) Insured in step 8.
- ☒ Provide the details of any person(s), company or trust you wish to receive the proceeds of your investment after your death, or the death of the last surviving Life Insured if there is more than one Life Insured. If this section is left blank, after your death the proceeds will pass to the surviving joint investor(s) or if none, paid to your estate.
- ☒ Complete the Wealth Preserver section if you wish to activate this feature for any of your beneficiaries.

Step 10 Adviser service fee payment instruction

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

Step 11 Adviser Arrangements (Adviser use only)

Investor identity verification and declaration

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

Step 12 Declarations and investor signature(s)

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

7. Lifeplan Child Application Form checklist

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

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

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

Step 1 Product Application Criteria

☒ This financial product is only available to investors who have received current personal financial advice or are wholesale investors who invest a minimum of $500,000.

Step 2 Account details

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

- Investors can be individuals aged 16.
- Applications cannot be made in the names of companies or trusts.
- Please provide your full name, not initials.

Step 3 Investor details

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

Step 4 Account contact details

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

Step 5 Child Contact details

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

Step 6 Vesting age

☒ Nominate a vesting age between 10 and 25 for the child at which the investment is to be transferred to the child's name.

Step 7 Contribution, investment allocation details and payment instructions

☒ Provide details on your initial contribution amount and allocate initial contribution as either a 'dollar' or 'percentage' across the investment menu. A minimum initial contribution of $1,000 is required.

☒ Specify how you want to pay for your initial contribution.

Direct debit: If you are investing by direct debit, please provide your nominated Australian financial institution account details and sign the Direct Debit Request Authorisation in Step 9.

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

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

Step 8 Regular savings plan

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

Step 9 Australian financial institution account details

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

Step 10 Adviser service fee payment instruction

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

Step 11 Adviser Arrangements (Adviser use only)

Investor identity verification and declaration

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

Step 12 Declarations and investor signature(s)

☒ **Individual investors –** Provide your signature and date the Form.

☒ **Joint investors** – Provide both signatures and date the Form.

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

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

Application Form Part A

22 July 2025

Lifeplan Bond

This application is for new and additional investments.

Please note:

- You may type your details into the Application Form; or use **BLOCK** letters and a black or blue pen to complete this Application Form.
- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- For further information on completing the Application Form please refer to 'Lifeplan Bond Application Form Checklist' on page 10.
- Refer to page 4 for the definition of a Politically Exposed Person.
- **You may also be required to provide information and identification documents in relation to your Beneficial Owners and Common Reporting Standard requirements.** Refer to 'Non individual entities – your beneficial owners' and 'Automatic Exchange of Information' (AEOI) on page 5 to assess whether you are required to include a Beneficial Owner Information Form and/or Tax Residency Information Form with your Application Form.

Office use only

Step 1 Product Application Criteria

This financial product is only available to investors who have received current personal financial advice or are wholesale investors who invest a minimum of $500,000.

The following questions assist Australian Unity in meeting its regulatory obligations by enabling it to assess whether this financial product is being distributed in line with its distribution conditions.

Both questions are mandatory.

Question 1: Are you investing at least $500,000?

☐ Yes

☐ No

Question 2: Have you received current personal financial advice in relation to this application and is this application necessary to implement such personal financial advice?

☐ Yes – you must complete the Financial Adviser Details section for this application to be accepted.

☐ No

IMPORTANT: If you have answered 'no' to each of the above questions, you are not eligible to invest in this financial product. Please do not continue as we are unable to accept your application. We recommend that you obtain professional financial advice to ascertain if the Fund meets your investment objectives.

Step 2 Account details

New investor: Are you a new investor with Lifeplan?

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

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

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

Existing policy number

Existing policy name

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

Step 3 Investor details

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

☐ Individual/Joint ☐ Company ☐ Partnership – Corporate

☐ Estate ☐ Unregulated Trust ☐ Sole trader ☐ Other (please specify):

Please complete all sections below that are relevant to your investor type. Note that all fields that apply to your account type are mandatory. Please note: **If you wish to invest for an Association or Government Body**, please call us on 1300 1300 38 for details of the additional information we may require from you. **If there are more than two partners in the Partnership**, please call us on 1300 1300 38.

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

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

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given name(s)

Email

Phone (after hours) - - Phone (business hours) - -

Mobile - -

Occupation

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

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

Answer **both** tax residency questions:

Are you a tax resident of Australia? ☐ Yes ☐ No

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

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

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

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

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

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

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given name(s)

Email

Phone (after hours) - - Phone (business hours) - -

Mobile - -

Occupation

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

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

Answer **both** tax residency questions:

Are you a tax resident of Australia? ☐ Yes ☐ No

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

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

Are you a Politically Exposed Person? ☐ Yes ☐ No

Please identify the source of your investable assets or wealth

☐ Gainful employment ☐ Inheritance/gift ☐ Financial investments

☐ Business activity ☐ Superannuation savings ☐ Other – please specify:

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

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

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

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

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given name(s)

Email

Phone (after hours) - - Phone (business hours) - -

Mobile - -

Occupation

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

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

Answer **both** tax residency questions:

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

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

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

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

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

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

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

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

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

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given name(s)

Email

Phone (after hours) - - Phone (business hours) - -

Mobile - -

Occupation

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

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

Answer **both** tax residency questions:

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

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

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

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

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

☐ Gainful employment ☐ Inheritance/gift ☐ Financial investments

☐ Business activity ☐ Superannuation savings ☐ Other – please specify:

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

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Company/Unregulated Trust/Estate/Sole Trader/Partnership – Corporate

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

Name of entity

ARBN or ABN

Country of incorporation or creation

Type of Trust (if applicable)

Name of Custodian/ Trustee/Executor (if applicable)

Contact person

Email

Phone (after hours) - - Phone (business hours) - -

Mobile - -

Please identify the source of your investable assets or wealth

☐ Gainful employment ☐ Inheritance/gift ☐ Financial investments

☐ Business activity ☐ Superannuation savings ☐ Other – please specify

Nature of business (if applicable)

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

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

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

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

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

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

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

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

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

Unit ☐☐☐☐ Street number ☐☐☐☐☐

Street name

Suburb State

Postcode Country (if not Australia)

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

Unit ☐☐☐☐ Street number ☐☐☐☐☐

Street name

Suburb State

Postcode

Step 4 Account contact details

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

☐ Same as Investor 1 contact person and residential/business address **or**

☐ Same as Investor 2 contact person and residential/business address

☐ Same as Company/Unregulated Trust/Estate/Sole Trader/Partnership – Corporate contact person and registered business address provided.

Otherwise complete mailing address details below:

Unit ☐☐☐☐ Street number ☐☐☐☐☐ P.O. Box ☐☐☐☐☐

Street name

Suburb State

Postcode Country (if not Australia)

Contact name

Phone (after hours) ☐☐-☐☐☐☐-☐☐☐☐ Phone (business hours) ☐☐-☐☐☐☐-☐☐☐☐

Mobile ☐☐☐☐-☐☐☐-☐☐☐

Email

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

Statements

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

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

Step 5 Contribution, investment allocation details and payment instructions

Initial contribution

Please specify your initial contribution amount and allocate your contribution as either 'dollar' or 'percentage' amounts in the table below.

The **minimum** initial contribution is $1,000. Please specify the amount that you wish to invest. The minimum additional contribution is $100 per investment option.

$ ☐☐,☐☐☐,☐☐☐.☐☐

Fund Name	Option code	Initial/additional contribution		
Allan Gray Australian Equity Fund – Class A	10141	$	OR	%
Alphinity Sustainable Share Fund	10142	$	OR	%
Antipodes Global Fund	10143	$	OR	%
Ardea Real Outcome Fund	10144	$	OR	%
Australian Ethical Diversified Shares Fund	10108	$	OR	%
Australian Unity Property Income	10060	$	OR	%
Australian Unity Wholesale Deposits	10093	$	OR	%
Bennelong Concentrated Australian Equities Fund	10145	$	OR	%
Bennelong ex-20 Australian Equities Fund	10109	$	OR	%
Colonial First State FirstChoice Conservative	10084	$	OR	%
Colonial First State FirstChoice Growth	10086	$	OR	%
Colonial First State FirstChoice Moderate	10085	$	OR	%
Fidelity Australian Equities Fund	10094	$	OR	%
Firetrail Australian High Conviction Fund	10146	$	OR	%
First Sentier Institutional Cash	10063	$	OR	%
Hyperion Global Growth Companies Fund	10147	$	OR	%
Investors Mutual Australian Share Fund	10120	$	OR	%
Ironbark Renaissance Australian Small Companies Fund	10121	$	OR	%
Kapstream Absolute Return Income Fund	10122	$	OR	%
Lifeplan Capital Guaranteed	10092	$	OR	%

Macquarie Income Opportunities Fund	10123	$	OR	%
Magellan Global Fund	10095	$	OR	%
Magellan Infrastructure Fund	10124	$	OR	%
MFS Fully Hedged Global Equities Trust	10125	$	OR	%
MLC Horizon 2 – Income Portfolio	10072	$	OR	%
MLC Horizon 3 – Conservative Growth	10073	$	OR	%
MLC Horizon 4 – Balanced	10074	$	OR	%
MLC Horizon 5 – Growth	10075	$	OR	%
MLC Wholesale Index Plus Balanced Portfolio	10126	$	OR	%
MLC Wholesale Index Plus Conservative Growth Portfolio	10127	$	OR	%
Pendal Active Balanced Fund	10071	$	OR	%
Pendal Focus Australian Share Fund	10110	$	OR	%
Pendal Monthly Income Plus Fund	10111	$	OR	%
Pendal Short Term Income Securities Fund	10070	$	OR	%
Perpetual Balanced Growth	10077	$	OR	%
Perpetual Conservative Growth	10076	$	OR	%
Perpetual Industrial Share	10078	$	OR	%
Perpetual ESG Australian Share Fund	10129	$	OR	%
PIMCO Australian Bond Fund	10096	$	OR	%
PIMCO Global Bond Fund	10097	$	OR	%
Platinum International Fund	10066	$	OR	%
Premium Asia Fund	10152	$	OR	%
Premium Asia Income Fund	10153	$	OR	%
Pro-D Balanced	10131	$	OR	%
Pro-D Growth	10132	$	OR	%
Pro-D High Growth	10133	$	OR	%
Stewart Investors Worldwide Sustainability Fund	10149	$	OR	%
T.Rowe Price Dynamic Global Bond Fund	10134	$	OR	%
T.Rowe Price Global Equity Fund	10135	$	OR	%

UBS Diversified Fixed Income Fund	10136	$	OR	%
Vanguard® Australian Fixed Interest Index Fund	10079	$	OR	%
Vanguard® Australian Property Securities Index Fund	10098	$	OR	%
Vanguard® Australian Shares Index Fund	10081	$	OR	%
Vanguard® Balanced Index Fund	10099	$	OR	%
Vanguard® Conservative Index Fund	10137	$	OR	%
Vanguard® Ethically Conscious International Shares Index Fund	10154	$	OR	%
Vanguard® Global Infrastructure Index Fund	10150	$	OR	%
Vanguard® Growth Index Fund	10100	$	OR	%
Vanguard® High Growth Index Fund	10138	$	OR	%
Vanguard® International Fixed Interest Index Fund (Hedged)	10080	$	OR	%
Vanguard® International Property Securities Index Fund (Hedged)	10139	$	OR	%
Vanguard® International Shares Index Fund	10082	$	OR	%
Vanguard® International Shares Index Fund (Hedged) AUD	10101	$	OR	%
Total initial contribution		**$0.00**	OR	**0.00 %**

Payment instruction – initial contribution

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

Direct Debit	☒	**Direct Debt collection date** D D / M M / Y Y Y Y (Please complete **Step 7**)
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 your cheque payable to 'Lifeplan Australia Friendly Society, <Investor name>' and cross it 'Not Negotiable'.**

Step 6 Regular savings plan (optional)

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

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

Regular savings plan amount $ ☐☐,☐☐☐.☐☐ Start date D D / M M / Y Y Y Y

Regular savings plan direct debit frequency Fortnightly ☒ Monthly ☒ Quarterly ☒

To commence your regular savings plan please complete Step 7.

Please ensure for successful payment of your direct debit that:

– Your nominated bank account allows for a direct debit to occur

– You are aware of the transfer timings and that sufficient funds are in your account to cover the amount to be transferred

– Your banks daily transaction limit will cover the nominated amount

Step 7 Australian financial institution account details

Direct Debit Request

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

☐ Initial contribution by direct debit to be deducted from my account on D D / M M / Y Y Y Y

☐ Regular Savings Plan direct debits to commence from D D / M M / Y Y Y Y continuing until:

(Please select one option below)

☐ Date: D D / M M / Y Y Y Y OR ☐ Cancellation

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

Name of Australian financial institution

Branch name

Name of account holder(s)

Branch number (BSB) – Account number

Confirmation

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

All account signatories must sign below.

Signature of Australian financial institution account holder or company officer

X

Investor 1 Surname

Investor 1 Given name(s)

Company position (if applicable)

Date D D / M M / Y Y Y Y

Signature of Australian financial institution account holder or company officer

X

Investor 2 Surname

Investor 2 Given name(s)

Company position (if applicable)

Date D D / M M / Y Y Y Y

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

Step 8 Life(s) Insured

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

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

Investor 1 ☐ Investor 2 ☐ Both ☐

Life Insured 1

Surname

Given name(s)

Residential address

Suburb

State Postcode

Date of birth D D / M M / Y Y Y Y Relationship to investor

Life Insured 2 (if applicable)

Surname

Given name(s)

Residential address

Suburb

State Postcode

Date of birth D D / M M / Y Y Y Y Relationship to investor

Step 9 Nomination of beneficiaries

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

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

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

Lump sum instructions – Only complete part A

If you wish to nominate a beneficiary to receive your lump investment please complete only Part A in this section.

Wealth Preserver instructions – Complete parts A and B

If you wish to leave your investment to one or more natural persons upon your passing in a Wealth Preserver investment then complete Part A and B.

Nomination of beneficiary 1

A. Lump sum instructions for beneficiary 1

Surname

Given name(s)

Residential address

Suburb

State Postcode

Date of birth D D / M M / Y Y Y Y Relationship to investor

Proportion of proceeds . %

B. Wealth Preserver instructions for beneficiary 1

Annual Benefit Entitlement

Pay my beneficiary the Annual Benefit Entitlement specified below:

1. A fixed dollar amount of $, , . per annum, or

2. . % of my/our beneficiary's Wealth Preserver investment balance per annum

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

Month ☐ Quarter ☐ Year ☐

Benefit Payment Commencement Date

The benefit payments to your beneficiary will commence on the following date, **whichever is the later**:

- the start date of your beneficiary's Wealth Preserver
- the date of your beneficiary's 16th birthday
- the date you specify in the section immediately below.

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".)

Wealth Preserver Declaration

I/We acknowledge that:

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

Nomination of beneficiary 2

A. Lump sum instructions for beneficiary 2

Surname

Given name(s)

Residential address

Suburb

State

Postcode

Date of birth D D / M M / Y Y Y Y

Relationship to investor

Proportion of proceeds . %

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

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

Month ☐ Quarter ☐ Year ☐

Benefit Payment Commencement Date

The benefit payments to your beneficiary will commence on the following date, **whichever is the later**:

- the start date of your beneficiary's Wealth Preserver
- the date of your beneficiary's 16th birthday
- the date you specify in the section immediately below.

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".)

Wealth Preserver Declaration

I/We acknowledge that:

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

Nomination of beneficiary 3

A. Lump sum instructions for beneficiary 3

Surname

Given name(s)

Residential address

Suburb

State Postcode

Date of birth D D / M M / Y Y Y Y Relationship to investor

Proportion of proceeds . %

B. Wealth Preserver instructions for beneficiary 3

Annual Benefit Entitlement

Pay my beneficiary the Annual Benefit Entitlement specified below:

1. A fixed dollar amount of $, , . per annum, or

2. . % of my/our beneficiary's Wealth Preserver investment balance per annum

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

Month ☐ Quarter ☐ Year ☐

Benefit Payment Commencement Date

The benefit payments to your beneficiary will commence on the following date, **whichever is the later**:

- the start date of your beneficiary's Wealth Preserver
- the date of your beneficiary's 16th birthday
- the date you specify in the section immediately below.

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".)

Wealth Preserver Declaration

I/We acknowledge that:

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

Step 10 Future Wealth Transfer – Transfer of ownership

This section applies to you if you want to change the ownership of your investment. If you are over the age of 16, you can transfer (or assign) the ownership of your investment at any time. Stamp duty may apply, please contact the Investor Services Team on **1300 1300 38** to find out more.

Ownership can be assigned to another person, the trustee of a family trust, or to a company.

Please **PRINT** clearly in BLACK or BLUE pen keeping well within the boxes. Use crosses in the boxes marked with an "X".

Please nominate the date you would like the transfer of ownership to occur.

Future date of transfer D D / M M / Y Y Y Y

Authority

I hereby transfer my right and title interest in the Investment Bond to the transferee(s) listed below with effect from the future date listed.

☐ I/We acknowledge that in the event of the death of the investor or the last investors in the case of jointly owned policies before the nominated transfer date, this transfer will not have legal effect.

Investor 1 signature

X

Date D D / M M / Y Y Y Y

Investor 1 Surname

Investor 1 Given name(s)

Signature of Witness (must be an adult, not a transferor)

X

Date D D / M M / Y Y Y Y

Investor 2 signature

X

Date D D / M M / Y Y Y Y

Investor 2 Surname

Investor 2 Given name(s)

Signature of Witness (must be an adult, not a transferor)

X

Date D D / M M / Y Y Y Y

Transferee

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 at australianunity.com.au/privacy-policy or by phone 1300 1300 38.

Transferee 1

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given name(s)

Residential address (not a PO Box)

Suburb State Postcode

Country

Phone Mobile

Email

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

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

Are you a tax resident of Australia? ☐ Yes ☐ No

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

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

Is the transferee a Politically Exposed Person? ☐ Yes ☐ No

Please identify the transferee's source of investable assets or wealth

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

Transferee 2

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given name(s)

Residential address (not a PO Box)

Suburb State Postcode

Country

Phone Mobile

Email

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

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

Are you a tax resident of Australia? ☐ Yes ☐ No

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

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

Is the transferee a Politically Exposed Person? ☐ Yes ☐ No

Please identify the transferee's source wof investable assets or wealth

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

Authority and Signature(s) of Transferee

I hereby accept transfer of the aforementioned Investment Fund into my name to the extent contained within this memorandum and agree to be bound by the rules of the Fund.

Transferee 1 signature

X

Date D D / M M / Y Y Y Y

Transferee 1 Surname

Transferee 1 Given name(s)

Signature of Witness (must be an adult, not a transferor)

X

Date D D / M M / Y Y Y Y

Transferee 2 signature

X

Date D D / M M / Y Y Y Y

Transferee 2 Surname

Transferee 2 Given name(s)

Signature of Witness (must be an adult, not a transferor)

X

Date D D / M M / Y Y Y Y

OFFICE USE ONLY

Signature of Authorised Officer of the Society X

Date ☐☐/☐☐/☐☐

Type of investor	Your account must be in the name of	Signature(s) required	Identification documents required (in support of the Application Form)
Individual account	The applicant e.g. Jane Citizen	The applicant's	Original certified copy of any of the following that identify your (the applicant's) full name, date of birth and/or residential address: • Driver Licence; or • Passport containing photo identification.
Joint account	Both or all joint applicants e.g. Jane Citizen and John Citizen	All joint applicants'	
Partnership	All partners, e.g. Jane Citizen & John Citizen	All partners'	• Original certified copy or certified extract of a partnership agreement; and • Original certified copy or certified extract of minutes of meeting. For an individual partner, please provide the same type of information requested for an Individual account (referred to as Partnership – Individual). For a corporate partner, please provide the same type of information requested for a Company (referred to as Partnership – Corporate).
Superannuation fund	The trustee(s) of the fund and not the name of the Super Fund, e.g. ABC Trustees ATF Jane Citizen Super Fund	The trustee(s), 'as trustees(s) for…'	Original certified copy of first page and schedule of the Trust Deed. For each trustee, please provide the same type of information requested for an Individual account. For corporate trustees, please provide the same type of information requested for a Company.
Trust	The trustee(s) of the Trust and not the name of the Trust, e.g. ABC Trustees ATF Jane Citizen Trust		
Estate	The executors of the estate, e.g. Estate of the late Jane Citizen	The executor(s)	• Original certified copy of the grant of probate or Letters of Administration; OR • Death Certificate. For each executor, please provide the same type of information requested for an Individual account. • Original certified copy of birth certificate or birth extract of the minor. For adults please provide the same type of information requested for an Individual account.
Minor (a person under 18 years of age)	The adult's name in trust for the minor's name, e.g. Jane Citizen ITF John Citizen Jr.	All adults investing on behalf of the minor	

Identification document

Anti-money laundering

Anti-money laundering legislation helps combat money laundering and financing terrorism.

If your financial adviser is assisting with your transfer they will assist you in providing the necessary identification documents prior to submitting the transfer.

If you are submitting your transfer directly (without the assistance of a financial adviser), please refer below to the information that should be provided with your transfer Form.

We need to identify the underlying owner of each investment.

For example, a private company will need to provide supporting documentation to identify their directors and shareholders as well as the usual account opening information.

If you are an existing investor with Lifeplan and are making an additional investment using the same investor name, then you are not required

to provide us with the required identification documents. However, we may, at our discretion, request these documents from you in an effort to comply with the anti-money laundering legislation.

Submitting your transfer Form without the assistance of a financial adviser

If you are submitting this request directly, without having consulted with a financial adviser, you must submit certified copies of your identification documents with this form

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 at australianunity.com.au

Step 11 Adviser service fee payment instruction

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

(i) a fixed term adviser service fee payment or

(ii) a regular ongoing adviser service fee payment.

Please note:

- you cannot be charged a fixed term and ongoing fee arrangement at the same time.
- for the adviser service fee to be deducted you and your adviser must complete the relevant 'Consent for Adviser Service Fees' form attached to the back of the application form.
- that the adviser service fee will be deducted from your investment account.

A. One-off adviser service fee

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

$ ☐☐, ☐☐☐.☐☐ (including GST)

B. Fixed term adviser service fee

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

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

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

C. Regular ongoing adviser service fee

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

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

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

Step 12 Adviser arrangements (Adviser use only)

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

Adviser's business name

Adviser's title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss

Adviser's surname

Adviser's given name(s)

Phone ☐☐-☐☐☐☐-☐☐☐☐ Mobile ☐☐☐☐-☐☐☐-☐☐☐

Email

Dealer Group/Licensee

Lifeplan Adviser Code ☐☐☐☐☐☐☐☐☐☐☐ AFS Licence No ☐☐☐☐☐☐☐☐☐☐

Investor identity verification declaration

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

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

OR

☐ 2. Attached a copy of the industry 'Customer Identification Form' which confirms that I have sighted and verified all of the documentation required to identify a customer under AML/CTF laws.

OR

☐ 3. Attached a copy of the source documents from which I have identified the customer as required by the AML/CTF laws.

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

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

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

Please note, Lifeplan reserves the right to reject any applicable GN 24 form attached to this Application Form for whatever reason (for example, if it has been incorrectly completed). The FSC/FPA investor identification forms are available from Lifeplan and online at australianunity.com.au/wealth. Please ensure the correct form is used for each investor type.

Adviser declaration

By submitting this application on behalf of my client I attest that:

☐ I have provided personal financial advice to my client in relation to the financial product sought to be acquired by this application.

☐ The issuance of the financial product sought to be acquired by this application is necessary to implement that personal financial advice.

Adviser signature X

Date D D / M M / Y Y Y Y

Step 13 Declarations and investor signature(s)

I/We agree and acknowledge:

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

Who signs below?

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

Investor 1

Capacity ☐ Individual ☐ Joint ☐ Director ☐ Partner ☐ Trustee ☐ Other

Surname

Given name(s)

Investor signature X

Common Seal (if applicable)

Date D D / M M / Y Y Y Y

Investor 2

Capacity ☐ Individual ☐ Joint ☐ Director ☐ Partner ☐ Trustee ☐ Other

Surname

Given name(s)

Investor signature X

Common Seal (if applicable)

Date D D / M M / Y Y Y Y

Submitting your Application Form

1. Corporate – partnership, company, Unregulated trust, unincorporated body, estate or sole trader applications please also complete **Part B**.
2. You may also be required to provide information and identification documents in relation to your Beneficial Owners and Common Reporting Standard requirements. Refer to 'Non-individual entities – your beneficial owner' and 'Automatic Exchange of Information' (AEOI) on page 5 to assess whether you are required to include a Beneficial Owner Information Form and/or Tax Residency Information Form with your Application Form.
3. Sign the Application Form.
4. Where identity verification as required by Anti-Money Laundering Legislation has not been undertaken by a financial adviser, please enclose the relevant identification documentation outlined in the **'Applying for different types of investment accounts' on page 7 of this Application Form**.
5. Complete the Direct Debit details in **Step 7.**
6. Please send the completed application with your Direct Debit Request instructions and identification documentation (if relevant) to:

   By email
   enquiries@australianunity.com.au

   By post
   Australian Unity – Investment Bonds
   Reply Paid 93753
   Melbourne VIC 8060
   (postage paid)

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

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

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

Application Form Part B

22 July 2025

Australian Unity
Real Wellbeing

Lifeplan Bond

Additional information required for special account types

Office use only

Please note:

- Complete all relevant sections below as incomplete applications may not be accepted. Ensure that you also complete all relevant sections in **Part A**.
- You may type your details into the Application Form; or use **BLOCK** letters and a black or blue pen to complete this Application Form.
- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- Refer to page 4 for the definition of a 'Politically Exposed Person'.
- For further information on completing the Application Form please refer to 'Lifeplan Bond Application Form Checklist' on page 10.
- **You may also be required to provide information and identification documents in relation to your Beneficial Owners and Common Reporting Standard requirements.** Refer to 'Non individual entities – your beneficial owners' and 'Automatic Exchange of Information' (AEOI) on page 5 to assess whether you are required to include a Beneficial Owner Information Form and/or Tax Residency Information Form with your Application Form.

Account details

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

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

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

☐ Company ☐ Unregulated Trust ☐ Estate ☐ Partnership – Corporate

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

Company/Corporate trustee/Executor (if applicable)/Partnership – Corporate

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

Registered business name

Registered business address

Unit Street number P.O. Box

Street name

Suburb State

Postcode Country (if not Australia)

Principal place of business (if any and not the same as registered business address)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

ARBN or ABN

Company type ☐ Proprietary ☐ Public company

Beneficial owners ☐ Please fill in the beneficial owner's form

If you are an overseas company

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

Address of company's local Australian agent

Unit Street number P.O. Box

Street name

Suburb State

Postcode Country (if not Australia)

Country of incorporation

Director 1's full name*

Date of birth D D / M M / Y Y Y Y

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Residential address (not a P.O. Box)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Director 2's full name*

Date of birth D D / M M / Y Y Y Y

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Residential address (not a P.O. Box)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Director 3's full name*

Date of birth D D / M M / Y Y Y Y

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Residential address (not a P.O. Box)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Director 4's full name*

Date of birth D D / M M / Y Y Y Y

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Residential address (not a P.O. Box)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Individual trustee/Individual executor (if applicable)

* If more than four individual trustees exist for the unregulated trust, please call us on 1300 1300 38 before you complete **Part B**.

Trustee 1's full name*

Date of birth D D / M M / Y Y Y Y

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Residential address (not a P.O. Box)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Trustee 2's full name*

Date of birth D D / M M / Y Y Y Y

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Residential address (not a P.O. Box)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Trustee 3's full name*

Date of birth D D / M M / Y Y Y Y

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Residential address (not a P.O. Box)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Trustee 4's full name*

Date of birth D D / M M / Y Y Y Y

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

Residential address (not a P.O. Box)

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Unregulated Trust beneficiary details

* Please specify the beneficiaries of the trust. If more than four individual beneficiaries exist or if the terms of the trust identify the beneficiaries by a membership class, please call us on 1300 1300 38 before you complete **Part B.**

Beneficiary 1's full name*

Are you a Politically Exposed Person? ☐ Yes ☐ No

Beneficiary 2's full name*

Are you a Politically Exposed Person? ☐ Yes ☐ No

Beneficiary 3's full name*

Are you a Politically Exposed Person? ☐ Yes ☐ No

Beneficiary 4's full name*

Are you a Politically Exposed Person? ☐ Yes ☐ No

Unregulated trusts

Settlor full name unless:

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

(ii) the settlor is deceased.

Are you a Politically Exposed Person? ☐ Yes ☐ No

Source of investible assets or wealth

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

Settlor full name

Are you a Politically Exposed Person? ☐ Yes ☐ No

Tax residency

Are any above named individuals or entities (i.e. Directors, Trustees or Beneficiaries) resident of a country for tax purposes other than Australia?

☐ Yes ☐ No

If you answered Yes above, please complete the Tax Residency Information Form, available from australianunity.com.au/wealth/TRIF, or by contacting us on 1300 1300 38.

Application Form

22 July 2025

Lifeplan Child

This application is for new and additional investments.

Please note:

- You may type your details into the Application Form; or use **BLOCK** letters and a black or blue pen to complete this Application Form.
- Indicate using an 'X' where appropriate. If a section does not apply to you, please indicate using 'N/A'.
- For further information on completing the Application Form please refer to 'Lifeplan Child Application Form Checklist' on page 12.
- Refer to page 4 for the definition of a Politically Exposed Person.
- **You may also be required to provide information and identification documents in relation to Common Reporting Standard requirements.**
  Refer to 'Automatic Exchange of Information' (AEOI) and 'Common Reporting Standards' on page 5 to assess whether you are required to include a Tax Residency Information Form with your Application Form.

Office use only

Step 1 Product Application Criteria

This financial product is only available to investors who have received current personal financial advice or are wholesale investors who invest a minimum of $500,000.

The following questions assist Australian Unity in meeting its regulatory obligations by enabling it to assess whether this financial product is being distributed in line with its distribution conditions.

Both questions are mandatory.

Question 1: Are you investing at least $500,000?

☐ Yes

☐ No

Question 2: Have you received current personal financial advice in relation to this application and is this application necessary to implement such personal financial advice?

☐ Yes – you must complete the Financial Adviser Details section for this application to be accepted.

☐ No

IMPORTANT: If you have answered 'no' to each of the above questions, you are not eligible to invest in this financial product. Please do not continue as we are unable to accept your application. We recommend that you obtain professional financial advice to ascertain if the Fund meets your investment objectives.

Step 2 Account details

New investor: Are you a new investor with Lifeplan?

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

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

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

Existing policy number ☐☐☐☐☐☐☐☐☐☐☐☐☐

Existing policy name

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

Step 3 Investor details

Investor 1 (Individual/Joint)

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

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given name(s)

Email

Phone (after hours) - - Phone (business hours) - -

Mobile - -

Occupation

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

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

Answer **both** tax residency questions:

Are you a tax resident of Australia? ☐ Yes ☐ No

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

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

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

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

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Investor 2 (Individual/Joint)

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

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given name(s)

Email

Phone (after hours) - - Phone (business hours) - -

Mobile - -

Occupation

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

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

Answer **both** tax residency questions:

Are you a tax resident of Australia? ☐ Yes ☐ No

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

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

Are you a Politically Exposed Person? ☐ Yes ☐ No

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

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

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Step 4 Account contact details

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

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

Otherwise complete mailing address details below:

Unit Street number P.O. Box

Street name

Suburb State

Postcode Country (if not Australia)

Contact name

Phone (after hours) - - Phone (business hours) - -

Mobile - -

Email

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

Statements

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

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

Step 5 Child details

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

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

Surname

Given name(s)

Date of birth D D / M M / Y Y Y Y (Mandatory)

Relationship to Investor

Relationship ☐ Child ☐ Grandchild Other (please specify)

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

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

Answer **both** tax residency questions:

Is the child a tax resident of Australia? ☐ Yes ☐ No

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

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

Is the child a Politically Exposed Person? ☐ Yes ☐ No

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

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

Unit Street number

Street name

Suburb State

Postcode Country (if not Australia)

Step 6 Vesting age

Please specify the vesting age (between 10 and 25) at which the investment is to be transferred to the child's name:

If a valid age is not recorded, age 25 will be the vesting age.

Step 7 Contribution, investment allocation details and payment instructions

Initial contribution

Please specify your initial contribution amount and allocate your contribution as either 'dollar' or 'percentage' amounts in the table below.

The **minimum** initial contribution is $1,000. Please specify the amount that you wish to invest. The minimum additional contribution is $100 per investment option.

$ ☐☐,☐☐☐,☐☐☐.☐☐

Fund Name	Option code	Initial/additional contribution		
Allan Gray Australian Equity Fund – Class A	10141	$	OR	%
Alphinity Sustainable Share Fund	10142	$	OR	%
Antipodes Global Fund	10143	$	OR	%
Ardea Real Outcome Fund	10144	$	OR	%
Australian Ethical Diversified Shares Fund	10108	$	OR	%
Australian Unity Property Income	10060	$	OR	%
Australian Unity Wholesale Deposits	10093	$	OR	%
Bennelong Concentrated Australian Equities Fund	10145	$	OR	%
Bennelong ex-20 Australian Equities Fund	10109	$	OR	%
Colonial First State FirstChoice Conservative	10084	$	OR	%
Colonial First State FirstChoice Growth	10086	$	OR	%
Colonial First State FirstChoice Moderate	10085	$	OR	%
Fidelity Australian Equities Fund	10094	$	OR	%
Firetrail Australian High Conviction Fund	10146	$	OR	%
First Sentier Institutional Cash	10063	$	OR	%
Hyperion Global Growth Companies Fund	10147	$	OR	%
Investors Mutual Australian Share Fund	10120	$	OR	%
Ironbark Renaissance Australian Small Companies Fund	10121	$	OR	%
Kapstream Absolute Return Income Fund	10122	$	OR	%
Lifeplan Capital Guaranteed	10092	$	OR	%
Macquarie Income Opportunities Fund	10123	$	OR	%
Magellan Global Fund	10095	$	OR	%
Magellan Infrastructure Fund	10124	$	OR	%
MFS Fully Hedged Global Equities Trust	10125	$	OR	%
MLC Horizon 2 – Income Portfolio	10072	$	OR	%

MLC Horizon 3 – Conservative Growth	10073	$	OR	%
MLC Horizon 4 – Balanced	10074	$	OR	%
MLC Horizon 5 – Growth	10075	$	OR	%
MLC Wholesale Index Plus Balanced Portfolio	10126	$	OR	%
MLC Wholesale Index Plus Conservative Growth Portfolio	10127	$	OR	%
Pendal Active Balanced Fund	10071	$	OR	%
Pendal Focus Australian Share Fund	10110	$	OR	%
Pendal Monthly Income Plus Fund	10111	$	OR	%
Pendal Short Term Income Securities Fund	10070	$	OR	%
Perpetual Balanced Growth	10077	$	OR	%
Perpetual Conservative Growth	10076	$	OR	%
Perpetual Industrial Share	10078	$	OR	%
Perpetual ESG Australian Share Fund	10129	$	OR	%
PIMCO Australian Bond Fund	10096	$	OR	%
PIMCO Global Bond Fund	10097	$	OR	%
Platinum International Fund	10066	$	OR	%
Premium Asia Fund	10152	$	OR	%
Premium Asia Income Fund	10153	$	OR	%
Pro-D Balanced	10131	$	OR	%
Pro-D Growth	10132	$	OR	%
Pro-D High Growth	10133	$	OR	%
Stewart Investors Worldwide Sustainability Fund	10149	$	OR	%
T.Rowe Price Dynamic Global Bond Fund	10134	$	OR	%
T.Rowe Price Global Equity Fund	10135	$	OR	%
UBS Diversified Fixed Income Fund	10136	$	OR	%
Vanguard® Australian Fixed Interest Index Fund	10079	$	OR	%
Vanguard® Australian Property Securities Index Fund	10098	$	OR	%
Vanguard® Australian Shares Index Fund	10081	$	OR	%
Vanguard® Balanced Index Fund	10099	$	OR	%
Vanguard® Conservative Index Fund	10137	$	OR	%

Vanguard® Ethically Conscious International Shares Index Fund	10154	$	OR	%
Vanguard® Global Infrastructure Index Fund	10150	$	OR	%
Vanguard® Growth Index Fund	10100	$	OR	%
Vanguard® High Growth Index Fund	10138	$	OR	%
Vanguard® International Fixed Interest Index Fund (Hedged)	10080	$	OR	%
Vanguard® International Property Securities Index Fund (Hedged)	10139	$	OR	%
Vanguard® International Shares Index Fund	10082	$	OR	%
Vanguard® International Shares Index Fund (Hedged) AUD	10101	$	OR	%
Total initial contribution		$ **0**	OR	**0.00** %

Payment instruction – initial contribution

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

Direct Debit	☒	**Direct Debit collection date** D D / M M / Y Y Y Y (Please complete **Step 9**)
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 your cheque payable to 'Lifeplan Australia Friendly Society, <Investor name>' and cross it 'Not Negotiable'.**

Step 8 Regular savings plan (optional)

If you wish to start a regular savings plan, please specify your regular contribution amount and the contribution frequency to be debited from your nominated Australian Financial Institution Account. Please note a **minimum** monthly contribution of $100 per investment option is required.

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

Regular savings plan amount $ ☐☐,☐☐☐.☐☐ Start date D D / M M / Y Y Y Y

Regular savings plan direct debit frequency Fortnightly ☒ Monthly ☒ Quarterly ☒

To commence your regular savings plan please complete Step 9.

Please ensure for successful payment of your direct debit that:

– Your nominated bank account allows for a direct debit to occur

– You are aware of the transfer timings and that sufficient funds are in your account to cover the amount to be transferred

– Your bank's daily transaction limit will cover the nominated amount

Step 9 Australian financial institution account details

Direct Debit Request

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

☐ Initial contribution by direct debit to be deducted from my account on D D / M M / Y Y Y Y

☐ Regular Savings Plan direct debits to commence from D D / M M / Y Y Y Y continuing until:

(Please select one option below)

☐ Date: D D / M M / Y Y Y Y OR ☐ Cancellation

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

Name of Australian financial institution

Branch name

Name of account holder(s)

Branch number (BSB) – Account number

Confirmation

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

All account signatories must sign below.

Signature of Australian financial institution account holder or company officer

X

Investor 1 Surname

Investor 1 Given name(s)

Company position (if applicable)

Date D D / M M / Y Y Y Y

Signature of Australian financial institution account holder or company officer

X

Investor 2 Surname

Investor 2 Given name(s)

Company position (if applicable)

Date D D / M M / Y Y Y Y

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

Step 10 Adviser service fee payment instruction

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

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

Please note:

- you cannot be charged a fixed term and ongoing fee arrangement at the same time.
- for the adviser service fee to be deducted you and your adviser must complete the relevant 'Consent for Adviser Service Fees' form attached to the back of the application form.
- that the adviser service fee will be deducted from your investment account.

A. One-off adviser service fee

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

$ ☐☐, ☐☐☐.☐☐ (including GST)

B. Fixed term adviser service fee

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

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

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

C. Regular ongoing adviser service fee

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

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

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

Step 11 Adviser arrangements (Adviser use only)

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

Adviser's business name

Adviser's title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss

Adviser's surname

Adviser's given name(s)

Phone ☐☐-☐☐☐☐-☐☐☐☐ Mobile ☐☐☐☐-☐☐☐-☐☐☐

Email

Dealer Group/Licensee

Lifeplan Adviser Code ☐☐☐☐☐☐☐☐☐☐☐ AFS Licence No ☐☐☐☐☐☐☐☐☐☐

Investor identity verification declaration

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

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

OR

☐ 2. Attached a copy of the industry 'Customer Identification Form' which confirms that I have sighted and verified all of the documentation required to identify a customer under AML/CTF laws.

OR

☐ 3. Attached a copy of the source documents from which I have identified the customer as required by the AML/CTF laws.

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

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

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

Please note, Lifeplan reserves the right to reject any applicable GN 24 form attached to this Application Form for whatever reason (for example, if it has been incorrectly completed). The FSC/FPA investor identification forms are available from Lifeplan and online at australianunity.com.au/wealth. Please ensure the correct form is used for each investor type.

Adviser declaration

By submitting this application on behalf of my client I attest that:

☐ I have provided personal financial advice to my client in relation to the financial product sought to be acquired by this application.

☐ The issuance of the financial product sought to be acquired by this application is necessary to implement that personal financial advice.

Adviser signature X

Date D D / M M / Y Y Y Y

Step 12 Declarations and investor signature(s)

I/We agree and acknowledge:

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

Who signs below?

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

Investor 1

Capacity ☐ Individual ☐ Joint

Surname

Given name(s)

Investor 1 signature X

Common Seal (if applicable)

Date D D / M M / Y Y Y Y

Investor 2

Capacity ☐ Individual ☐ Joint

Surname

Given name(s)

Investor 2 signature X

Common Seal (if applicable)

Date D D / M M / Y Y Y Y

Submitting your Application Form

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

   By email
   enquiries@australianunity.com.au

   By post
   Australian Unity – Investment Bonds
   Reply Paid 93753
   Melbourne VIC 8060
   (postage paid)

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

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

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

Consent for Ongoing Adviser Service Fees

Australian Unity
Real Wellbeing

Adviser Service Fee

Name of practice

is required by law to obtain your written consent before the ongoing fees can be deducted from your account with Lifeplan Australia Friendly Society Limited (LAFS). By completing this form, you are providing consent to pay ongoing adviser service fees to your nominated financial adviser. Please read the form carefully to ensure this accurately reflects the agreement with your adviser.
If you have any questions, please feel free to contact your adviser.

Please note: Your consent will cease to have effect up to 150 days after the anniversary date and you can withdraw your consent, terminate or vary this ongoing fee arrangement at any time by writing to your adviser. If you do not provide written consent to deduct ongoing fees, we are legally obliged to cease the fees that you pay.

Policy number (if known)

Investor / joint investor details

Investor 1

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given names

Residential address (not a PO Box)

Suburb State Postcode

Country (if not Australia)

Phone Mobile

Email

Investor 2

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given names

Residential address (not a PO Box)

Suburb State Postcode

Country (if not Australia)

Phone Mobile

Email

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Financial adviser details

Adviser full name

Dealer Group | AFSL

Office address (not a PO Box)

Suburb | State | Postcode

Country (if not Australia)

Phone | Mobile

Email

Adviser service type

☐ New ongoing fee arrangement ☐ Change in adviser fee arrangements ☐ Renewal

How long does your consent last?

From D D / M M / Y Y Y Y to D D / M M / Y Y Y Y you agree to pay the fees outlined in the section below.

Your consent expires on D D / M M / Y Y Y Y which is 1 year plus 150 days after your anniversary date.

What amount of ongoing fees will you pay?

Exact / Flat Fees

You will pay the following ongoing fee(s) from the account noted below:

Product name / Policy number	Policy owner(s)	Fee amount (inc GST) / month
		$
		$
Total fees for the next 12 months		$

Reasonable estimate / %FUA

We estimate you will pay the following ongoing fee(s) from the account noted below:

Product name / Policy number	Policy owner(s)	Current investment balance	Agreed percentage fee	Estimated fee (inc GST) / month
		$	%	$
		$	%	$
Total estimate of fees for the next 12 months				$

Please be aware this is an estimate of fees only based on your current investment balance(s) and an agreed percentage fee as noted in the table to be applied at the time the deduction is processed.

Australian Unity
Real Wellbeing

What happens if we don't receive your consent?

Without receipt of the subsequent written consent to deduct ongoing fees prior to the consent expiring, our ongoing service agreement terminates. This means that your adviser will have to ask for you to sign a new ongoing service agreement if we are to recommence deducting ongoing fees from your account in return for ongoing services.

How can you withdraw your consent?

You may vary or withdraw your consent at any time by notifying your adviser in writing at the contact details on page 1 of this form.

Client authorisation

By signing below, you give consent to both of:

(i) the deduction of ongoing fees, as outlined in this notice; and

(ii) the method of payment of those ongoing fees.

Signature 1

X

Name

Date D D / M M / Y Y Y Y

Signature 2

X

Name

Date D D / M M / Y Y Y Y

Consent for One-off Adviser Service Fees Deduction

Australian Unity
Real Wellbeing

Adviser Service Fee

By completing this form, you are providing consent to pay adviser service fees to your nominated financial adviser from your account with Lifeplan Australia Friendly Society Limited (LAFS). Please read the form carefully to ensure this accurately reflects the agreement with your adviser. If you have any questions, please contact your adviser.

Policy number (if known)

Investor / joint investor details

Investor 1

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given names

Residential address (not a PO Box)

Suburb State Postcode

Country (if not Australia)

Phone Mobile

Email

Investor 2

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given names

Residential address (not a PO Box)

Suburb State Postcode

Country (if not Australia)

Phone Mobile

Email

Financial adviser details

Adviser full name

Dealer Group AFSL

Office address (not a PO Box)

Suburb State Postcode

Country (if not Australia)

Phone Mobile

Email

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What amount will you pay?

You agree that the following fee(s) will be deducted from the account(s) noted below and be paid as a one- off adviser service fee:

Product name / Policy number	Policy owner(s)	Fee amount (inc. GST)
		$
		$
Total fees		$

Services provided for fees

Below is an outline of the services your adviser will provide under this fee agreement.

Client authorisation

By signing below, you give consent to both of:

(i) the deduction of one-off fees, as outlined in this notice; and

(ii) the method of payment of those one-off fees.

Signature 1

X

Name

Date D D / M M / Y Y Y Y

Signature 2

X

Name

Date D D / M M / Y Y Y Y

Consent for Fixed-Term Adviser Service Fee Deduction

Australian Unity
Real Wellbeing

Adviser Service Fee

By completing this form, you are providing consent to pay adviser service fees to your nominated financial adviser from your account with Lifeplan Australia Friendly Society Limited (LAFS). Please read the form carefully to ensure this accurately reflects the agreement with your adviser. If you have any questions, please feel free to contact your adviser.

Policy number (if known)

Investor / joint investor details

Investor 1

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given names

Residential address (not a PO Box)

Suburb State Postcode

Country (if not Australia)

Phone Mobile

Email

Investor 2

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Date of birth D D / M M / Y Y Y Y

Surname

Given names

Residential address (not a PO Box)

Suburb State Postcode

Country (if not Australia)

Phone Mobile

Email

Financial adviser details

Adviser full name

Dealer Group AFSL

Office address (not a PO Box)

Suburb State Postcode

Country (if not Australia)

Phone Mobile

Email

Australian Unity
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Nominated product/policy

You agree that the Fixed Term Adviser Service Fee will be deducted from the account(s) noted below:

Product name / Policy number	Policy owner(s)

Fixed term adviser service fee amount

You agree that the following fee will be deducted from your nominated account(s) and be paid as adviser service fees for a maximum of 12 months:

Dollar ($)/month	OR	Percentage (%)/per annum
$		%

Reasonable estimate / %FUA

We estimate you will pay the following ongoing fee(s) from the policy noted below:

Product name / Policy number	Policy owner(s)	Current investment balance	Agreed percentage fee	Estimated fee (inc GST) / month
		$	%	$
		$	%	$
Total estimate of fees for the next 12 months				$

Please be aware this is an estimate of fees only based on your current investment balance(s) and an agreed percentage fee as noted in the table to be applied at the time the deduction is processed.

Services provided for fees

Below is an outline of the services your adviser will provide under this fee agreement.

Consent period

This consent starts on D D / M M / Y Y Y Y and ends on D D / M M / Y Y Y Y

The consent end date for this current arrangement cannot be changed. The maximum period the consent can be valid for is 12 months from the fee start date.

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Real Wellbeing

Client authorisation

By signing below, you give consent to both of:

(i) the deduction of one-off fees, as outlined in this notice; and

(ii) the method of payment of those one-off fees.

Signature 1

x

Name

Date D D / M M / Y Y Y Y

Signature 2

x

Name

Date D D / M M / Y Y Y Y