

# Investment Choice Form

Superannuation and Pension Services



Before signing this Application Form, please ensure that you have read the latest FoC Product Disclosure Statement ('PDS') and the Reference Guide, available from [www.freedomofchoice.com.au](http://www.freedomofchoice.com.au) or on request by phoning 1800 806 013.

## Section 1: Personal details

Full Name:	<input type="text"/>		
Residential Address:	<input type="text"/>		
Suburb:	<input type="text"/>	State:	<input type="text"/>
		Postcode:	<input type="text"/>
Date of Birth:	<input type="text"/>	Phone:	<input type="text"/>
Email Address:	<input type="text"/>		

## Section 2: Investment direction

Please advise whether your new investment strategy is to apply to:

- Your existing balance and future contributions (including Cash Account surpluses) or
- Future contributions only

### Automatic Rebalancing Facility (Managed Funds Only)

If you have chosen for the new investment strategy to apply to your whole portfolio (Option 1 above), you can choose to have your account rebalanced automatically to your nominated investment strategy allocations on 15 May each year by selecting this facility.

Do you wish to opt for this facility?  Yes  No

## Section 3: Investment choice

Before completing this section, you should be aware of the following:

- When making your selections, you must remember that the sum of the allocations must add up to 100%. If they do not add up to 100%, your request cannot be accepted.
- The Cash Account Minimum holding is referred to in the current PDS. In addition, if you have insurance cover or you are a Retirement Service member, three months' worth of insurance premiums or pension payments must also be maintained in the Cash Account. This amount will automatically be retained in your Cash Account.
- Full details of each managed fund strategy available can be found in each of the underlying investment's disclosure document available from your financial adviser, our website [www.freedomofchoice.com.au](http://www.freedomofchoice.com.au) or by contacting us on 1800 806 013.
- Some fund managers may take longer than others to complete transactions. We will endeavour to keep you informed when there are manager delays. Some funds may have extended withdrawal periods (you should refer to the underlying fund's disclosure document for further information).
- The minimum placement amount per managed fund is \$200. Underlying fund managers may have additional acceptance and withdrawal conditions which will be outlined in their disclosure document.
- If later you wish to transfer or rollover out of the Service, your request is required to be processed within 30 days. However, if you choose an investment strategy that is 'illiquid' and the Trustee cannot realise its value within that 30 day period, the processing will be delayed. Some investment strategies offered may currently fall within the definition of 'illiquid'. Alternatively, an investment strategy may become illiquid after you have made an investment. You should read the underlying product information carefully to ensure that you understand how readily withdrawals may occur.

### Direct Shares

- The direct shares available through Freedom of Choice are currently limited to those listed on the S&P/ASX 300. Direct Share trades will be 'at Market' (i.e. the prevailing share price at the time of execution of the trade) unless otherwise specified below.
- A minimum amount of \$1,000 per share transaction applies.

Investment name	APIR code	% allocation
Cash Account - amounts over and above the Cash Account Minimum holding requirement - allocations for direct shares should be included here	N/A	
Managed Fund Name	APIR code	% allocation
Please visit <a href="https://freedomofchoice.com.au/personal-super-retirement-service/investments/managed-funds/">https://freedomofchoice.com.au/personal-super-retirement-service/investments/managed-funds/</a> for a list of available managed funds		
<b>Total allocation must equal</b>		<b>100%</b>

## Section 4: Term deposits

The Term Deposits available through Freedom of Choice are currently limited to those on the Freedom of Choice website [www.freedomofchoice.com.au](http://www.freedomofchoice.com.au) under the Investments section. Members can obtain current rates by contacting their adviser or by calling Client Services on 1800 806 013. Refer to the current Term Deposit rate sheet for set minimum.

Amount	Term	Rate
\$		%
\$		%
\$		%
\$		%
\$		%
\$		%

## Section 5: Transfers (in specie)

Details required when investments other than cash/ cheques are transferred to your account.

Exact name of Asset	Exact \$ amount or number of Units	Exact date of each acquisition	Exact cost of each acquisition	Present Unit Value of each acquisition

Please complete an Australian Standard Transfer Form for each asset transferred. This form is available from your financial adviser or by contacting Client Services on 1800 806 013.

## Section 6: Target market assessment

The target market determination ('TMD') for Freedom of Choice products can be found at [freedomofchoice.com.au/target-market-determinations](http://freedomofchoice.com.au/target-market-determinations) and includes a description of who the product is appropriate for, based upon the characteristics of the product, and the likely investment objectives, financial situation and needs of the consumer that each product had been designed to meet.

**Products available through Freedom of Choice will also have their own TMD. A consumer must refer to the TMD and relevant disclosure documents when deciding if these products are suitable for them.**

**Please answer the following questions so that we can meet our regulatory obligations to take reasonable steps to ensure our products are distributed in line with those TMDs.**

Which of these investment goals best describes your primary investment objective?

Capital growth     Capital preservation     Capital guaranteed     Income distribution

Which of these statements best describes how long you expect to remain invested in this product and selected investment options?

Short term (less than 2 years)     Medium term (between 2 and 8 years)     Long term (more than 8 years)

Which of these statements best describes your attitude to investment risk, ability to bear loss, and return?

- Low (Unwilling to see a reduction in value of investment even in the short term. Risk of loss is low as is corresponding return.)
- Medium (Unwilling to see a reduction in the value of investment in the medium term, willing to accept some risk in the short term compensated with a higher return.)
- High (Seeking a high return from investment over the long term, willing to see a reduction in short to medium term compensated with a higher return.)
- Very high (Seeking to maximise returns and are willing to accept periods of investment losses over the lifetime of your investment. You are willing to accept the risk that can derive from the use of aggressive investment strategies such as investment in alternative assets, derivatives or from the use of leverage.)

Which of these statements best describes how long you expect withdrawals to take from the product?

Daily     Weekly     Monthly     Quarterly     Annually or longer

## Section 7: Declaration

1. I have been provided with a copy and have read and understood the relevant PDS and the current Reference Guide, including any conditions or limitations relating to the investment in the Fund or its investment options.
2. I acknowledge that the Investment Fund PDS for any Investment option/s I have selected, can be provided to me by the Trustee, Sponsor or my adviser via the website at [www.freedomofchoice.com.au](http://www.freedomofchoice.com.au) and I agree to receive any Investment Fund PDS by obtaining it from the website.
3. I have received (either via the website or from the Trustee, Administrator, Sponsor or my adviser), read and understood the Investment Fund PDS for the investment option/s I have selected.
4. I acknowledge that if the Trustee continues to follow an instruction by me to invest my account in accordance with any investment option selected by me, at the time of an additional acquisition of an interest in the underlying investment fund I may not have received: a. the current Investment Fund PDS for the relevant underlying fund; or b. information about materially adverse changes or materially adverse significant events that affect the information in the relevant Investment Fund PDS including changes or events affecting the investment fund's fees and costs, risks or other significant characteristics.
5. I understand that my account balance can rise and fall, and that neither the Trustee, nor any of its directors, Acclaim Management Group Limited, nor any of its directors, nor any of the fund managers nominated in this document guarantee the performance of the Fund or its investment options.
6. I acknowledge that the Trustee will invest my account in accordance with the selections made by me in the Investment Choice section of this form (as varied by me from time to time) but that the Trustee reserves the right not to do so where necessary or appropriate without liability to any Member or prospective member.
7. I hereby direct the Trustee to invest my account balance in the investment options in the proportions indicated above, based on the declarations and acknowledgements made in this form.
8. I understand that the Cash Account Minimum holding amount as described in the current Freedom of Choice PDS, will be held in a Cash Account to maintain the Trustee's ability to pay expenses on my behalf. Should it be required, the Trustee may redeem or sell investments to make provision for expenses to be met.
9. I acknowledge that investment requests may be subject to transaction costs, such as a buy/sell spread.
10. I understand that where I have selected the automatic rebalancing facility, any transactions resulting from the rebalancing process will occur on 15 May of each year (unless specified otherwise) regardless of the investment conditions at the time. Where this date falls on a weekend or public holiday, the transactions will be placed on the following business day.
11. Where I have selected an illiquid investment, I acknowledge and accept that a period of longer than 30 days may be required to facilitate redemption or switching requests due to the illiquid nature of the investment.
12. I acknowledge that if the investment requested is a transition to/from MySuper MyLife, it may involve changes to fees, costs and/or group insurance cover

Signature:

Date:

**Please return this completed form to Freedom of Choice Super PO Box 3528, Tingalpa DC Qld 4173 or email to [enquiries@freedomofchoice.com.au](mailto:enquiries@freedomofchoice.com.au)**  
Phone: 1800 806 013 Fax: (07) 3899 7299 Website: [www.freedomofchoice.com.au](http://www.freedomofchoice.com.au)

**We are committed to respecting the privacy of the personal information you give us.**

Our formal Privacy Statement sets out how we do this. If you would like a copy of Freedom of Choice Super's Privacy Statement, please let us know. We have published our Privacy Statement on our website [www.freedomofchoice.com.au](http://www.freedomofchoice.com.au)