

# Application Form

## Investment Bonds

LifeBuilder | ChildBuilder | FuneralBond

21 June 2025

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### Contact details

#### Postal address

GPO Box 263  
Collins Street West  
Melbourne VIC 8007

#### Enquiries

##### Investor services

1800 806 362

##### Adviser services

1800 333 657

#### Email

[enquiry@genlife.com.au](mailto:enquiry@genlife.com.au)

This booklet contains an Application Form for the Generation Life Investment bonds Product Disclosure Statement dated 20 May 2025 ('PDS'). An application to invest in the Generation Life Investment Bonds can only be made using this form.

Before completing the Application Form you must read the PDS available at [www.genlife.com.au](http://www.genlife.com.au) or request a copy from your financial adviser.

Generation Life Limited (ABN 68 092 843 902 AFS Licence 225408) ('Generation Life', 'we', 'us', 'our' in this Application Form) is the issuer of interests in the Generation Life Investment bonds.

# Completing the application form

## Payment options

Your investment can be made by BPAY, cheque or direct debit.



BPAY®

You will be provided with the Biller Code and Customer Reference Number once your application has been submitted. Allow up to three (3) Melbourne business days for your funds to clear.

You can make a contribution if this facility is available from your nominated financial institution. Payments via credit cards are not accepted.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

### Direct debit

Please complete the direct debit authorisation at Section 10. Allow up to three (3) Melbourne business days for your funds to clear.

### Cheque

Please make the cheque payable to Generation Life Limited <investor name> and cross 'not negotiable'.

## Mailing

Mail your Application Form, your cheque (if applicable) and your identification verification documents to:

### Freepost

#### Generation Life

Reply Paid 263  
Collins Street West  
Melbourne VIC 8007

## Instructions

To apply to invest, please follow the following instructions:

- complete the relevant sections of the Application Form included in this booklet using a **black pen**.
- please print in **CAPITAL LETTERS**.
- indicate your choices with a cross (**x**).

If you make an error, **do not use correction fluid**. Simply cross out the mistake and initial your change.

If you have a financial adviser who has advised you to invest, they should complete Sections 13 and 14 of the Application Form.

**For FuneralBond applications, joint ownership investment benefits can only be used to pay for the expenses of a single funeral. If you would like to cover the cost of both funerals, a separate FuneralBond will need to be applied for.**



**Your application will be delayed if we do not receive a fully completed Application Form and your relevant identity verification documentation.**

## Your step by step checklist

<b>Step 1</b>	<b>Target market confirmation</b> – If you do not have a financial adviser acting for you, please confirm your reason for investing	<b>Page 7</b>
<b>Step 2</b>	Select investment bond type and complete applicable sections	<b>Section 1</b>
	<b>LifeBuilder</b> – select to apply as:	
	Individual or joint investors	<b>Section 2</b>
	Company	<b>Section 3</b>
	Trust or Deceased Estate	<b>Section 4</b>
	LifeBuilder EstatePlanner	<b>Section 5</b>
	LifeBuilder life insured	<b>Section 6</b>
	Bonds Custodian Trust (Optional)	<b>Section 12</b>
	<b>ChildBuilder</b> – select to apply as:	
	Individual or joint investors	<b>Section 2</b>
	Trust or Deceased Estate	<b>Section 4</b>
	Select your vesting date and nominated child	<b>Section 7</b>
	<b>FuneralBond</b>	
	Individual and joint investors	<b>Section 2</b>
	FuneralBond details	<b>Section 8</b>
<b>Step 3</b>	Set your investment amount, Regular Savings Plan and payment method	<b>Section 9</b>
	Provide direct debit authorisation details (if applicable)	<b>Section 10</b>
<b>Step 4</b>	Set your Default Investment Allocation	<b>Section 11</b>
<b>Step 5</b>	Provide your financial adviser's details (if applicable)	<b>Section 13</b>
	Provide financial adviser's declaration and signature (if applicable)	<b>Section 14</b>
<b>Step 6</b>	Provide your declaration and signature	<b>Section 15</b>

# Things to know

## Privacy collection statement

This privacy collection statement relates to personal information collected by Generation Life.

## The facts and circumstances of collection

Where it is practical to do so we will collect personal information directly from the person to whom the information relates. However, sometimes information might need to be collected from a third party and it is the third party's responsibility to notify the person about the disclosure of their personal information to us.

## The purpose of collection

We collect personal information for the primary purpose of providing financial products and services. This may include verifying identity, managing your investment, managing and resolving complaints, and providing notices and statements.

## The consequences if personal information is not collected

If we are unable to collect personal information it may prevent or delay processing the application or requests, prevent us contacting you, or cause tax consequences.

## Other entities to which personal information is usually disclosed

We engage a number of third party service providers to assist us in providing products and services. We may disclose personal information to these service providers, which will usually include our administrators, legal advisers, auditors, mail houses, research companies, and information technology providers. When disclosing personal information to third party service providers we will seek to ensure that they comply with the Privacy Act 1988 (Cth). We may also disclose personal information to Government bodies, or other entities as required by law.

## Our Privacy Policy

More information on our Privacy Policy is available on our website [www.genlife.com.au](http://www.genlife.com.au)

It also contains information about how you can get access to information we hold about you, how to seek correction of that information, how to make complaints about privacy and how we will deal with those complaints.

## Anti-Money Laundering and Counter-Terrorism Financing Act 2006

Under Australia's Anti-Money Laundering and Counter Terrorism Financing Act 2006 (AML/CTF Laws) we are required to verify the identity of all new investors. This means we must verify certain information about you, and to do this we need to obtain certain identity verification documentation.

For certain types of investors, such as Politically Exposed Persons we may need additional information. In certain circumstances, AML/CTF Laws may require us to seek further information from you in relation to the source of your funds for this investment.

If we do not receive the necessary identity verification documents with your Application Form, or we are unable to verify your identity at any time, we might be delayed or not able to establish your investment. In addition, withdrawals, investment switches or transfers may not be processed if we do not receive further information or documents reasonably requested. This also applies to individuals who are authorised third party signatories on your account.

We will be unable to process your application without completed customer identification details and adequate identification documentation. We may also ask for further information and documents from you at any time. If you do not provide the documents, we may refuse to accept an investment application or to pay a withdrawal.

You must not knowingly do anything to put us in breach of AML/CTF Laws. You agree to notify us if you are aware of anything that would put us in breach of AML/CTF Laws. If requested, you agree to provide additional information and assistance and comply with all reasonable requests to facilitate our compliance with AML/CTF Laws in Australia or an equivalent overseas jurisdiction. You represent and warrant that you are not aware and have no reason to suspect that:

- the money used to fund the investment is derived from or related to money laundering, terrorism financing or similar illegal activities; and
- proceeds of investments made under this Application Form will fund illegal activities.

We are subject to AML/CTF Laws. In making an application pursuant to these terms and conditions, you consent to us disclosing in connection with AML/CTF Laws any of your personal information (as defined in the Privacy Act 1988) we have.

In certain circumstances we may be obliged to freeze or block access to your investment where it is used in connection with illegal activities or suspected illegal activities. Freezing or blocking can arise as a result of the account monitoring that is required by AML/CTF Laws. If this occurs, we are not liable to you for any consequences or losses whatsoever and you agree to indemnify us if we are found liable to a third party in connection with the freezing or blocking of your account.

We retain the right not to process any application at our sole discretion.

## Key beneficial ownership

Under AML/CTF Laws, we are required to verify the identity of certain individuals, who ultimately control and/or own (either directly or indirectly) a company or trust that is making an application. We refer to them as Key Beneficial Owners because under AML/CTF Laws, they:

- have ultimate 'control' of the company or trust as a result of, or by means of, trusts, agreements, arrangements, understandings and practices and this includes them exercising control through the capacity to determine decisions about financial and operating policies; or
- own (either directly or indirectly) 25% or more of the company or trust.

Individual identification documentation will also be required for Key Beneficial Owners.

## Politically Exposed Persons

To comply with AML/CTF Laws, we require you to disclose whether you are (or any Key Beneficial Owners are), or you have an association with, a Politically Exposed Person.

A Politically Exposed Person is an individual who:

- holds a prominent public position or function in a government body or an international organisation (such as a government minister or senior government official, a high ranking member of the armed forces, or a Chairman, CEO or CFO of an international organisation); or
- is an immediate family member of a person referred to above or is a close associate of that person.

Where you identify as a Politically Exposed Person, or you have an association with a Politically Exposed Person, we may request additional information from you and this may cause a delay in processing your application.

## Identity verification documents

Under AML/CTF Laws, we may need additional identity verification documents and/or information about you or anyone acting on your behalf. You should be aware that we may be required to pass information that we hold about you or your investment to the relevant government authority.

You have verification options for the kind of identity verification documentation that can be provided. Alternative types of identification may be accepted under circumstances permitted under AML/CTF Laws. Please refer to the 'Completing proof of identity' document available on our website or contact us for more information.

## Identification through a financial adviser

If you have a financial adviser acting for you they may be able to assist with your identity verification documents to be lodged with this application. To do this, your financial adviser may need to sight your original documents or may assist you with making certified copies.

Your financial adviser might also retain the certified copies and send them to us with your Application Form. Alternatively, they may have entered into arrangements with us, for them to collect and verify your information on our behalf. If these arrangements are in place, you do not have to attach your identity verification documents as your financial adviser will provide us with the required documentation.

## Identification without a financial adviser

If you are investing directly (without a financial adviser) you will need to obtain and provide us with certified copies of your identity verification documents with your application. Please refer to the 'Document Certification' section for a list of qualified people who can certify copies of your original documents.

Do not provide original documents as we will not return documents provided by you for the purposes of client identification.

## Document Certification

A certified true copy is a copy of a document that has been certified as a true copy of the original, by a person authorised to certify documents. It may include a certified true copy of a print out from an electronic source such as a website.

## Persons authorised to certify documents are:

- an officer with, or authorised representative of, a holder of an Australian financial services licence (AFSL), having two or more continuous years of service with one or more licensees;
- a finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);
- an officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
- a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public;
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- a Justice of the Peace;
- a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
- a judge of a court;
- a magistrate;
- a chief executive officer of a Commonwealth court;
- a registrar or deputy registrar of a court;
- an Australian police officer;
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership; or
- a notary public officer (for the purposes of the Statutory Declaration Regulations 1993).

The person certifying the document must see the original and the copy they are to certify.

We suggest that the person certifying your identity verification documentation use a statement such as:

***"I certify this to be a true copy of the corresponding pages of the original document, which was produced to me at the time of signing".***

The authorised person should also print their name and position/capacity and date the document. Please refer to the 'Completing proof of identity' document available on our website for more information.

### Investing under a power of attorney

If your application is being signed under a power of attorney, you need to provide us with a certified copy of the document (including a specimen signature of the attorney). A certified copy of the proof of identity for the holder of the power of attorney is also required.

### Residency status for tax purposes

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all investors to provide additional information about their tax residency. For the United States of America (US), tax residency can be as a result of citizenship or residency.

FATCA and CRS are regulatory requirements that aim to deter tax evasion by US and other foreign taxpayers. The Australian and many other foreign governments have agreements through their tax offices where reporting financial institutions are required to collect and report to the Australian Taxation Office (ATO) certain information about the tax residency of account holders. The ATO shares this information with the tax authorities of other jurisdictions. For more information, visit [www.ato.gov.au](http://www.ato.gov.au).

## Target market confirmation

**Please complete this section if you do not have a financial adviser.**

We are required under the Treasury Laws Amendment (Design and Distribution Obligations and Product Intervention Powers) Act 2019 to determine whether your reasons for investing are consistent with your selected product's attributes and the product's Target Market Determination. A copy of the relevant target market determination is available at [www.genlife.com.au](http://www.genlife.com.au).

Before you start your application, we need to find out your investment needs for investing. Your responses to the following questions are required to help us determine (based on the limited responses received) if this product is suitable for your investment needs.

Should we determine that your investment is not consistent with the Target Market Determination, your application will not be processed and we will arrange for the refund of any application monies received.

Please complete the following where applicable for the product you are applying for.

### All investors

Are you comfortable with identifying the level of investment risk you are prepared to take and selecting your own investment options?

☐ Yes ☐ No

This product reinvests earnings rather than distributing them as regular income. Are you comfortable investing in a product that does not automatically distribute earnings and will be accessible via a withdrawal request or benefit payment instead?

☐ Yes ☐ No

Are you investing for the purposes of protecting your investment from possible future creditor action?

☐ Yes ☐ No

Are you an investor with a marginal tax rate below 30%?

☐ Yes ☐ No

Are you a superannuation fund or registered charity?

☐ Yes ☐ No

### LifeBuilder or ChildBuilder investors

Is the investment planned to be for less than 12 months in total by you and any future owners you intend to transfer ownership to?

☐ Yes ☐ No

Are you investing to have the flexibility to tax-effectively pass on your wealth in the future which may include a child?

☐ Yes ☐ No

Are you investing for the purposes of qualifying for or improving Government or pension entitlements or benefits?

☐ Yes ☐ No

Are you investing as a tax-effective alternative to superannuation?

☐ Yes ☐ No

Are you seeking to reduce or defer the level of personal tax assessable income you receive?

☐ Yes ☐ No

Do you require the ability to make consistent regular withdrawals via a Regular Withdrawal Facility?

☐ Yes ☐ No

Do you require the ability to make regular consistent contributions via a Regular Savings Plan facility?

☐ Yes ☐ No

## FuneralBond investors

Do you require funds to be accessed prior to your passing?

☐ Yes ☐ No

Will you or your estate require the funds from this investment for purposes other than the payment of funeral costs after your passing or as part of a pre-paid funeral arrangement?

☐ Yes ☐ No

Are you an individual that intends to hold two or more funeral bond investments in your name?

☐ Yes ☐ No

Do you want to assign ownership of the investment to a funeral director as part of a pre-paid funeral arrangement?

☐ Yes ☐ No

**Note:** In collecting this information and processing your application we have not taken into consideration your personal objectives, financial situation or needs. Our acceptance of your application should not be taken as financial or investment advice or a recommendation that the product is appropriate for your needs.

We recommend that you consult with a licensed financial adviser to determine whether the selected product is suitable for your specific needs.



## 1. Starting your application

### Type of application

Are you an existing investor?

☐ Yes ☐ No

If YES, please provide your client number

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Please indicate what type of investor you are

- ☐ **Individual and joint investors** – Please go to Section 2 on page 9
- ☐ **Company** – Please go to Section 3 on page 13
- ☐ **Trust** (including trusts with individual trustees or corporate trustees) – Please go to Section 4 on page 17
- ☐ **Deceased Estate** – Please go to Section 4 on page 17

Please contact us on 1800 806 362 if you are investing as another investor type.

## 2. Individual and joint investors

### Guide to completing this section

- If there are more than two joint investors you will need to complete a separate form for the additional joint investor.
- Refer to the 'Required identification documents' section below for identification requirements.
- Applicants must be at least 10 years of age.

### Required identification documents

**Certified copies of the following identification documents are required for each individual.**

- a current driver's licence (both front and back must be provided) or passport (current or expired passport within the last 2 years)

**OR**

- a birth certificate **and**
- either a tax assessment (less than 12 months old), council rates notice or utilities provider account statement (less than 3 months old)

For other accepted forms of identification, please refer to the 'Completing proof of identity' document on our website.

### 2.1 Investor details

#### Investor 1

##### Personal details

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

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Occupation

**Important:** If Investor 1 is aged from 10 to less than 16 years old then a parent or guardian must provide their details in the Investor 2 section, provide identification documents and must also sign this form.

Mobile number

Phone number

Email address

This email address may be used for investor correspondence.

**Residential address**

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

**Postal address** (if different to residential address)

(C/- if applicable)

Address

Suburb/City/Town

Postcode

State

Country

This postal address will be used for mailed correspondence.

**Identification information**

AML/CTF Laws require that we collect this information. Your application cannot be processed without this information.

Are you a Politically Exposed Person (refer to page 5)?

☐ Yes ☐ No

Please select the origin and source of funds being invested (select one only)

☐ Income from regular employment☐ Business income☐ Superannuation savings☐ Financial investments☐ Real estate☐ Sale of assets☐ Borrowed funds☐ Windfall (e.g. inheritance/gift or lottery winning)

Other (please specify)

What is the purpose of investment? (select one only)

☐ Savings ☐ Retirement ☐ Estate planning

Other (please specify)

**Residency status for tax purposes**

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all investors to provide additional information about their tax residency. Please refer to the 'Things to know' section for more information.

Are you a tax resident of Australia?

☐ Yes ☐ No

Are you a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, you will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**Investor 2****Investor type**

Are you completing this section as a

☐ Joint investor ☐ Parent/Guardian of Investor 1

**Personal details**

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Occupation

Mobile number

Phone number

Email address

**Residential address**

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

**Postal address** (if different to residential address)

(C/- if applicable)

Address

Suburb/City/Town

Postcode

State

Country

**Identification information**

AML/CTF Laws require that we collect this information. Your application cannot be processed without this information.

Are you a Politically Exposed Person (refer to page 5)?

☐ Yes ☐ No

Please select the origin and source of funds being invested (select one only)

- ☐ Income from regular employment
- ☐ Business income
- ☐ Sale of assets
- ☐ Investments
- ☐ Borrowed funds
- ☐ Windfall (e.g. gift or lottery winning)

Other (please specify)

What is the purpose of investment? (select one only)

☐ Savings ☐ Retirement ☐ Estate planning

Other (please specify)

**Residency status for tax purposes**

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all investors to provide additional information about their tax residency. Please refer to the 'Things to know' section for more information.

Are you a tax resident of Australia?

☐ Yes ☐ No

Are you a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, you will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**2.2 Authority to instruct on the investment (select one only)****To be completed by joint investors only**

Please elect which joint investors have authority to instruct on the investment and bind the other joint investor(s) for future transactions (including additional investments, switches and withdrawals).

- ☐ All investors (default)
- ☐ Investor 1
- ☐ Investor 2
- ☐ Either investor

**2.3 Sole trader (optional)**

Are you a sole trader?

☐ Yes ☐ No

Business name (if applicable)

Australian Business Number (ABN)

**Business address** (if different to residential address)

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

### 3. Company

#### Guide to completing this section

- This section is not applicable for ChildBuilder and FuneralBond.
- If there are more than two directors and/or beneficial owners you will need to complete a separate form for the additional directors and/or beneficial owners and attach their details to the Application Form.
- Refer to the 'Required identification documents' section below for identification requirements.

#### Required identification documents

**Certified copies of the following identification documents are required.**

- a certificate of registration issued by ASIC

**OR**

- a current company search from the ASIC database

**Certified copies of the following identification documents are required for each director and beneficial owner.**

- a current driver's licence (both front and back must be provided) or passport (current or expired passport within the last 2 years).

**OR**

- a birth certificate **and**
- either a tax assessment (less than 12 months old), council rates notice or utilities provider account statement (less than 3 months old)

For other accepted forms of identification, please refer to the 'Completing proof of identity' document on our website.

#### 3.1 Company details

Full name of company

Australian Business Number (ABN) or Australian Company Number (ACN)

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#### Company contact person

Title

Given name(s)

Surname

Mobile number

Business number

Email address

This email address may be used for investor correspondence.

**Company registered office address**

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

**Postal address** (if different to company registered address)

(C/- if applicable)

Address

Suburb/City/Town

Postcode

State

Country

This postal address will be used for mailed correspondence.

**Residency status for tax purposes**

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all investors to provide additional information about their tax residency. Please refer to the 'Things to know' section for more information.

Is the company a tax resident of Australia?

☐ Yes ☐ No

**Important:** You will need to complete a separate FATCA/CRS Self-Certification Form if any of the following apply to the company. This form is available on our website.

Is the company a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

Is the company a U.S. Company, U.S. Trust or U.S. Partnership?

☐ Yes ☐ No

Is the company an Australian Financial Institution or Other Partner Jurisdiction Financial Institution?

☐ Yes ☐ No**Company type**

Is the company a proprietary/private company (i.e. a Pty Ltd company)?

☐ Yes – Continue to Section 3.2☐ No – Proceed to Section 5**3.2 Director details**

If there are more than two directors please complete a separate form for the additional directors and attach their details to the Application Form.

**Director 1 details**

Title

Given name(s)

Surname

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the director a Politically Exposed Person?

☐ Yes ☐ No

Is the director a tax resident of Australia?

☐ Yes ☐ No

Is the director a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, the director will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**Director 2 details**

Title

Given name(s)

Surname

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the director a Politically Exposed Person?

☐ Yes ☐ No

Is the director a tax resident of Australia?

☐ Yes ☐ No

Is the director a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, the director will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**3.2 Beneficial Owners****Please refer to page 5 for more information. To be completed by proprietary companies only.****Important:** Please provide full name and address details of those persons who own or control 25% or more of the issued capital of the company.

If there are more than two beneficial owners please complete a separate form for the additional beneficial owners and attach their details to the Application Form.

**Beneficial owner 1 details**

Title

Given name(s)

Surname

Address

Suburb/City/Town

Postcode

State

Country

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the beneficial owner a Politically Exposed Person?

☐ Yes ☐ No

Is the beneficial owner a tax resident of Australia?

☐ Yes ☐ No

Is the beneficial owner a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, the beneficial owner will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**Beneficial owner 2 details**

Title

Given name(s)

Surname

Address

Suburb/City/Town

Postcode

State

Country

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the beneficial owner a Politically Exposed Person?

☐ Yes ☐ No

Is the beneficial owner a tax resident of Australia?

☐ Yes ☐ No

Is the beneficial owner a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, the beneficial owner will need to complete a separate FATCA/CRS Self-Certification Form available on our website.



## 4. Trust or Deceased Estate

### Guide to completing this section

- This section is not applicable for FuneralBond.
- This includes trusts and deceased estates with individual trustees or corporate trustees.
- Refer to the 'Required identification documents' section below for identification requirements.

### Required identification documents

#### For the trust

- a certified copy of the trust deed or extracts of the trust deed showing the name of the trust, name and address of the settlor, amount of the initial settled sum, name(s) and address(es) of the trustee(s), the beneficiaries/unitholders' names/class(es) and the trust's execution page.

**For individual Key Beneficial Owners (refer to page 5) of the Trust and individual trustees (including trustee of a deceased estate) certified copies of the following identification documents are required for each individual.**

- a current driver's licence (both front and back must be provided) or passport (current or expired passport within the last 2 years)

#### OR

- a birth certificate and
- either a tax assessment (less than 12 months old), council rates notice or utilities provider account statement (less than 3 months old)

**For company Key Beneficial Owners (refer to page 5) and company trustees (including trustee of a deceased estate), please provide the identification documents as listed on page 13 under 'Required identification documents'.**

For other accepted forms of identification, please refer to the 'Completing proof of identity' document on our website.

### 4.1 Trust information

#### Trust details

Trust/Fund/Estate name

Business name (if applicable)

Australian Business Number (ABN) (if applicable)

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#### Type of trust

Please select the type of trust (select one only)

- ☐ Family trust or discretionary trust
- ☐ Foreign trust
- ☐ Unit trust
- ☐ Testamentary trust (i.e. under a Will)

Other (please specify)

### Residency status for tax purposes

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all investors to provide additional information about their tax residency. Please refer to the 'Things to know' section for more information.

Is the trust a tax resident of Australia?

- ☐ Yes ☐ No

**Important:** The trust will need to complete a separate FATCA/CRS Self-Certification Form if any of the following apply to the company. This form is available on our website.

Is the trust a tax resident of a country other than Australia or a Specified U.S Person?

- ☐ Yes ☐ No

Is the trust a U.S. Company, U.S. Trust or U.S. Partnership?

☐ Yes ☐ No

Is the trust an Australian Financial Institution or Other Partner Jurisdiction Financial Institution?

☐ Yes ☐ No

#### 4.2 Trust beneficiaries

Does the trust deed name the beneficiaries?

☐ Yes ☐ No

If YES, please list their full names.

If there are more than four beneficiaries/unit holders, please provide details on a separate attachment to this Form.

Beneficiary 1 full name (or entity name)

Are they Key Beneficial Owners (refer to page 5)?

☐ Yes ☐ No

Beneficiary 2 full name (or entity name)

Are they Key Beneficial Owners (refer to page 5)?

☐ Yes ☐ No

Beneficiary 3 full name (or entity name)

Are they Key Beneficial Owners (refer to page 5)?

☐ Yes ☐ No

Beneficiary 4 full name (or entity name)

Are they Key Beneficial Owners (refer to page 5)?

☐ Yes ☐ No

**For any of the above trust beneficiaries/unitholders identified as being a Key Beneficial Owner, is that person(s) a Politically Exposed Person (refer to page 5)?**

☐ Yes ☐ No

**For any of the above trust beneficiaries/unitholders identified as being a Key Beneficial Owner, is that person(s) a tax resident of a country other than Australia or a Specified U.S Person?**

☐ Yes ☐ No

If YES, each Key Beneficial Owner who is a tax resident of a country other than Australia or a Specified U.S Person will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

If the trust identifies its beneficiaries/unit holders by specified classes and/or by names and specified classes, please list the class below and also the beneficiaries named (if any) within specified classes:

1.

2.

### 4.3 Trust settlor information

**Trust settlor details**

If the initial settled sum to establish the trust is \$10,000 or more, please provide name and address of the settlor(s) of the trust.

A settlor is the person or entity that subscribes for or settles the initial sum to create the trust.

Name of settlor

Address of settlor

Suburb/City/Town

Postcode

State

Country

### 4.4 Type of trustee

Are you an individual trustee? (including trustee of a deceased estate)

☐ Yes – **Continue to Section 4.5**

☐ No – **Proceed to Section 4.6**

### 4.5 Individual trustee(s)

If there are more than two trustees please complete a separate form for the additional trustees and attach their details to the Application Form.

**Trustee 1 details**

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Mobile number

Phone number

Email address

This email address may be used for investor correspondence.

**Residential address**

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

**Postal address** (if different to residential address)

(C/- if applicable)

Address

Suburb/City/Town

Postcode

State

Country

This postal address will be used for mailed correspondence.

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the trustee a Politically Exposed Person?

☐ Yes ☐ No

Is the trustee a tax resident of Australia?

☐ Yes ☐ No

Is the trustee a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, the trustee will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**Trustee 2 details**

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Mobile number

Phone number

Email address

This email address may be used for investor correspondence.

**Residential address**

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

**Postal address** (if different to residential address)

(C/- if applicable)

Address

Suburb/City/Town

Postcode

State

Country

This postal address will be used for mailed correspondence.

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the trustee a Politically Exposed Person?

☐ Yes ☐ No

Is the trustee a tax resident of Australia?

☐ Yes ☐ No

Is the trustee a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, the trustee will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**4.6 Company as trustee****Company details**

Full name of company

Australian Business Number (ABN)

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

**Company contact person**

Title

Given name(s)

Surname

Mobile number

Business number

Email address

This email address may be used for investor correspondence.

**Company registered office address**

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

**Postal address** (if different to company registered address)

(C/- if applicable)

Address

Suburb/City/Town

Postcode

State

Country

This postal address will be used for mailed correspondence.

**Residency status for tax purposes**

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all investors to provide additional information about their tax residency.

Is the company a tax resident of Australia?

☐ Yes ☐ No

**Important:** You will need to complete a separate FATCA/CRS Self-Certification Form if any of the following apply to the company. This form is available on our website.

Is the company a tax resident of a country other than Australia or a Specified U.S. Person?

☐ Yes ☐ No

Is the company a U.S. Company, U.S. Trust or U.S. Partnership?

☐ Yes ☐ No

Is the company an Australian Financial Institution or Other Partner Jurisdiction Financial Institution?

☐ Yes ☐ No

**Company type**

Is the company a proprietary/private company (i.e. a Pty Ltd company)?

- ☐ Yes – **Please continue below**
- ☐ No – **Proceed to Section 5**

**Directors**

If there are more than two directors please complete a separate form for the additional directors and attach their details to the Application Form.

**Director 1 details**

Title

Given name(s)

Surname

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the director a Politically Exposed Person?

- ☐ Yes ☐ No

Is the director a tax resident of Australia?

- ☐ Yes ☐ No

Is the director a tax resident of a country other than Australia or a Specified U.S Person?

- ☐ Yes ☐ No

If YES, the director will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**Director 2 details**

Title

Given name(s)

Surname

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the director a Politically Exposed Person?

- ☐ Yes ☐ No

Is the director a tax resident of Australia?

- ☐ Yes ☐ No

Is the director a tax resident of a country other than Australia or a Specified U.S Person?

- ☐ Yes ☐ No

If YES, the director will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**Beneficial Owners**

Please refer to page 5 for more information. To be completed by proprietary companies only.

**Important:** Please provide full name and address details of those persons who own or control 25% or more of the issued capital of the company.

If there are more than two beneficial owners please complete a separate form for the additional beneficial owners and attach their details to the Application Form.

**Beneficial owner 1 details**

Title

Given name(s)

Surname

Address

Suburb/City/Town

Postcode

State

Country

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the beneficial owner a Politically Exposed Person?

☐ Yes ☐ No

Is the beneficial owner a tax resident of Australia?

☐ Yes ☐ No

Is the beneficial owner a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, the beneficial owner will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

**Beneficial owner 2 details**

Title

Given name(s)

Surname

Address

Suburb/City/Town

Postcode

State

Country

**Politically Exposed Person and residency status for tax purposes** (Please refer to the 'Things to know' section for more information)

Is the beneficial owner a Politically Exposed Person?

☐ Yes ☐ No

Is the beneficial owner a tax resident of Australia?

☐ Yes ☐ No

Is the beneficial owner a tax resident of a country other than Australia or a Specified U.S Person?

☐ Yes ☐ No

If YES, the beneficial owner will need to complete a separate FATCA/CRS Self-Certification Form available on our website.

## 5. LifeBuilder EstatePlanner

This section is only applicable to LifeBuilder applicants only.

### Guide to completing this section

- This section is applicable to LifeBuilder applicants only to help establish EstatePlanner preferences.
- EstatePlanner can only be used with a LifeBuilder investment and cannot be used for ChildBuilder or FuneralBond.
- This section is not available for Company investors – Company investors should proceed to Section 6.

### 5.1 EstatePlanner preference

Please refer to the PDS for more information about the EstatePlanner feature

Select your EstatePlanner preference (select one only)

- ☐ **Future Event transfer** - I want to nominate a Future Event transfer arrangement for the tax-free transfer of my LifeBuilder investment at a future date, or on the death of the last surviving owner. **Please complete Section 5.2 and Section 6.**
- ☐ **Beneficiary nomination** - I want to nominate beneficiaries to receive tax-free proceeds from my LifeBuilder investment on the occurrence of the selected life insured event in Section 6. **Please complete Section 5.3 and Section 6.**
- ☐ **None** - I want my LifeBuilder investment to pass under my will and legal estate on the occurrence of the selected life insured event in Section 6 (default). **Please proceed to Section 6.**

### 5.2 Future Event transfer

Please complete details below of the transferee nominated to receive future ownership. The transferee can only be a natural person or a trust. (select one only)

#### Transferee details

I/We wish to arrange a Future Event transfer of the ownership of my LifeBuilder investment to:

#### ☐ Individual transferee details

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Mobile number

Phone number

Email address

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country



OR

☐**Trust transferee details**

Trust name

Trust Australian Business Number (ABN)

Trust establishment date

 /  / 

**Important:** If you are nominating a trust as a Future Event transfer recipient, you should ensure the continuity of the account on transfer date and post transfer. Once the last surviving life insured passes, the investment will ordinarily mature, and the proceeds paid out. When completing life insured details in Section 6.1 of this application form, please consider nominating individuals who will be living at the time of transfer and beyond to ensure continuity of investment.

☐**Individual trustee details**

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Mobile number

Phone number

Email address (This email address may be used for investor correspondence)

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

OR

☐**Company trustee details**

Full name of company

Company Australian Business Number (ABN)

**Company trustee contact person**

Title

Given name(s)

Surname

Mobile number

Business number

Email address (This email address may be used for investor correspondence)

Company registered office address (PO Box/RMB/Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

**Future Event transfer details**

Select the date or event that the future transfer of your LifeBuilder investment is to occur (select one only):

☐**On death of the LifeBuilder owner(s)** - (Only available to individual or joint owners)

In the event of joint owners, the transfer will occur on the death of the last surviving joint owner.

**Important:** If your nominated individual transferee detailed above is aged below 16 years of age at the time of transfer, then the account will be held by the last surviving owner's estate representative on trust (on behalf and for the benefit of the nominated transferee) until the nominated transferee attains 16 years of age, after which ownership will pass to the recipient outright, unless an Account Guardian is nominated to hold and administer the investment on behalf and for the benefit of the nominated transferee until they turn 16 years of age, after which ownership will pass to the recipient outright (refer below for more information about Account Guardians).

**OR**☐**Date of future transfer** (dd/mm/yyyy) /  / 

**Important:** If your nominated individual transferee detailed above is aged below 16 years of age at the date of future transfer, the account will be maintained by you (or the last surviving owner for joint accounts) or the estate representative of the last surviving owner to hold and administer on trust (on behalf and for the benefit of the nominated transferee) until the nominated transferee attains 16 years of age or the selected date of future transfer (whichever is later), after which ownership will pass to the recipient outright, unless an Account Guardian is nominated to hold and administer the investment on behalf and for the benefit of the nominated transferee until they attain 16 years of age, after which ownership will pass to the nominated transferee outright (refer below for more information about Account Guardians).

Please refer to the PDS for more information.

For individual or joint owners who have selected 'Date of future transfer'.

Please select how you would like your transfer to be handled in the event of your death (in the event of joint owners, the death of the last surviving joint owner) prior to the selected future transfer date above (select one only).

☐

Transfer on death of the account owner(s) in the event of my/our death before the selected future transfer date above

**OR**☐

Transfer on the selected date in the event of my/our death before the selected future transfer date above (default)

If the estate representative of the last surviving owner is required to hold the investment on behalf and for the benefit of the nominated transferee, do you wish to restrict the estate representative's ability to make a withdrawal from your investment, surrender, transfer or assign ownership of the investment or use the investment as security while the investment is being held on behalf and for the benefit of your nominated transferee? You may change this instruction at any time prior to your death.

☐

Yes (default)

☐

No

**Account Guardian nomination**

An Account Guardian can be nominated to temporarily hold a LifeBuilder investment on behalf and for the benefit of the nominated transferee where:

- a Future Event transfer on the death of the last surviving owner has been requested, and the nominated transferee has not attained 16 years of age on the transfer event date; or
- the nominated transferee is below 16 years of age on the selected date of future transfer or immediate transfer date; or
- the selected date of future transfer is after your death.

This election can be made by completing the Account Guardian Nomination form available on our website.

If no election is made, the account will be maintained by you (or the last surviving owner for joint accounts) or the estate representative of the last surviving owner to hold and administer on trust (on behalf and for the benefit of the nominated transferee) until your nominated transferee attains 16 years of age, or the selected future transfer date is reached (whichever is later), after which ownership will pass to the recipient outright.

Further information about the Account Guardian facility can be found in the PDS.

**Access to funds after transfer**

Nominate how and when funds can be accessed by the transferee under the Future Event transfer feature.

☐ **No restrictions on accessing funds**

The transferee will be able to access the investment's funds immediately on transfer.

**OR**

☐ **Restrict access to funds (including the ability to set up a Regular Income Payment)**

The transferee will be able to access the investment's funds based on the below restrictions.

☐ **Access to funds will be available after the following date (dd/mm/yyyy) (optional)**

This date will be used to determine when unrestricted access to funds occurs or the date after which a Regular Income Payment will commence (where selected).

/  /

☐ **Establish a future Regular Income Payment arrangement once the transferee has access to funds (optional)**

The Regular Income Payment option is only available for initial investment amounts of \$10,000 and above.

The minimum Regular Income Payment amount is \$100 per payment.

Regular Income Payment frequency for the transferee to receive payments (select one only)

☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annually

Regular Income Payment amount

- ☐ Select the % of the investment balance on transfer that will determine the fixed per annum Regular Income Payment dollar amount to be paid equally based on the selected payment frequency.

For example, if selecting 10% and the value of the investment on the transfer date is \$100,000; then the annual income payment amount would be \$10,000 per annum.

%

**OR**

- ☐ Select the fixed dollar amount per Regular Income Payment

\$  per Regular Income Payment

Regular Income Payment period (optional)

Set a payment period after which the Regular Income Payment will end.

years

**Co-Signatory nomination**

You can elect to nominate a Co-Signatory to authorise one-off or regular withdrawal requests made by the transferee before the fund access date or during a Regular Income Payment period. This election can be made by completing the Co-Signatory Nomination form available on our website.

If no election is made, your transferee will not be able to access funds until after the fund access date other than those payable through the Regular Income Payment facility.

Further information about the Co-Signatory facility can be found in the PDS.

**Important: Transferee authorisation**

Where the transferee is a person, the transferee will be registered as a life insured on this LifeBuilder investment.

The new owner (transferee) will be required to complete all identification verification requirements and any other requirements we may have prior to us registering the transfer.

**5.3 Beneficiary nomination**

Individual and joint owners can arrange for the payment of tax-free death benefits on the occurrence of their nominated life insured event by nominating beneficiaries.

**Important:** Beneficiary nominations can only be made by individuals or joint owners. Companies and trusts are not able to nominate beneficiaries. A life insured cannot be nominated as a beneficiary.

You can make a partial nomination by indicating (below) a total percentage (%) of your benefits less than 100% that will apply to this nomination, with the balance of the benefit proceeds to pass under the will and legal estate of the last surviving owner.

I/We nominate the following person(s) or entity(ies) to receive the proceeds of the investment benefits balance on the occurrence of my nominated life insured event in Section 6 and in accordance with the PDS and Product Rules.

**Beneficiary 1 details**

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Benefit payable

 %

Address

Suburb/City/Town

Postcode

State

Country

Mobile number

Email address

**Beneficiary 2 details**

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Benefit payable

 %

Address

Suburb/City/Town

Postcode

State

Country

Mobile number

Email address

**Beneficiary 3 details**

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Benefit payable

 %

Address

Suburb/City/Town

Postcode

State

Country

Mobile number

Email address

**Beneficiary 4 details** (Corporate – such as companies, trusts, partnerships)

If you are nominating a legal entity, such as a company or incorporated association, please take care to correctly name and identify the legal entity – we recommend that you obtain legal advice with these kinds of nominations.

Entity name

ABN or ACN

Benefit payable

 %

Address

Suburb/City/Town

Postcode

State

Country

Contact person

Mobile number

Email address

**Important:** If there is insufficient space to identify all nominated beneficiaries, please provide details on a separate attachment to this Application form.

**Beneficiary change instructions**

If a nominated beneficiary, who is an individual person, predeceases me/us, then the nominations will be dealt as follows (select one only):

☐

**Joint survivorship (default)** – the portion of benefit allocated to the deceased beneficiary(ies) will lapse and be allocated on a joint survivorship basis to the remaining individual person nominee or nominees on a pro-rata basis in accordance with their applicable proportional entitlement derived from the percentages of benefits indicated above.

**OR**☐

**Down-the-line** – their respective share or shares shall be distributed to their respective legal personal representative (being the person duly appointed as their executor, administrator or legal estate trustee).

**5.4 Declaration**

You agree that if you transfer your investment by way of assignment, then this nomination will be cancelled and revoked with effect as from the date of the transfer, except where the transfer relates to a transfer into a Bonds Custodian bare trust.

## 6. LifeBuilder life insured

### Guide to completing this section

- This section is only applicable to LifeBuilder applicants.

### 6.1 Electing life insured

For individual / joint applicants only, who would you like to nominate to be the life / joint lives insured? (select one only)

**Important:** For company or trust/deceased estate applicants, please provide details for at least one life insured below.

- ☐ Each LifeBuilder applicant is to be registered as the life / joint lives insured (default).
- ☐ Each LifeBuilder applicant is to be registered as the life / joint lives insured plus the life insured details of other person(s) nominated below.
- ☐ Do not register the LifeBuilder applicant(s) as the life / joint lives insured. I would like to provide life insured details of other person(s) only. (At least one life insured must be nominated below).

**Important:** Mandatory for company or trust/deceased estate applicants to provide at least one life insured below where a natural person is required to be nominated as the life insured.

**Important:** If you have nominated a trust as a Future Event transfer recipient, you should ensure the continuity of the account on transfer date and post transfer. Once the last surviving life insured passes, the investment will ordinarily mature, and the proceeds paid out. Please consider when nominating the life insured, individuals who will be living at the time of transfer and beyond to ensure continuity of investment.

#### Life insured 1

If there are more than two lives insured please complete a separate form for the additional lives insured and attach their details to the Application Form

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

#### Residential address

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

#### Life insured 2 (if required)

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  /

**Residential address**

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

**6.2 Electing the preferred life insured event****Nominate your preferred life insured event (please select one only).**

I/We nominate the following life insured event to effect a benefit payment:

- ☐ the death of the last surviving life insured (default)
- ☐ the occurrence of the first death of a named life insured
- ☐ the death of the following nominated life insured:

Please specify name of nominated life insured (must specify the name of a life insured already specified in Section 6.1)

**Important:** If the Future Event transfer feature (refer to Section 5) is selected on your account, your preferred life insured event will default to 'the death of the last surviving life insured'.



## 7. ChildBuilder

### Guide to completing this section

- This section is only applicable to ChildBuilder applicants.
- If you want to set up more than two ChildBuilder investments, a separate application is required. Your nominated child must be under age 16 at the time of the application. Each nominated child will automatically be the life insured under the respective ChildBuilder investment.

#### ChildBuilder (Child 1)

##### Child details

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Relationship to applicant

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

Email address (optional)

Account Nickname for this investment (optional)

You can provide an alternative name for each investment account established (Maximum of 25 characters including spaces).

Investment amount

 \$

Must be a minimum of \$1,000.00

##### Vesting date

If a valid age or date is not recorded, investment will be transferred at age 25.

☐ On attaining age

years old (10-25 years old)

OR

☐ Set a vesting date (dd/mm/yyyy)

 /  / 

Vesting date must not be before the child's 10th birthday or after the child's 25th birthday.

**Account Guardian election (individual or joint individual applicants only)**

You can elect to nominate an Account Guardian to hold and manage the ChildBuilder investment in the event of your death prior to the nominated child attaining the nominated vesting age or the vesting date being reached. This election can be made by completing the Account Guardian Nomination form available on our website.

If no election is made, your investment will be held by your estate representative on trust until the child reaches the nominated vesting age or the vesting date is reached.

Further information about the Account Guardian facility can be found in the PDS.

**Intended purposes (optional)**

These are non-binding and can be noted on the confirmation statement (e.g. home deposit, education costs).

Would you like to specify the intended purpose on the investment confirmation statement?

☐ Yes ☐ No (default)

If YES, please specify the intended purpose

**ChildBuilder (Child 2)****Child details**

Title

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

 /  / 

Relationship to applicant

Address (PO Box / RMB / Locked Bag is not acceptable)

Suburb/City/Town

Postcode

State

Country

Email address (optional)

Account Nickname for this investment (optional)

You can provide an alternative name for each investment account established (Maximum of 25 characters including spaces).

Investment amount

Must be a minimum of \$1,000.00

**Vesting date**

If a valid age or date is not recorded, investment will be transferred at age 25.

☐ On attaining age

years old (10-25 years old)

OR

☐ Set a vesting date (dd/mm/yyyy)

			/				/				
--	--	--	---	--	--	--	---	--	--	--	--

Vesting date must not be before the child's 10th birthday or after the child's 25th birthday.

**Account Guardian election (individual or joint individual applicants only)**

You can elect to nominate an Account Guardian to hold and manage the ChildBuilder investment in the event of your death prior to the nominated child attaining the nominated vesting age or the vesting date being reached. This election can be made by completing the Account Guardian Nomination form available on our website.

If no election is made, your investment will be held by your estate representative on trust until the child reaches the nominated vesting age or the vesting date is reached.

Further information about the Account Guardian facility can be found in the PDS. **Intended purposes (optional)**

**Intended purpose (optional)**

These are non-binding and can be noted on the confirmation statement (e.g. home deposit, education costs).

Would you like to specify the intended purpose on the investment confirmation statement?

☐ Yes ☐ No (default)

If YES, please specify the intended purpose

--

**Important:** Please also complete Section 11 – Default Investment Allocation.

**When setting up more than one ChildBuilder**

If percentage allocation is chosen, the same Default Investment Allocation will be applied to each ChildBuilder investment. If dollar amount allocation is chosen, the amount allocated for each investment option will be allocated to each ChildBuilder account in proportion to the respective investment amount. If you want to nominate different Default Investment Allocation strategies for each child, then please attach an additional copy of Section 11 for each child.

By completing this section you declare and direct that the ChildBuilder applied for:

- is to be established as a Children's Advancement Policy in accordance with the Product Rules and provisions of the Life Insurance Act 1995
- is for the benefit of the nominated child (described above) and that the child will be the life insured under the ChildBuilder bond



**Funeral director details (continued)**

Title

Given name(s)

Surname

Mobile number

Business telephone number

Email address

This email address may be used for correspondence.

Postal address

Suburb/City/Town

Postcode

State

Country

**Signature of Investor 1**

Name (please print)

Signature

Date (dd/mm/yyyy)

 /  / **Signature of Investor 2 (if applicable)**

Name (please print)

Signature

Date (dd/mm/yyyy)

 /  / **Funeral director signature**

**Important:** The funeral director can only be a natural person or a company. The funeral director will also be required to complete identity verification documentation as part of the transfer process.

Name (please print)

Signature

Date (dd/mm/yyyy)

 /  /

## 9. Setting up your investment

### Guide to completing this section

- Minimum initial investment of \$1,000 per investment bond is required.
- Dollar Cost Averaging is available up to a maximum of 12 equal payments on a monthly basis, where a minimum of \$25,000 is invested for each investment bond. Your contribution will initially be invested in the cash investment option (Generation Life Term Deposit Fund) and progressively invested according to the Default Investment Allocation weighting as provided in Section 11. The first Dollar Cost Averaging payment will occur when this application is finalised and second and subsequent payments will normally occur on the 24th of each following month or the next Melbourne business day.
- **Important:** If the auto-rebalancing facility is selected in Section 9.6, the annual auto-rebalancing will not occur while a current active Dollar Cost Averaging facility is in place.

### 9.1 Investment details

#### ☐ LifeBuilder

Account Nickname for this investment (optional)

You can provide an alternative name for each investment account established. (Maximum of 25 characters including spaces).

Investment amount

 \$

#### Dollar Cost Averaging (optional)

Do you want to dollar cost average your initial investment according to your Default Investment Allocation?

☐ Yes ☐ No

If YES, please specify the number of equal Dollar Cost Averaging payments to be made

 

(maximum of 12 payments)

#### ☐ ChildBuilder

Please refer to Section 7 for the account nickname(s) you have nominated for ChildBuilder.

Investment amount

 \$

The total amount invested for all children nominated in Section 7. \$1,000 minimum per ChildBuilder.

#### Dollar Cost Averaging (optional)

Do you want to dollar cost average your initial investment according to your Default Investment Allocation?

☐ Yes ☐ No

If YES, please specify the number of equal Dollar Cost Averaging payments to be made

 

(maximum of 12 payments)

☐ **FuneralBond**

Account Nickname for this investment (optional)

You can provide an alternative name for each investment account established. (Maximum of 25 characters including spaces).

Investment amount

**Dollar Cost Averaging (optional)**

Do you want to dollar cost average your initial investment according to your Default Investment Allocation?

☐ Yes ☐ No

If YES, please specify the number of equal Dollar Cost Averaging payments to be made

(maximum of 12 payments)

**9.2 Payment Option**

Please refer to page 2 on how to make payment.

Please select your payment option (select one only)

☐ BPay ☐ Cheque ☐ Direct debit – **Complete Section 10****Important:** Please note we cannot establish your investment until we have received cleared funds from you.**9.3 Setting up a Regular Savings Plan****Important:** If you establish a Regular Savings Plan you agree to be bound by the service agreement terms and conditions outlined in the Direct Debit Request Service Agreement. **Please also complete Section 10 – Direct Debit Authorisation.**

Do you want to start a Regular Savings Plan?

☐ Yes ☐ No (default)**Frequency and amount of Regular Savings Plan**

The total annual minimum regular contribution is \$600 per investment bond. For example, minimum \$50 per month or \$150 per quarter.

**Important:** The deduction of your Regular Savings Plan amount from your nominated Australian financial institution account will normally be initiated on the 15th day of each month or the next Melbourne business day. Funds may take up to three (3) Melbourne business days to be received by us. Your Regular Savings Plan amount will be invested according to the Default Investment Allocation weighting as provided in Section 11.**LifeBuilder****Select Regular Savings Plan frequency** (select one only)☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Annually**Direct debit amount****ChildBuilder****Select Regular Savings Plan frequency** (select one only)☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Annually**Direct debit amount**

ChildBuilder 1

ChildBuilder 2

**FuneralBond****Select Regular Savings Plan frequency** (select one only)☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Annually**Direct debit amount****9.4 Regular Savings Plan automatic escalation instructions****LifeBuilder and ChildBuilder applications only**

Do you want to automatically increase the amount of your Regular Savings Plan contributions annually?

☐ Yes ☐ No (default)

Please select the annual Regular Savings Plan increase amount (select one only)

☐ 5% ☐ 10% ☐ 15% ☐ 20% ☐ 25%☐ other (between 1% and 25%) %

**Important:** By selecting this facility you understand that the Regular Savings Plan contributions will be automatically increased at the start of each investment anniversary year by the selected percentage amount. It is important to consider the 125% limit when making any additional contributions to your investment bond.

**9.5 Regular Withdrawal facility****LifeBuilder and ChildBuilder applications only**

The Regular Withdrawal facility provides a convenient way for you to receive automatic payments from your investment for pre-determined amounts at regular intervals. You can choose regular withdrawals to be paid from your selected investment options monthly, quarterly, half yearly or yearly.

Do you want to establish a Regular Withdrawal facility?

☐ Yes – Please complete the Regular Withdrawal facility form available from our website☐ No (default)**9.6 Auto-rebalancing facility**

Do you want your portfolio automatically rebalanced annually?

☐ Yes – Your portfolio will be rebalanced annually in accordance with your Default Investment Allocation at that time☐ No (default)

**Important:** If you have an active Dollar Cost Averaging facility in place, the annual auto-rebalancing **WILL NOT OCCUR**. However, your annual auto-rebalance preference will remain active for the next scheduled auto-rebalance date.

**9.7 Declaration****LifeBuilder only**

By completing this section you declare and direct that the LifeBuilder applied for (if applicable) is to be established as a LifeBuilder Bond in accordance with the Product Rules and provisions of the Life Insurance Act 1995.



## 10. Direct Debit Authorisation

### Guide to completing this section

- This section is to be completed if you are arranging for funds to be deducted from your Australian financial institution account as part of an initial or additional investment or a Regular Savings Plan amount.

#### Financial institution details

Please provide your Australian financial institution information.

Bank and branch name

Account name

BSB number

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Account number

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I/We request Generation Life Limited (Direct Debit User ID 263858) to arrange for funds to be debited from my/our account as described above and in the Application Form. I/We have read and understood the terms and conditions of the Direct Debit Service Agreement contained in the PDS and agree to them.

Please ensure you have sufficient funds in your bank account. Allow up to three (3) Melbourne business days for your funds to clear. Please note that only a bank account can be nominated for direct debits. We cannot direct debit from any other facility (e.g. credit card, mortgage account).

#### Signature of account holder(s)

At least one account holder must be an investor under this Application Form.

#### Account holder 1

Name (please print)

Signature

X
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Date (dd/mm/yyyy)

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#### Account holder 2

Name (please print)

Signature

X
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Date (dd/mm/yyyy)

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## 11. Default Investment Allocation

### Guide to completing this section

- Allocate your investment amount for each investment bond applied for here.
- The Default Investment Allocation will be used for your initial and additional contributions.
- The Default Investment Allocation will also be used for the auto-rebalancing facility, Regular Savings Plan and Dollar Cost Averaging facility (where applicable).

Select whether to allocate in \$ or %

☐ \$

OR

☐ %

(Allocation percentage must total 100%)

Investment option	Fund code	LifeBuilder	ChildBuilder	FuneralBond
AB Managed Volatility Equities Fund	UF64			
Ardea Real Outcome Fund	UF37			
Barrow Hanley Global Share Fund	UF17			
Bennelong Concentrated Australian Equities Portfolio	UF38			
Dimensional Global Bond Sustainability Trust	UF69			
Dimensional Global Small Company Trust	UF09			
Dimensional Sustainability World Allocation 70/30 Trust	UF50			
Dimensional World 30/70 Portfolio	UF62			
Dimensional World 50/50 Portfolio	UF40			
Dimensional World 70/30 Portfolio	UF24			
Dimensional World Equity Portfolio	UF28			
DNR Capital Australian Emerging Companies Portfolio	UF20			
EQT Mortgage Income Fund	UF25			
Evergreen Responsible Growth Model	UF27			
Evidentia Balanced Portfolio	UF59			
Evidentia Growth Portfolio	UF45			
Evidentia High Growth Portfolio	UF77			
Generation Global Share Fund	UF66			
Generation Life Tax Effective Australian Share Fund	UF35			
Generation Life Tax Effective Global Share Fund	UF87			

Investment option	Fund code	LifeBuilder	ChildBuilder	FuneralBond
Generation Life Tax Effective Growth Fund	UF10			
Generation Life Term Deposit Fund	UF14A			
GMO Systematic Global Macro Trust	UF47			
GQG Partners Global Equity Fund	UF68			
Hyperion Global Growth Companies Portfolio	UF53			
Invesco Senior Secured Income Fund	UF58			
Investors Mutual Australian Share Portfolio	UF06			
Investors Mutual Future Leaders Fund	UF07			
iShares Hedged International Equity Index Fund	UF12			
iShares Physical Gold Fund	UF80			
iShares S&P/ASX 20 ETF Portfolio	UF14			
iShares Wholesale Australian Bond Index Fund	UF12A			
iShares Wholesale Australian Equity Index Fund	UF11			
iShares Wholesale Australian Listed Property Index Fund	UF12B			
iShares Wholesale International Equity Index Fund	UF11A			
Kapstream Absolute Return Income Fund	UF10A			
L1 Capital Long Short Fund	UF06A			
Macquarie Dynamic Bond Fund	UF54			
Macquarie Global Listed Real Estate Fund	UF05A			
Macquarie Treasury Fund	UF01			
Magellan Global Portfolio	UF08			
Magellan Infrastructure Portfolio	UF05B			
Martin Currie Emerging Markets Fund	UF36			
Martin Currie Equity Income Fund	UF23			
Martin Currie Real Income Fund	UF05			
Mercer Future Wealth Balanced Portfolio	UF60			
MetLife Global Bond Fund	UF49			
MFS Concentrated Global Equity Portfolio	UF08A			

Investment option	Fund code	LifeBuilder	ChildBuilder	FuneralBond
MLC Active Balanced Portfolio	UF22			
MLC Active Conservative Portfolio	UF32			
MLC Active High Growth Portfolio	UF34			
MLC Active Moderate Portfolio	UF33			
Morningstar Balanced Model	UF55			
Morningstar Growth Model	UF56			
Morningstar High Growth Model	UF57			
Mutual ADI/Bank Securities	UF14B			
Pendal Sustainable Australian Share Fund	UF39			
Pendal Sustainable Balanced Fund	UF41			
Perpetual Australian Share Portfolio	UF15			
Perpetual Balanced Growth Fund	UF19			
Perpetual Conservative Growth Fund	UF26			
Perpetual ESG Australian Share Fund	UF21			
Perpetual Geared Australian Share Fund	UF16			
PIMCO Wholesale Australian Bond Fund	UF02			
PIMCO Wholesale Global Bond Fund	UF04			
Schroder Absolute Return Income Fund	UF13			
Schroder Real Return Fund	UF10B			
Stewart Investors Worldwide All Cap Fund	UF29			
VanEck MSCI International Quality Fund	UF67			
Vanguard All Growth Portfolio	UF46			
Vanguard Balanced Portfolio	UF31			
Vanguard Conservative Portfolio	UF12C			
Vanguard Growth Portfolio	UF12D			
Vanguard High Growth Portfolio	UF30			
Walter Scott Global Equity Fund (Hedged)	UF52			
Yarra Enhanced Income Fund	UF03			

## 12. Bond Custodian Trust

### Guide to completing this section

- This section is optional and only for LifeBuilder individual or joint applicants.
- Please complete this section if you want to establish a bare trust under the Bonds Custodian Trust facility to hold your LifeBuilder investment.

### Setting up your Bonds Custodian Trust

#### Establish a trust under the Bonds Custodian Trust facility

Do you have an existing Bonds Custodian Trust already established that you would like to transfer your new LifeBuilder investment to?

☐ Yes

Please provide details of your Bonds Custodian Trust's name (e.g. Mary Smith Special Purpose Trust)

☐ No

Please provide a name for your new Bonds Custodian Trust (e.g. Mary Smith Special Purpose Trust)

#### Term of your new Bonds Custodian Trust

The Bonds Custodian Trust master deed has a fixed term ending 21 January 2092. This will be the term of the Bonds Custodian Trust that will be established for you unless you nominate an earlier date.

Other termination date (dd/mm/yyyy) (if required)

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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#### Declaration

By completing this section you:

- request and direct that your Bonds Custodian bare trust be established to hold your LifeBuilder investment applied for under the Application Form.
- consent to the transfer of your LifeBuilder investment to Bonds Custodian Pty Ltd in its capacity as trustee of the Bonds Custodian Trust to hold on bare trust as your property.
- acknowledge that the transfer of your LifeBuilder investment to the Bonds Custodian Trust does not take effect until it is registered by Generation Life.

## 13. Financial adviser details (if applicable)

### 13.1 Financial adviser details

Title

Given name(s)

Surname

Generation Life Adviser code

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**Australian Financial Services Licensee information**

Insert the Australian Financial Services Licensee and Financial Adviser details (as reflected on ASIC records) that authorise the Financial Adviser to act for the investor(s):

ASIC Authorised Representative/Adviser number

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AFS Licensee name

AFS Licensee number

--	--	--	--	--	--	--	--

Name of financial advisory firm (if applicable)

**Postal address**

Address

Suburb/City/Town

Postcode

State

Country

Mobile number

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Business telephone number

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Correspondence email address

This email address will be used for general and client correspondence.

**Adviser Online access**

This email address will be used for your Adviser Online access.

Adviser Online email address

If you are already registered for Adviser Online (Adviser Portal), please ensure you provide the same email address used currently to access this service.

**13.2 Target market confirmation**

Is the applicant within the target market as identified in the most current target market determination for the selected product?

Our target market determinations can be found on our website at [www.genlife.com.au](http://www.genlife.com.au)

☐ Yes (default)

☐ No

Please state below the reason why the applicant is not in the target market for the product applied for.

**13.3 Adviser Representative facility**

Would you like to appoint your financial adviser as an Adviser Representative?

Please refer to the PDS for term and conditions.

☐ Yes (default) - I have read the terms and conditions associated with appointing an Adviser Representative.  
The financial adviser nominated in Section 13 will be my Adviser Representative until I advise otherwise.

☐ No

**13.4 Adviser remuneration**

You may agree with your financial adviser for fees for agreed advice services provided by your financial adviser to be deducted from your investment. You can cancel or vary your fee arrangements at any time by notice in writing to us or your financial adviser.

If you are applying for more than one investment bond account, any fee(s) advised will be applied to each investment bond account.

**Initial advice fee**

Please deduct the following initial advice fee (inclusive of GST) from the initial investment contribution amount to be paid to my/our financial adviser.

Initial advice fee (select one only)

%

of total contribution amount

**OR**

\$

**Adviser service fee (please select only one of the three available options)**

Adviser service fees will be deducted from your account and paid to your financial adviser monthly in arrears. You consent to these fees being paid to your nominated financial adviser (or their nominee) and/or the Australian Financial Services (AFS) Licensee for whom your nominated financial adviser acts as an authorised representative.

**Note:** An account can have only one active adviser service fee arrangement at any time. Please ensure you take into account any existing unexpired adviser service fee arrangement when submitting a new arrangement.

☐ **Option 1 - Fixed Term Arrangement**

A Fixed Term Arrangement is for agreed advice services provided within 12 months from the fee Start Date. The deduction of the advice fee will last for a period of up to 12 months as agreed between you and your adviser.

**Start and End Date for the Fixed Term Arrangement**

Start Date (dd/mm/yyyy)

/

/

End Date (dd/mm/yyyy)

/

/

The actual commencement of the calculation and deduction of fees will be the later of the nominated Start Date or the date that this request is received and processed by Generation Life. Your financial adviser will require you to agree to a fee arrangement after this period if you want to continue receiving the agreed advice services from your financial adviser

This form must be signed, dated and submitted no earlier than 60 days before the Fixed Term Arrangement Start Date.

**Option 1 - Fixed Term Arrangement (continued)**

I/We have agreed to the payment of the following fixed term adviser service fee (inclusive of GST) to be deducted from my/our investment balance.

Please select one only.

% p.a.

(calculated based on your daily account balance)

OR

\$  annual amount

Based on your investment balance of:

\$

Your adviser has estimated a fee of:

\$  per month

☐ **Option 2 - Consent to Ongoing Fee Arrangements**

You may agree with your financial adviser to consent to the payment of a fee for agreed ongoing personal advice services provided by your financial adviser. Your financial adviser is required by law to obtain your written consent before the adviser service fee can be deducted from your account. You can withdraw your consent, cancel or vary your ongoing fee arrangement at any time by notice in writing to us or your financial adviser.

If an ongoing fee arrangement is terminated or not renewed, no further advice will be provided or fee charged under this fee arrangement other than as provided by legislation. You may however agree other fee arrangements with your financial adviser.

You consent and authorise Generation Life Limited to deduct a fee for the ongoing advice services provided by your nominated financial adviser relating to your Generation Life investment for the account(s) applied, which will be deducted from your account(s) monthly in arrears.

Where you have consented to the deduction of personal advice fees from your investment account(s) and your account number(s) is pending, you acknowledge that you consent to the account number(s) being issued to you once available.

**Agreed fee start date (optional)**

Choose this option if you want to nominate a Start date for fee deductions.

The consent to the fee arrangement, the commencement of the calculation and deduction of fees will be the latest of the nominated Start date, the date that this request is received and processed by Generation Life, or the legislated fee consent start date based on the provided Consent Anniversary Date.

Start Date (dd/mm/yyyy)

/  /

**Note:** If a Start date is not nominated, then the consent to the fee arrangement, the commencement of the calculation and deduction of fees will be the later of the date that this request is received and processed by Generation Life, or the legislated fee consent start date based on the provided Consent Anniversary Date.

The nominated Start date cannot be later than or more than one year before the Consent Anniversary Date provided below.

This form must be signed, dated and submitted no earlier than 60 days before the nominated Start Date.

**Agreed fee Consent Anniversary Date for Ongoing Fee Arrangement (required)**

Consent Anniversary Date (dd/mm/yyyy)

/  /

Your Consent Anniversary Date is the anniversary of the day you enter into the fee consent arrangement and is the same day each year. Your consent to the deduction of your ongoing fee arrangement will expire 150 days after your Consent Anniversary Date.

If you want to continue receiving the agreed personal advice services from your financial adviser, you must give consent to continue this fee arrangement within 150 days of your Consent Anniversary Date.

**Ongoing adviser service fee**

I/We consent to the payment of the following ongoing adviser service fee (inclusive of GST) to be deducted from my/our investment balance.



Please select one only.

% p.a.

(calculated based on your daily account balance)

OR

\$  annual amount

**Option 2 - Consent to Ongoing Fee Arrangements (continued)**

Based on your investment balance of:

\$

Your adviser has estimated a fee of:

\$  per month

**Ongoing Regular Savings Plan contribution fee**

I/We consent to the payment of the following ongoing Regular Savings Plan contribution adviser service fee (inclusive of GST) to be deducted from my/our Regular Savings Plan contribution payable following each Regular Savings Plan contribution.

% of the contribution amount

Based on your scheduled regular contribution, your adviser has estimated a fee per Regular Savings Plan contribution of:

\$

☐

**Option 3 - Ongoing fee arrangement for a wholesale client (for financial adviser completion only)**

Only select this option if the applicant is a wholesale client.

The annual renewal requirements for Option 1 - Fixed Term Arrangement and Option 2 - Consent to Ongoing Fee Arrangements do not apply to arrangements where advice is provided to a wholesale client.

By completing this section, you, as the financial adviser, acknowledge that your client is a wholesale client, and you will provide Generation Life a completed 'Wholesale client status declaration form', and you will notify Generation Life if your client ceases to be a wholesale client.

**Note:** The ongoing fee arrangement for a wholesale client will be processed only after the completed 'Advice fees form' and 'Wholesale client status declaration form' are received by Generation Life. A copy of the 'Wholesale client status declaration form' can be obtained via the Adviser Portal or contacting Generation Life.

Start Date (dd/mm/yyyy) (optional)

/  /

The commencement of the calculation and deduction of fees will be the later of the nominated Start date or the date that this request is received and processed by Generation Life.

**Note:** If a Start date is not nominated, then the commencement of the calculation and deduction of fees will be the date that this request is received and processed by Generation Life.

**Ongoing adviser service fee**

I/We consent to the payment of the following ongoing adviser service fee (inclusive of GST) to be deducted from my/our investment balance.

Please select one only.

% p.a.

(calculated based on your daily account balance)

OR

\$  annual amount

**Ongoing Regular Savings Plan contribution fee**

I/We consent to the payment of the following ongoing Regular Savings Plan contribution adviser service fee (inclusive of GST) to be deducted from my/our Regular Savings Plan contribution payable following each Regular Savings Plan contribution.

% of the contribution amount

## 14. Financial adviser declaration

### Declarations

#### General

Where you are providing financial advice to your client(s) as the investor(s):

- you confirm that you hold an Australian Financial Services Licence (AFSL), or you are authorised through a holder of a current AFSL.
- you confirm that your AFSL authorisation enables you to deal in and advise on the investment(s) applied for under this Application Form.
- you confirm that if no personal financial advice has been provided that the relevant product's current target market determination has been considered.
- you confirm that if personal financial advice has been provided the application for investment supports the implementation of personal financial product advice provided by you.
- you have provided the investor with a Statement of Advice in relation to the selected investment(s) strategy as required.
- you have fully disclosed all fees and costs associated with investing in the investment bond(s).
- you declare that all information provided by you in this Application Form is true and correct.
- if you have been nominated as the client's authorised representative under the Adviser Representative Facility, you agree to the terms and conditions of the Adviser Representative Facility as amended from time to time.
- you consent to your personal information being disclosed to the managers of investment options in which your clients are invested for the purpose of them managing their relationship with you.

#### Adviser service fees

Where an advice fee arrangement has been agreed with your client(s) as the investor(s):

- you acknowledge that a percentage advice fee cannot be paid on a borrowed amount used to make an investment. You confirm that you have made reasonable enquiries to determine that the investment has not been made with borrowed amounts.
- you will notify Generation Life within ten (10) Melbourne business days if any advice fee arrangements are terminated by the investor or where consent to renew has not been received from the investor in accordance with the opt in requirements of Division 3 of Part 7.7A of the Corporations Act (2001) or other legislative requirements.
- you confirm that any advice fee arrangements payable to you as agreed by the applicant are for personal financial services relating solely to the investment bond(s).
- you confirm that any changes to advice fee arrangements will be signed off in writing by your client as the investor prior to making such change.
- If 'Option 3 – Ongoing fee arrangement for a wholesale client' is selected, I acknowledge that my client is a wholesale client, and I will provide Generation Life a completed 'Wholesale client status declaration form', and I will notify Generation Life within five (5) Melbourne business days if my client ceases to be a wholesale client.

#### Customer identification procedure

You have completed an appropriate Customer Identification Procedure (CIP) on this investor(s) which meets the requirements (per type of investor) set out above in the Application Form AND EITHER:

☐ You have attached the relevant CIP documents

OR

☐ You have not attached the CIP documents however you will retain them and agree to provide them to Generation Life on request. You also agree to forward these documents to Generation Life if you ever become unable to retain the documents.

#### Signature of financial adviser

Financial adviser name (please print)

Signature

Date (dd/mm/yyyy)

				/				/				
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## 15. Applicant declaration and signature(s)

### All applicants must complete

I/We:

- acknowledge that I/we have read and understood the entire PDS to which this Application Form relates and agree to be bound by the terms and conditions of the offer set out in the PDS, this Application Form, and the terms of the Benefit Fund Product Rules in which I/we are invested (as amended from time to time).
- have read and received in Australia the PDS to which this Application Form relates.
- acknowledge that if a transaction request is invalid, it will not be processed and therefore not be effective until valid documentation is received.
- acknowledge that if Generation Life, its representatives or agents reasonably believes a signature on a document (e.g. a withdrawal request) to be genuine, Generation Life or its representatives and agents is entitled to rely on that signature and will not be liable for any loss I/we may suffer if it is later found that the signature was fraudulent.
- agree that if Generation Life makes an incorrect payment to me/us that I/we will promptly repay any payment notified by Generation Life to me/us as being made in error, and that Generation Life will be entitled to either reverse any crediting of my financial institution account or deduct the amount incorrectly paid from any of my investment(s) in any of the Generation Life Investment Bonds.
- authorise Generation Life to lodge a withdrawal request as attorney for me/us if any relevant minimum investment balance requirements are not attained or maintained.
- agree that future transactions in the Generation Life investment bonds will be made on the terms of the then current PDS and Product Rules and that the declarations and acknowledgements made in this Application Form will also apply to all such future transactions.
- declare that I/we have the legal capacity and power to make an investment in the Generation Life Investment Bonds in accordance with this Application Form.
- acknowledge and agree that I/we have read and understood the Generation Life Privacy Policy available at [www.genlife.com.au](http://www.genlife.com.au)
- declare that all the details given in this Application Form are true and correct.
- acknowledge that Generation Life retains the right not to provide services or issue products to any applicant that Generation Life decides, in its sole discretion, that it does not wish to supply.
- have agreed with my nominated financial adviser to pay the advice fees as agreed and specified in this Application Form and I/we authorise and direct Generation Life to deduct these amounts from the accounts established and pay these amounts to the nominated financial adviser or Australian Financial Services (AFS) Licensee for whom my nominated financial adviser acts as an authorised representative (whoever that may be from time to time) and I/we consent to some or all of this amount being paid by the AFS Licensee to my nominated financial adviser (or their nominee). This authority will continue unless revoked in writing by me/us or for any consent provided for ongoing fee arrangements, 150 days after the Consent Anniversary Date for the ongoing fee arrangement, whichever is earlier.
- confirm that any advice fees agreed are for financial product advice provided to me/us by my/our nominated financial adviser relating solely to my/our Generation Life investment.

If I/We are giving instructions under authority of a power of attorney, I/we declare that:

- at the relevant time I/we are acting in that capacity and that the power of attorney is current and valid.
- have not received notice of revocation of that power and agree to provide a certified copy of the power of attorney if requested by Generation Life.
- the instructions I/we have given are not inconsistent with the powers granted to me/us under the power of attorney.
- the power of attorney will not be used to directly or indirectly negate or be used in a fashion contrary to the Will or interests of the beneficiaries of the legal estate of the applicant, as donor of the power of attorney.

Signature of Applicant 1

Name (please print)

Signature

X

Date (dd/mm/yyyy)

/  /

Please select appropriate box (select one only)

☐ Investor

☐ Director

☐ Trustee

☐ Power of attorney

☐ Trustee of deceased estate

Signature of Applicant 2

Name (please print)

Signature

X

Date (dd/mm/yyyy)

/  /

Please select appropriate box (select one only)

☐ Investor

☐ Director

☐ Trustee

☐ Power of attorney

☐ Trustee of deceased estate

☐ Parent/Guardian

# Application Form



Please retain a copy of this form for your records.

## Form to be sent to

### Generation Life

Reply Paid 263  
Collins Street West  
Melbourne VIC 8007



Outthinking today.

## Contact details

### Postal address

GPO Box 263  
Collins Street West  
Melbourne VIC 8007

### Email

[enquiry@genlife.com.au](mailto:enquiry@genlife.com.au)

### Enquiries

#### Investor services

1800 806 362

#### Adviser services

1800 333 657

## Investment Bonds

LifeBuilder | ChildBuilder | FuneralBond

[genlife.com.au](https://genlife.com.au)

Issued by: Generation Life Limited ABN 68 092 843 902 AFS Licence 225408