

Investment Strategy Form

Issue Number 1, November 2011

FREEDOM OF CHOICE CORPORATE SUPERANNUATION

Please use BLOCK letters and tick appropriate boxes.



Section 1 - Your Account Details

Member number	<input type="text"/>			
Account name	<input type="text"/>			
Address	<input type="text"/>			
	<input type="text"/>	<input type="text"/>	<input type="text"/>	
		State	Postcode	
Contact number	<input type="text"/>	Date of birth	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Section 2 - Investment Direction

Please advise whether you wish to nominate a new investment strategy (section 2.1) or whether you wish to make a specific investment placement, redemption or switch (section 2.2) by placing a tick (✓) in the appropriate box.

2.1 I wish to nominate a new investment strategy

Please advise whether your new investment strategy is to apply to your existing balance and future contributions (A) or future contributions only (B), by placing a tick (✓) in the appropriate box.

- A) Please apply this strategy to my existing balance and all future contributions (including cash account surpluses). *(Complete the automatic rebalancing section below and sections 3 and 5 of this form.)*

Automatic Rebalancing Facility

You can choose to have your account rebalanced automatically to your nominated investment strategy allocations on 15 May each year by selecting this facility. *(Refer to the 'Automatic Rebalancing' section of the current Freedom of Choice Corporate Superannuation Product Disclosure Statement.)*

Do you wish to have your account automatically rebalanced each year? (✓) Yes No

- B) Please apply this strategy to all future contributions only. *(Complete sections 3 and 5 of this form.)*

OR

2.2 I wish to make a specific placement/redemption/switch request without affecting my investment strategy for future contributions.

(Complete sections 4 and 5 of this form.)

Section 3 - Investment Strategy Nomination

Please complete this section if you wish to nominate an investment strategy for your current account balance and/or future contributions.

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

- When making your selections, you must remember that the sum of the allocations must add up to 100%. If they do not add up to 100%, your request cannot be accepted.
- This strategy will remain in place and all future contributions will be invested according to this strategy until such time as you revoke the strategy or submit a new investment strategy that we accept.
- The Sell Priority section allows you to nominate the order in which you would like your investment options to be sold should your Cash Account fall below the minimum required. For example, the first investment to be sold should be marked with a '1'. If no Sell Priority is noted in the investment strategy form then we will firstly proceed to sell the client's managed fund holdings starting from the most liquid and moving to the least liquid holding.
- **The Cash Account Minimum holding amount** is 2% of your account balance. In addition, if you have insurance cover, 3 months worth of insurance premiums must also be maintained in the Cash Account.
- The Cash Account Minimum holding amount will automatically be retained in your Cash Account.
- Full details of each managed fund strategy available can be found in each of the underlying investment's disclosure document available from your financial adviser, our website www.freedomofchoice.com.au or by contacting us on 1800 806 013.
- Some fund managers may take longer than others to complete transactions. We will endeavour to keep you informed when there are manager delays. Some funds may have extended withdrawal periods (you should refer to the underlying fund's disclosure document for further information).
- The minimum placement amount per managed fund is \$250. Underlying fund managers may have additional acceptance and withdrawal conditions which will be outlined in their disclosure documents.
- If later you wish to transfer or rollover out of the Plan, your request is required to be processed within 30 days. However, if you choose an investment strategy that is 'illiquid' and the Trustee cannot realise its value within that 30 day period, the processing will be delayed. Some investment strategies offered may currently fall within the definition of 'illiquid'. Alternatively, an investment strategy may become illiquid after you have made an investment. You should read the underlying product information carefully to ensure that you understand how readily withdrawals may occur.

FOUNDATION OPTIONS

Investment name	UU Code	APIR Code	% allocation	Sell priority
FOC Cash Account – amounts over and above the Cash Account Minimum holding requirement (refer above)	CM0001			

DIVERSIFIED FUNDS

Conservative

Australian Unity Conservative Growth Portfolio	PA0007	AUS0023AU		
EquitySuper PST Capital Stable	UU0539	ETS0005AU		

Balanced

EquitySuper PST Balanced	UU0537	ETS0006AU		
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Growth

Australian Unity Balanced Growth Portfolio	PA0028	AUS0100AU		
EquitySuper PST Balanced Growth	UU0540	ETS0007AU		

Aggressive

Australian Unity High Growth Portfolio	PA0009	AUS0022AU		
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FOUNDATION OPTIONS

Investment name	UU Code	APIR Code	% allocation	Sell priority
SECTOR FUNDS				
Mortgages				
Australian Unity Wholesale High Yield Mortgage Trust	UU0503	AUS0005AU		
Australian Shares				
EQT Wholesale Flagship Fund	–	ETL0079AU		
Australian Shares Small Companies				
Australian Unity Acorn Capital Wholesale Microcap Trust	UU0377	AUS0108AU		
International Shares				
EquitySuper PST International Equities	–	ETS0008AU		
Direct Property				
Australian Unity Property Income Fund	UU0316	YOC0100AU		

SELECT OPTIONS

Investment name	UU Code	APIR Code	% allocation	Sell priority
DIVERSIFIED FUNDS				
Conservative				
BT Sustainable Conservative Fund	UU0289	RFA0811AU		
Russell Conservative Fund – Class C Units	UU0533	RIM0012AU		
Balanced				
Australian Ethical Balanced Trust	UU0160	AUG0001AU		
Colonial First State Wholesale Balanced Fund	UU0305	FSF0040AU		
Russell Diversified 50 Fund – Class C Units	UU0534	RIM0013AU		
Growth				
ING Wholesale Managed Growth Trust	UU0291	MMF0115AU		
Responsible Investment Leaders Balanced Fund – Class A	UU0400	AMP0452AU		
Russell Balanced Fund – Class C Units	UU0536	RIM0011AU		
Aggressive				
Hunter Hall Value Growth Trust	UU0263	HOW0002AU		
Russell High Growth Fund – Class C Units	UU0535	RIM0030AU		
SECTOR FUNDS				
Cash				
UBS Cash–Plus Fund	UU0356	SBC0812AU		

SELECT OPTIONS

Investment name	UU Code	APIR Code	% allocation	Sell priority
SECTOR FUNDS				
Mortgages				
EQT Wholesale Mortgage Income Fund	UU0510	ETL0122AU		
Australian Fixed Interest				
Australian Unity Vianova Strategic Fixed Interest Trust	UU0508	AUS0009AU		
UBS Australian Bond Fund	UU0359	SBC0813AU		
Vanguard Australian Fixed Interest Index Fund	UU0411	VAN001AU		
International Fixed Interest				
Aberdeen International Fixed Income Fund	UU0383	CRS0006AU		
EQT PIMCO Wholesale Global Bond Fund	UU0521	ETL0018AU		
Vanguard International Fixed Interest Index Fund (Hedged)	UU0412	VAN0103AU		
Australian Shares				
AMP Capital Sustainable Share Fund – Class A	UU0399	AMP0449AU		
Arnhem Australian Equity Fund	UU0538	ARO0011AU		
AUSBIL Investment Trusts – Australian Active Equity Fund	UU0514	AAP0103AU		
BT Wholesale Ethical Share Fund	UU0402	RFA0025AU		
Colonial First State Wholesale Geared Share Fund	UU0275	FSF0043AU		
ING Wholesale Australian Share Trust	UU0337	AJF0804AU		
Perennial Value Shares Wholesale Trust	UU0415	IOF0206AU		
Tribeca Australian Equity Long Short Fund (Class A)	–	ETL0069AU		
Vanguard Australian Shares Index Fund	UU0511	VAN0002AU		
Australian Shares Small Companies				
BT Wholesale Smaller Companies Fund	UU0134	RFA0819AU		
International Shares				
AXA Wholesale Global Equity Value Fund	UU0419	NML0348AU		
Colonial First State Generation Wholesale Global Sustainability Fund	UU0530	FSF0908AU		
EQT Intrinsic Value International Sharemarkets Fund	UU0528	MMC0110AU		
Goldman Sachs JBWere Global Small Companies Wholesale Fund	UU0431	JBW0103AU		
Platinum International Fund	UU0397	PLA0002AU		
Vanguard Emerging Markets Shares Index Fund	UU0512	VAN0005AU		
Zurich Investments Global Thematic Share Fund	UU0527	ZUR0061AU		
Hedge Funds				
BlackRock Scientific Global Markets Fund	–	BGL0045AU		

SELECT OPTIONS

Investment name	UU Code	APIR Code	% allocation	Sell priority
SECTOR FUNDS				
Alternative Assets				
AMP Capital Core Infrastructure Fund – Class A	UU0520	AMP1179AU		
Property Securities				
EQT SGH LaSalle Global Listed Property Securities Trust	UU0515	ETL0005AU		
Vanguard Property Securities Index Fund	UU0425	VAN0004AU		
Direct Property				
AMP Capital Core Property Fund – Class A	UU0523	AMP1015AU		
Australian Unity Office Property Fund*	UU0525	IPL0001AU		

Total allocation must equal 100%

*Temporarily closed to investments and/or redemptions.

Section 4 - Placement/Redemption/Switch Request

Please complete this section if you wish to make a specific placement, redemption or switch request without changing your investment strategy for your account balance or future contributions. If you wish to change the investment strategy for future contributions as well as make a specific placement, redemption or switch request, you must also complete section 3.

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

- When nominating investment placements, you need to ensure that the Cash Account Minimum holding amount (refer to section 3), remains in the Cash Account at all times. If we receive requests to place investment and there is insufficient cash in the Cash Account, we will scale back the investment placements.
- Any placements, redemptions or switches nominated below will not affect your nominated investment strategy. If you wish to change your investment strategy for your existing balance, complete section 3. Do not complete this section.
- By completing this section you will void any automatic rebalancing instructions that you may have previously provided. If you wish to use the automatic rebalancing facility you must nominate an investment strategy for your existing balance and future contributions in section 3, instead of completing this section.

Redemptions			Placements		
Investment name	UU Code	Amount (\$ or %) (if total write 100%)	Investment name	UU Code	Amount (\$ or %) (if total write 100%)

Section 5 - Declarations

- I request the Trustee to process the investment instructions specified in this form.
- I have received, read and understood the current Freedom of Choice Corporate Superannuation Product Disclosure Statement ('PDS') and agree to the terms and conditions.
- I acknowledge that up-to-date fee information on each of the underlying managed funds is contained in each underlying fund's product disclosure document available from my financial adviser or by visiting www.freedomofchoice.com.au
- I confirm that I have obtained or have been provided with and have read a current product disclosure statement for each managed fund selected.
- I understand that the Cash Account Minimum holding amount (as described in section 3 of this document and the PDS) will be held in a Cash Account to maintain the Trustee's ability to pay expenses on my behalf. Should it be required, the Trustee may redeem or sell investments to make provision for expenses to be met.
- I acknowledge that all placements and redemptions are subject to the investment managers' acceptance and withdrawal conditions.
- I understand that where I have selected the automatic rebalancing facility, any transactions resulting from the rebalancing process will occur on 15 May of each year (unless specified otherwise) regardless of the investment conditions at the time. Where this date falls on a weekend or public holiday, the transactions will be placed on the following business day.
- I acknowledge that the Trustee does not guarantee either the repayment of capital or payment of income, nor the investment performance of the investments I have nominated.
- I confirm that I understand and accept that the Trustee may not be able to rollover or transfer my benefits in full within 30 days where I have selected an investment that is technically 'illiquid' at the time that I seek to rollover or transfer from this Plan.

Signature

Date / /

Section 6 - Adviser Details (Adviser to complete where applicable)

Adviser's name

Adviser code

Adviser's business name

Adviser's postal address

Suburb

State

Postcode

Dealer group/Licensee

Adviser's email address

Telephone

Mobile

Fax

Signature

Date

 / /

Adviser's Stamp

Office Use Only

Checked _____

Date _____

Approved _____

Date _____

Date completed _____