



Perpetual WealthFocus Super Plan

Product Disclosure Statement issue number 14 dated 1 October 2022

Supplementary Product Disclosure Statement dated 15 December 2022

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

Super Plan application

Please complete all pages of this form in black ink using **BLOCK** letters. Mark appropriate boxes with a cross like the following . Start at the left of each answer space and leave a gap between words.

1. Member details (must be completed)

Are you an existing Perpetual investor?

no

yes client number

new account

additional investment existing account number A C

title Mr Mrs Miss Ms Other

first name(s)

last name

occupation

date of birth / /

gender male female

Tax file number (TFN)

If you do not supply us with your TFN we will be required to deduct additional tax on all concessional contributions that you make or are being made on your behalf. We are also unable to accept any non-concessional (after-tax) contributions from you. For more information regarding the provision of TFNs please see the 'Tax' section in the Features Book. An exemption is not considered to be a TFN.

Residency status for tax purposes

Are you an Australian resident for tax purposes?

yes

no please specify country of residence below.

1. Member details (continued)

Residential address (mandatory)

unit number	street number
<input type="text"/>	<input type="text"/>
street name	
<input type="text"/>	
suburb (if relevant) OR city	
<input type="text"/>	
state	postcode
<input type="text"/>	<input type="text"/>
country	
<input type="text"/>	
phone (business hours)	phone (after hours)
<input type="text"/>	<input type="text"/>
mobile	fax
<input type="text"/>	<input type="text"/>
email address	
<input type="text"/>	

By providing my email address, I agree to receive any information about my investment (such as transaction confirmations, statements, reports and other materials or notifications required by the Corporations Act) electronically. This may include email notifications advising me when new information regarding my investment is available for viewing online, via hyperlink or via myPerpetual. I acknowledge you may still need to send me information by mail from time to time.

Postal address (if different to residential address)

c/- (if applicable)	<input type="text"/>	
po box	unit number	street number
<input type="text"/>	<input type="text"/>	<input type="text"/>
street name		
<input type="text"/>		
suburb (if relevant) OR city		
<input type="text"/>		
state	postcode	
<input type="text"/>	<input type="text"/>	
country		
<input type="text"/>		

2. Payment details (must be completed)

How will the initial contribution be made? NOTE: Cash is not accepted.

direct debit	<input type="checkbox"/>	we will debit your bank account nominated in section 7 as bank account 1. I acknowledge and accept the terms and conditions of direct debit as explained in the direct debit request service agreement which is available from www.perpetual.com.au/wealthfocus-super-updates.aspx .
cheque	<input type="checkbox"/>	make cheque payable to PIML – PWS – [insert name of applicant]
rollover	<input type="checkbox"/>	make sure you complete the 'Transfer authority' form

Source of funds being invested (select most relevant option)

retirement savings	<input type="checkbox"/>	employment income	<input type="checkbox"/>	business activities	<input type="checkbox"/>	sale of assets	<input type="checkbox"/>
inheritance/gift	<input type="checkbox"/>	financial investments	<input type="checkbox"/>	other	<input type="text"/>		

3. Contribution/rollover details

Please indicate below the amount of your contributions and/or rollover.

Contribution limits: Please refer to the Features Book for information about contribution limits. You should speak to your financial adviser about these limits when considering your situation. Contributions made in excess of the limits will attract additional tax.

Initial one-off contributions

Contribution type	Amount	Further details
personal contribution	\$	If you are eligible and intend to claim a tax deduction on these contributions you will also need to complete section 4.
spouse contribution	\$	
downsizer contribution	\$	You will also need to complete a 'Downsizer contribution into superannuation' form (available from the ATO).
CGT contribution	\$	You will also need to include a completed 'Capital gains tax cap election' form (available from the ATO).
personal injury payment	\$	You will also need to include a completed 'Contributions for personal injury election' form (available from the ATO).
Covid-19 re-contribution	\$	You will also need to include a completed 'Notice of re-contribution of COVID-19 early release amounts' form (available from the ATO).
Total	\$	

Rollovers

If you are transferring from another super fund please complete relevant details below. You will also need to complete the 'Transfer authority' form for each rollover being requested.

Name of previous superannuation provider	Policy/Account number	Approximate amount
		\$
		\$
		\$
		\$
		\$
	Total	\$

3. Contribution/rollover details (continued)

Savings plan

Only complete this section if you would like to establish a savings plan to make regular contributions from a nominated bank account. You will also need to nominate a bank account in section 7, from which contributions will be deducted under the savings plan.

Contribution type If you are eligible and intend to claim a tax deduction on any personal contributions you will need to complete the following section.	personal	<input type="checkbox"/>
	spouse	<input type="checkbox"/>
Amount (minimum \$100 per investment option)	\$	<input type="text"/>
Frequency	fortnightly	<input type="checkbox"/>
	monthly (default)	<input type="checkbox"/>
	quarterly	<input type="checkbox"/>

4. Tax deduction for personal contributions

Please refer to the Features Book for information about your eligibility to claim a tax deduction for your personal contributions.

I am eligible and intend to claim a tax deduction for my personal contributions of: \$

This is your notice to us, to be effective from the later of the date of this application or the date that you become a member of the Super Plan, of the amount you intend to claim as a tax deduction in relation to Section 290-170 of the Income Tax Assessment Act 1997. We will deduct 15% contributions tax from this amount. This notice will be applicable for the current financial year unless you notify us in writing of your intention to vary this notice. We will send you an acknowledgement of the amount you wish to claim as a tax deduction which you will need to retain for tax purposes for the current financial year.

5. Features (must be completed)

Indicate which optional features you would like applied to your account.

BPAY (additional investments)	yes (default) <input type="checkbox"/>	no <input type="checkbox"/>
Dollar cost averaging plan	yes <input type="checkbox"/>	fortnightly <input type="checkbox"/>
Select your investment options in the following section	\$ <input type="text"/>	monthly (default) <input type="checkbox"/>
<ul style="list-style-type: none"> Note: you cannot select both the dollar cost averaging plan and auto-rebalancing for the same account. 	per frequency	quarterly <input type="checkbox"/>
Auto-rebalancing	yes <input type="checkbox"/>	quarterly (default) <input type="checkbox"/>
<ul style="list-style-type: none"> Note: you cannot select both the dollar cost averaging plan and auto-rebalancing for the same account. If you are investing in Perpetual Geared Australian investment option you must tick 'Yes' to the auto-rebalancing feature and complete the 'investment strategy' column in the following section. 		half-yearly <input type="checkbox"/>
		yearly <input type="checkbox"/>
Nomination of beneficiary	yes <input type="checkbox"/>	no <input type="checkbox"/>
If you would like to nominate a beneficiary to receive your benefit on death complete the 'Nomination of beneficiary' form.		
Investor myPerpetual online access	view & transact (default) <input type="checkbox"/>	view only <input type="checkbox"/>
Adviser myPerpetual online access	view & transact (default) <input type="checkbox"/>	view only <input type="checkbox"/>
Note: your financial adviser can access information about your account online (and may extend to their authorised delegates the same level of online access you have determined for your adviser)		
Investment information to be sent in the mail	online only (default) <input type="checkbox"/>	online and mail <input type="checkbox"/>
Note: most of your investment information is also available online through myPerpetual		
Annual report to be sent in the mail	no (default) <input type="checkbox"/>	yes <input type="checkbox"/>
Note: the annual report is also available on our website		
Marketing material	yes (default) <input type="checkbox"/>	no <input type="checkbox"/>
I would like to receive investment education material and be informed about Perpetual's products, services and offers		

- For each optional feature you have elected, please ensure you have read and understood the relevant section in the Features Book for that feature.
- If you have nominated an optional feature above, please ensure you fill out the relevant columns in the table in the following section.

6. Investment allocation (must be completed)

Investment options	short code	initial investment			savings plan (min \$100 for any investment option)	dollar cost averaging plan OR investment strategy (for additional investments and auto-rebalancing)
Cash						
Perpetual Cash	PSCA	\$	or	%	\$	<input type="text"/> %
Fixed income and credit						
Bentham Global Income	PISCSG	\$	or	%	\$	<input type="text"/> %
Macquarie Income Opportunities	PISUBY	\$	or	%	\$	<input type="text"/> %
Perpetual Diversified Income	PISDIN	\$	or	%	\$	<input type="text"/> %
Perpetual Dynamic Fixed Income	PISARF	\$	or	%	\$	<input type="text"/> %
Schroder Fixed Income	PISDAB	\$	or	%	\$	<input type="text"/> %
Vanguard Australian Fixed Interest Index	PISVGY	\$	or	%	\$	<input type="text"/> %
Property & Infrastructure						
Lazard Global Listed Infrastructure	PISLGL	\$	or	%	\$	<input type="text"/> %
Pendal Property Securities	PISHSP	\$	or	%	\$	<input type="text"/> %
Vanguard Australian Property Securities Index	PISVGP	\$	or	%	\$	<input type="text"/> %
Australian shares						
Ausbil Australian Active Equity	PISUBA	\$	or	%	\$	<input type="text"/> %
Ausbil Australian Emerging Leaders	PISELF	\$	or	%	\$	<input type="text"/> %
Fidelity Australian Equities	PISFID	\$	or	%	\$	<input type="text"/> %
Investors Mutual Australian Share	PISIMA	\$	or	%	\$	<input type="text"/> %
Pendal Australian Equity	PISBTA	\$	or	%	\$	<input type="text"/> %
Perpetual Australian Share	PSAS	\$	or	%	\$	<input type="text"/> %
Perpetual Concentrated Equity	PISCEF	\$	or	%	\$	<input type="text"/> %
Perpetual ESG Australian Share	PISSRF	\$	or	%	\$	<input type="text"/> %
Perpetual Geared Australian (maximum 50%)	PISGAF	\$	or	%	\$	<input type="text"/> %
Perpetual Industrial Share	PSIS	\$	or	%	\$	<input type="text"/> %
Perpetual SHARE-PLUS Long-Short	PISSPF	\$	or	%	\$	<input type="text"/> %
Perpetual Smaller Companies	PSSC	\$	or	%	\$	<input type="text"/> %
Schroder Australian Equity	PISSCH	\$	or	%	\$	<input type="text"/> %
Vanguard Australian Shares Index	PISVGA	\$	or	%	\$	<input type="text"/> %

6. Investment allocation (continued)

Investment options	short code	initial investment			savings plan (min \$100 for any investment option)	dollar cost averaging plan OR investment strategy (for additional investments and auto-rebalancing)
International shares						
Barrow Hanley Global Share	PSIT	\$	or	%	\$	<input type="text"/> %
Magellan Global	PISAAI	\$	or	%	\$	<input type="text"/> %
MFS Global Equity	PISMFG	\$	or	%	\$	<input type="text"/> %
Perpetual Global Allocation Alpha	PSSG	\$	or	%	\$	<input type="text"/> %
Perpetual Global Innovation Share	PISINA	\$	or	%	\$	<input type="text"/> %
Platinum Asia	PISPAF	\$	or	%	\$	<input type="text"/> %
Platinum International	PISPLI	\$	or	%	\$	<input type="text"/> %
T. Rowe Price Global Equity	PISTRP	\$	or	%	\$	<input type="text"/> %
Vanguard International Shares Index	PISVIS	\$	or	%	\$	<input type="text"/> %
Vanguard International Shares Index (Hedged)	PISVGI	\$	or	%	\$	<input type="text"/> %
Diversified – conservative						
BlackRock Diversified ESG Stable	PISBGC	\$	or	%	\$	<input type="text"/> %
Perpetual Conservative Growth	PSCG	\$	or	%	\$	<input type="text"/> %
Diversified – balanced						
Perpetual Diversified Growth	PSDG	\$	or	%	\$	<input type="text"/> %
Perpetual Diversified Real Return	PISDRR	\$	or	%	\$	<input type="text"/> %
Diversified – growth						
BlackRock Diversified ESG Growth	PISBGG	\$	or	%	\$	<input type="text"/> %
BlackRock Tactical Growth	PISUBB	\$	or	%	\$	<input type="text"/> %
Morningstar Growth Real Return	PSBLG	\$	or	%	\$	<input type="text"/> %
Perpetual Balanced Growth	PSBG	\$	or	%	\$	<input type="text"/> %
Schroder Sustainable Growth	PISSCG	\$	or	%	\$	<input type="text"/> %
Total		\$	or	100%	\$	100%

7. Bank account details

You can only nominate a bank account that is held in your name.

By providing your bank account details in this section, you accept the terms in the direct debit request service agreement and authorise Perpetual to use these details for all future transaction requests that you nominate.

Bank account 1

Complete your bank account details in this section and indicate what you would like us to use these bank account details for

contributions

savings plan

withdrawals

name of financial institution

branch name

branch number (BSB)

account number

name of account holder

signature of account holder A

signature of account holder B

date

Bank account 2

Only complete your account details in this section if you would like us to debit a **different** bank account for your **savings plan**.

name of financial institution

branch name

branch number (BSB)

account number

name of account holder

signature of account holder A

signature of account holder B

date

I request and authorise Perpetual Investment Management Limited, Debit User Identification Number 092646 to arrange for any amount Perpetual Investment Management Limited may debit or charge me to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above, subject to the terms and conditions of the direct debit request service agreement which is available from www.perpetual.com.au/wealthfocus-super-updates.aspx.

8. Authorised representative

Would you like to appoint an authorised representative? Before appointing an authorised representative, refer to the Features Book

no	<input type="checkbox"/>	please go to section 9								
yes	<input type="checkbox"/>	please complete the details below.								
myPerpetual online access for my authorised representative										
view and transact (default)	<input type="checkbox"/>	or	view only	<input type="checkbox"/>						
authorised representative details:										
first name(s)	<input type="text"/>									
last name	<input type="text"/>									
po box	unit number	street number								
<input type="text"/>	<input type="text"/>	<input type="text"/>								
street name										
<input type="text"/>										
suburb (if relevant) OR city										
<input type="text"/>										
state	postcode	country								
<input type="text"/>	<input type="text"/>	<input type="text"/>								
signature of authorised representative	<input type="text"/>			date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>

9. Insurance cover

Would you like insurance cover? Refer to the Insurance Book available on our website.

no please go to section 10

yes please complete the following short personal statement if you are under age 55 and applying for:

- death only cover up to \$1 million, or
- TPD only cover up to \$1 million, or
- death and TPD cover up to \$1 million, or
- indemnity salary continuance cover up to \$8,000 per month, and
- can answer 'no' to questions 3 to 8.

If you do not satisfy the above conditions you will need to complete the 'Insurance application' form in the Insurance Book.

Type of insurance (for an increase in cover, the amount nominated will be added to any existing cover)

Type(s) of cover		New	Increase
death only or	<input type="checkbox"/> amount	\$ <input type="text"/> (min. \$50,000)	\$ <input type="text"/>
TPD only or	<input type="checkbox"/> amount	\$ <input type="text"/> (min. \$50,000)	\$ <input type="text"/>
death and TPD	<input type="checkbox"/>	death amount	\$ <input type="text"/> (min. \$50,000)
		TPD amount	\$ <input type="text"/> (min. \$50,000)
		buyback option	yes <input type="checkbox"/> no (default) <input type="checkbox"/>
and/or salary continuance	<input type="checkbox"/> amount	\$ <input type="text"/>	per month (min. \$500 per month) \$ <input type="text"/> per month

(The amount of salary continuance cover cannot be greater than 85% of your monthly income, which includes a maximum 10% allowance for super contributions. That is your cover amount cannot be greater than 75% of your monthly income plus an optional 10% of your monthly income representing a super contribution component. For example if you have a monthly salary of \$4,000 the maximum monthly cover amount you can have is 75% x \$4,000 plus 10% x \$4,000.)

What percentage of your cover amount indicated above represents a super contribution component? (This is optional and is a maximum of 10% of your monthly income.)
If this is left blank nil will be assumed.

Please apply indexing to my sum insured:

yes (default) no

Salary continuance only (indemnity)

benefit period (to age 65 if earlier) 2 years 5 years to age 65

waiting period 30 days 60 days 90 days

Please pay my insurance premiums

- from my investment option with the highest balance (default) - including where the balance in a nominated investment option is insufficient to pay a premium
- proportionally across my investment options
- from my investment option

Election to maintain cover (optional)

- I wish to opt-in to maintain my insurance cover in the event that my account becomes inactive for a continuous period of 16 months (where my insurance cover would otherwise be required to be cancelled). I understand and acknowledge that the ongoing insurance premiums being charged to my account will likely reduce my account balance.

9. Insurance cover (continued)

Personal questionnaire:

1. Are you:

(a) an Australian citizen or holder of an Australian permanent resident visa? no yes

(b) a New Zealand citizen holding a current special category visa who is residing in Australia indefinitely? no yes

2. annual salary number of hours worked per week height (cm) weight (kg)

occupation

industry

daily duties
(including % time spent performing each duty)

3. Have you smoked tobacco or any other substance in the last 12 months? no yes

If yes, please state forms and quantities:

4. Do you drink more than 20 standard drinks of alcohol per week? no yes

If yes, please provide forms and quantities:

5. Do you engage in or intend to engage in any of the following: abseiling, aviation (other than as a passenger on a recognised airline), football (all codes including touch football), long-distance sailing, hang gliding, scuba diving, motor racing, non-competitive off-road motorcycle sport (trail bike/dirt bike riding/motocross), parachuting, powerboat racing, mountaineering, martial arts or any other hazardous activity? no yes

6. Have you ever suffered symptoms of, or had, or been told you have or received any advice or treatment for:

- high blood pressure, high cholesterol, heart complaint, chest pain or stroke; no yes
- mental or nervous disorder including stress, anxiety, depression or neurological condition; no yes
- cancer or a tumour of any type; no yes
- back/joint disorder, arthritis, loss of limb or paralysis; no yes
- loss of sight of any eye(s) or blindness; no yes
- kidney, bladder, bowel or stomach disorder and/or disease; no yes
- diabetes or liver disease (including hepatitis)? no yes

7. (a) Have you ever used any illicit drugs not prescribed by a medical practitioner? no yes

(b) In the past 5 years have you:

(i) engaged in male to male sexual activity **without** a condom (except in a relationship between you and only one other person where neither of you has had sex **without** a condom with anyone else in the past 5 years) or no yes

(ii) had sex **without** a condom:

- with someone you know or suspect to be HIV positive or
- with someone who injects non prescribed drugs or
- with a sex worker or as a sex worker?

9. Insurance cover (continued)

8. Unless you are applying for death only cover, at the date of this application, are you absent from work or unable to carry out all of the duties of your current or usual occupation on a full time basis, due to an injury or illness (even if you are not currently working on a full time basis or are unemployed)?
- no yes
9. Do you have existing life, disability or trauma cover on your life (including any current applications held with any insurer)? If yes, please provide the policy details below.
- no yes

Commencement date	Insurer	Type of cover	Amount of cover	To be replaced	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	no <input type="checkbox"/>	yes <input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	no <input type="checkbox"/>	yes <input type="checkbox"/>

If you answered 'Yes' to any of questions 3 to 8 above, please complete the 'Insurance application' form in the Insurance Book.

10. Member advice fee

Complete this section if you have agreed with your financial adviser to have an ongoing and/or one-off member advice fee deducted.

For new ongoing fee arrangements, the fee will begin on the business day we receive the form (3pm cut-off applies). Ongoing advice fees are paid monthly by the withdrawal of units from the account above. A percentage ongoing advice fee is calculated on the average daily balance of your investment over the month.

The maximum total member advice fee payable in any year is 3% per annum of your account balance. For fees set as a dollar amount, if your account balance falls making the fee greater than 3%pa, the ongoing fee arrangement will be cancelled.

ongoing member advice fee (including GST less any RITC available to the Fund)

% per annum or per month

The ongoing member advice fee is to be paid:

as a deduction pro rata across my investment portfolio (default) or

from my investment option

Based on your account balance, an estimate of the fees payable over a 12 month period is \$

If you haven't made a nomination on how the fee should be deducted, or if the balance of the nominated investment option is insufficient to cover the fee, the ongoing fee arrangement will be deducted proportionately from the investment options you hold at the time of payment.

ongoing fee arrangement anniversary day

Enter the date on which you received a Fee Disclosure Statement or first consented to the ongoing fee. This date must be the same, or prior to, the date you signed the form in section 12

/ /

The ongoing fee arrangement will not be accepted if this section is not completed.
The anniversary day is each anniversary of the date entered above.
If you do not renew your consent to the ongoing fee, we will stop deducting it from your account 150 days after the anniversary day, however you may withdraw or vary your consent earlier than this date.

One-off advice fees are paid by redeeming units from the account specified above and making a payment to your financial adviser through their licensee or dealer group.

Important: Units are redeemed from your account on the day we receive this consent form and the advice fee is paid to your financial adviser the following month. You may withdraw your consent up until the end of the month in which you provide this form. If you do so, the advice fee will be credited to your account at the unit price effective on the date you withdraw your consent. Any instruction received after 3pm will be processed on the following business day.

The maximum one-off fee is 3% of your account balance.

one-off member advice fee (including GST less any RITC available to the Fund)

\$

The one-off member advice fee is to be paid:

as a deduction pro rata across my investment portfolio (default) **or**
 from my investment option.

Services received - these must fall within the range of services listed below

Advisers are able to charge advice fees for the following services provided in relation to your Perpetual WealthFocus Super Plan account:

- account establishment and commencement
- periodic review of your account
- strategic superannuation advice
- management and administration of your account
- superannuation investment portfolio advice
- superannuation contribution strategy
- insurance in superannuation strategy
- superannuation withdrawal advice and management

Perpetual can refuse a request to pay fees under an ongoing fee arrangement or a one-off fee.

For a financial adviser to receive a net (after GST) fee of a specified amount, multiply this amount by 1.025 to determine the amount that should be entered on the application form. For example, for a financial adviser to receive a net fee of \$1,000, the amount entered on the application form should be \$1,025.

11. Financial adviser use only

Financial adviser details and member advice fee

Where an ongoing member advice fee has been agreed with the member (see section 10 of this application form):

- I will promptly notify Perpetual in writing if I am no longer entitled to receive the member advice fee.
- I acknowledge that where agreed services are not provided to the member, Perpetual reserves the right to claw back fees.
- I consent to Perpetual acting as my agent to collect any member advice fee agreed in section 10 of this application form.
- I confirm that the services to be provided to the account holder for the ongoing fee arrangement or one-off fee arrangement fall within the range of services listed, for which advisers are able to charge member advice fees.

financial adviser name																													
phone (business hours)															phone (after hours)														
mobile															fax														
postal address																													
email																													
AFSL licensee name																													
AFSL number																													
either Perpetual adviser number																													
or dealer group																													
dealer branch																													
financial adviser signature															date														
IL GN				/				/				(Group)																	
IL AN				/				/				(Adviser)																	
IL CN				/				/				(Client)																	

ADVISER
STAMP

12. Declaration and signature (must be completed)

I declare and agree that:

- I have read and understood the Product Disclosure Statement (PDS) and any relevant incorporated material for WealthFocus Super Plan and confirm I accept this offer in Australia
- all of the information provided in my application is true and correct
- I have read, understood and agree to be bound by, any additional restrictions in the PDS and any incorporated material and I agree to be bound by the provisions of the Trust Deed (as amended from time to time)
- I have read and understood the privacy disclosure as detailed in the Features Book. I consent to my personal information being collected, held, used and disclosed in accordance with the privacy disclosure. I consent to Perpetual disclosing this information to my financial adviser (named in this form) in relation to the investments described in this form. Where the financial adviser named in this form no longer acts on my behalf, I will notify Perpetual of the change
- if I have received the PDS from the internet or other electronic means that I received it personally or a print out of it, accompanied by or attached to this application form
- if applicable, in the case of contributions, that I have read and understood the contribution eligibility rules in the Features Book and that I am eligible to make or have contributions made for my benefit and will notify the Trustee if I am no longer eligible
- if I am claiming a personal tax deduction in relation to my contributions, I have:
 - not yet lodged my income tax return for the current year of income
 - not yet commenced a superannuation income stream based in whole, or part, on the contribution.
- where I have agreed to pay my financial adviser a member advice fee, this fee is for financial advice received relating to my investment in the Super Plan
- I have provided my financial adviser with acceptable identification documentation as described in the following section OR I am not investing through a financial adviser, and therefore have included certified copies of acceptable identification documentation as described in the following section.

I acknowledge and agree that:

- If I do not renew my consent to the ongoing fee arrangement, the member advice fee specified in Section 10 of this form will be deducted for a maximum of 150 days after the anniversary date of the ongoing fee arrangement. Consent may be withdrawn or varied at any time during the ongoing fee arrangement by notice in writing to my financial adviser or Perpetual
- The ongoing fee arrangement may continue where Perpetual is advised by the outgoing AFS licensee or financial adviser that the services under the ongoing fee arrangement are to be provided by a new AFS licensee or financial adviser and that I have consented to that transfer
- the information contained in the PDS is not investment advice or a recommendation that the Super Plan and/or any investment option is suitable having regard to my investment objectives, financial situation or particular needs
- Perpetual is required to provide information, including my TFN, to the Australian Taxation Office (ATO) and will obtain information from the ATO in relation to my superannuation account
- Perpetual may be required to pass on my personal information or information about my investment to the relevant regulatory authorities, including for compliance with income tax law and the Anti-Money Laundering and Counter-Terrorism Act 2006 or associated regulation and any tax-related requirements for tax residents of other countries
- Perpetual may contact me where required by using the email address provided on the application form. I will notify Perpetual of any change to my email address. I understand that failure to advise such a change may result in me not receiving correspondence relating to my investment
- neither the Trustee nor any other company in the Perpetual Group guarantees the repayment of capital or the performance of the Super Plan or any investment option.

Insurance cover

The following declaration is applicable if you are applying for insurance cover.

- The Trustee is the issuer of the insurance benefits provided to members of WealthFocus Superannuation Plan ABN 84 008 41 831. To help meet its obligations in connection for these insurance benefits, the Trustee holds life insurance policies issued by AIA Australia Limited ABN 79 004 837 861 AFSL 230043.
- **Truth and Accuracy** – I hereby declare that to the best of my knowledge and belief and where applicable:
 - all of the answers to questions on this application form are true and accurate and I have not deliberately withheld any information material to the proposed insurance
 - if I am transferring my existing insurance cover from another provider and this information is being provided directly to the insurer, this information is true and accurate at the time of transfer and I have not deliberately withheld any information material to the insurance cover that is being transferred and
 - all information I have provided to the insurer directly is true and accurate and I have not deliberately withheld any information material to the proposed insurance cover.
- **Changes to Contract** – I understand that I must advise the trustee and insurer of any material change in my health during the period between the application date shown below and the cover commencement date. I understand that my failure to advise of such a change may make the contract of insurance voidable by the insurer.

- **Acceptance of the application** – I note that this application is subject to acceptance by the insurer and that the insurance cover does not commence until I have been advised by the trustee about acceptance of my application.
- **Duty to take reasonable care** – I acknowledge that I have read and understood the Duty to take reasonable care in accordance with the Insurance Contracts Act 1984 as detailed in the PDS.
- **Consent to provide personal health information to my adviser** – I consent to allow Perpetual to provide my financial adviser with any personal health information to assist the trustee and insurer in assessing my application for insurance.

I do not authorise my financial adviser to be provided with any personal health information submitted in relation to my application for insurance.

Perpetual Geared Australian investment option

(You must read and tick the boxes below if you have chosen to invest in the Perpetual Geared Australian investment option)

I have thoroughly read the ‘Understanding investment risk’ section of the Features Book, ‘Gearing risk’ section of the Features Book and ‘Investment limits’ section of the Features Book. I understand the greater risks associated with my selection of the Perpetual Geared Australian investment option and that it has a suggested investment timeframe of seven years or more.

I acknowledge and accept that, if the value of my investment in the Perpetual Geared Australian investment option has risen above or fallen below my nominated percentage allocation (or the default percentage allocation if I do not make a nomination) at my nominated review date (or the default frequency if I do not make a nomination) it will be automatically rebalanced to my nominated percentage allocation (or default percentage allocation) across my investments. I acknowledge that the buy/sell spread will apply to this rebalancing transaction.

Before you sign this application form, the trustee or your financial adviser is obliged to give you a PDS (which is a summary of important information relating to the Super Plan). The PDS will help you understand the product and decide if it is appropriate to your needs.

signature of member	date
	<input type="text"/> / <input type="text"/> / <input type="text"/>
print name	

Important notes:

- If signing under power of attorney, the attorney certifies that he or she has not received notice of revocation of that power. The power of attorney, or a certified copy, must be sent to Perpetual, if not previously provided.
- Perpetual has the absolute discretion to accept or reject any application.
- Members should retain a copy of the PDS during the life of this PDS.
- A business day is a working day for Perpetual in Sydney.

Final checklist

Have you

- Completed all sections of your application form?
- Signed your application form?
- Provided your financial adviser customer identification documents requested in this application form?
- OR if you don't have a financial adviser have you enclosed your certified customer identification documents?

Please send your completed application form to:

**Reply Paid 4171
Perpetual WealthFocus Super Plan
GPO Box 4171
Sydney NSW 2001**

13. Identification verification (must be completed)

The identity documentation requested below is required to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. **We cannot process your application without this information.**

Identity documentation

Please provide a document from Part I. If you do not have a document from Part I, please provide the documents listed in Part II OR Part III.

If you are a joint investor, please provide the relevant documents for BOTH investors.

- **If you are applying directly with Perpetual** - You will need to provide a certified copy of the document(s) with your application.
- **If you are lodging this application through a financial adviser** - You may provide a certified copy with your application OR have your adviser sight an original or certified copy of your document(s) and complete the 'Record of verification procedure' section in this form.

PART I – Primary ID documents

Provide ONE of the following:

- current Australian State/Territory driver's licence containing your photograph
- Australian passport (current or a passport that has expired within the preceding 2 years is acceptable)
- current card issued under a State or Territory law for the purpose of proving a person's age containing your photograph
- current foreign passport or similar travel document containing your photograph and signature

OR

PART II – should only be completed if you do not own a document from Part I

Provide ONE of the following:

- Australian birth certificate
- Australian citizenship certificate
- concession card such as a pension, health care or seniors health card issued by Services Australia (excludes Medicare cards)

AND provide ONE valid document from the following:

- a document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to you and contains your name and residential address
- a document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by you to the Commonwealth (or by the Commonwealth to the individual), which contains your name and residential address.
- a document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to your address or to you (the document must contain your name and residential address)

OR

PART III – should only be completed if you do not own document(s) from Part I OR Part II

BOTH documents from this section must be provided

- foreign driver's licence that contains a photograph of you and your date of birth
- national ID card issued by a foreign government containing your photograph and your signature

Any documents written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

How to certify your documents

In accordance with the AML Rules, a certified copy means a document that has been certified as a true and correct copy of an original document by a person listed below, including all persons described in the Statutory Declarations Regulations 2018 (Cth).

To create a certified copy, one of the persons listed below must write the following on the copy of the document.

'I, [full name], [category of persons as listed below], certify that this [name of document] is a true and correct copy of the original. [signature and date]'

- An Australian bank, building society, credit union or finance company officer with a minimum of 2 years continuous service
- A fellow of the National Tax and Accountants' Association
- An Australian judge of a court, Justice of the Peace or magistrate
- An Australian legal practitioner
- A notary public, patent or trade marks attorney
- An Australian medical practitioner including dentist, nurse, midwife, optometrist, pharmacist, physiotherapist, chiropractor, psychologist, occupational therapist or veterinary surgeon
- A permanent employee or agent of the Australian Postal Corporation with a minimum of 2 years continuous service
- An Australian federal, state or territory police officer
- An architect
- A teacher employed on a full-time basis at an Australian school or tertiary education institution
- An accountant who is a full member of the Chartered Accountants Australia and New Zealand, CPA Australia, the Institute of Public Accountants or the Association of Taxation and Management Accountants
- An Australian Consulate or Diplomatic Officer
- A registered migration agent
- An officer or authorised representative of an Australian Financial Services Licence holder with a minimum of 2 years continuous service with one or more licensees
- A financial adviser or financial planner
- A person in a country other than Australia who is authorised by local law to administer oaths or affirmations or to authenticate documents (please list the local law providing this authority when certifying the document)

IMPORTANT: Please ensure that you have either

- enclosed certified copies of your identity documents **OR**
- agreed that your financial adviser will complete the 'Record of verification procedure' below.

Record of verification procedure (Financial adviser use only)

This section is to be used by financial advisers when a record of verification is provided, rather than certified copies of identity documentation.

ID document details	Document 1		Document 2	
verified from	<input type="checkbox"/> original	<input type="checkbox"/> certified copy	<input type="checkbox"/> original	<input type="checkbox"/> certified copy
document name/type	<input type="text"/>		<input type="text"/>	
document issuer	<input type="text"/>		<input type="text"/>	
issue date	<input type="text"/>		<input type="text"/>	
expiry date	<input type="text"/>		<input type="text"/>	
document number	<input type="text"/>		<input type="text"/>	
accredited English translation	<input type="checkbox"/> N/A	<input type="checkbox"/> sighted	<input type="checkbox"/> N/A	<input type="checkbox"/> sighted

By completing and signing this record of verification procedure I declare that:

- an identity verification procedure has been completed in accordance with the AML/CTF rules, in the capacity of an AFSL holder or their authorised representative and
- the information provided in relation to residency status for tax purposes is reasonable considering the identity documentation provided.

AFS licensee name	<input type="text"/>	AFSL number	<input type="text"/>
representative/employee name	<input type="text"/>	phone number	<input type="text"/>
signature	<input type="text"/>	date verification completed	<input type="text"/>

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Perpetual WealthFocus Super Plan

Product Disclosure Statement issue number 14 dated 1 October 2022

Supplementary Product Disclosure Statement dated 15 December 2022

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

Nomination of beneficiary

Please complete all pages of this form in black ink using BLOCK letters. Mark boxes with an (X) where applicable.

Use this form to make a nomination of beneficiary for your superannuation benefits to be paid upon your death. This is an optional feature.

1. Personal details

<p>Title</p> <p>Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> other <input type="text"/></p> <p>first name(s)</p> <p><input type="text"/></p> <p>last name</p> <p><input type="text"/></p> <p>client number</p> <p><input type="text"/></p>	<p>If you have more than one account held in Perpetual WealthFocus Super Plan and Pension Plan, please list the account numbers that this nomination applies to below.</p> <p><input type="checkbox"/> This nomination is to apply to all my existing Perpetual WealthFocus Super Plan and Pension Plan accounts, or</p> <p><input type="checkbox"/> This nomination applies to the account numbers listed below:</p> <table border="1"> <tr><td>A</td><td>C</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>A</td><td>C</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td>A</td><td>C</td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr> </table>	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																						
A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																						
A	C	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																						

2. Nomination

Perpetual offers the following options for nominating a beneficiary to receive your superannuation benefit in the event of your death:

- A valid **binding nomination** is a legal instruction, whereby the Trustee is legally obligated to pay your superannuation benefits according to the binding nomination.
 - A **binding non-lapsing nomination** does not expire (it will continue until further instructed).
 - A **binding lapsing nomination** is valid for three years after it was signed by the member. A new form must be signed and delivered to the Trustee if you wish to continue your nomination. If no valid nomination is made Perpetual will pay your benefit to a dependant(s) or your Legal Personal Representative. Your binding lapsing nomination will also cease to have effect if you subsequently marry, remarry or divorce.

To be effective, you must sign your binding nomination before two witnesses who are each at least 18 years old, and who are not nominated as a beneficiary.

- A **non-binding nomination** is simply your recommendation to the Trustee as to whom it may pay your superannuation benefit. It is not binding on the Trustee, and the Trustee will use discretion when determining who to pay benefits to. This type of nomination does not require witness signatures.

Nomination type: (only choose one) binding non-lapsing binding lapsing non-binding

IMPORTANT – before you complete the following table:

- If this **nomination requires witnessing**, please post this form as we need an **original form – please do not send via email**.
- To establish a valid nomination ensure **no alterations** are made on this form.
- Column **D** in the table (**Share of death benefit**) must total **100%**.
- You can nominate your legal personal representative and/or one or more of your dependants as defined under Superannuation Law.

If you have insufficient room to list all beneficiaries, please complete an additional 'Nomination of beneficiary form' and attach to this form.

A) Nominated beneficiary (full name)	B) Relationship to you	C) Date of birth	D) Share of death benefit
Legal Personal Representative (your estate) If you have nominated 100% of the benefit allocation to your Legal Personal Representative do not complete any further nominations.	N/A	N/A	<input type="text"/> %
first name(s) <input type="text"/> last name <input type="text"/>	<input type="checkbox"/> spouse <input type="checkbox"/> child <input type="checkbox"/> interdependent <input type="checkbox"/> financial dependant	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> %
first name(s) <input type="text"/> last name <input type="text"/>	<input type="checkbox"/> spouse <input type="checkbox"/> child <input type="checkbox"/> interdependent <input type="checkbox"/> financial dependant	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> %
first name(s) <input type="text"/> last name <input type="text"/>	<input type="checkbox"/> spouse <input type="checkbox"/> child <input type="checkbox"/> interdependent <input type="checkbox"/> financial dependant	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> %
		TOTAL	100%

3. Declaration

By making the nomination in this form, I understand that I must send this form to the Trustee.

- I understand that when this form is accepted by the Trustee, it will replace and revoke any existing nominations. I understand that I can revoke, amend, or make a new beneficiary nomination by completing another form.
- Where I have made **binding nominations**, I direct the Trustee to distribute the benefit payable to me in the event of my death in accordance with this form. I understand this nomination will be binding on the Trustee only if validly completed. I agree that the Binding Benefit Nomination Rules in the trust deed apply to my nomination.
- Where I have made **non-binding nominations**, I recommend the Trustee exercise discretion to distribute the benefit payable to me in the event of my death by considering the beneficiaries named in this form. I understand this nomination is not binding on the Trustee.

Signature of member (in black ink)

Note: This form cannot be signed under Power of Attorney

<input type="text"/>	
full name	declaration date
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Witness declaration (required for all binding nominations and where an existing binding nomination is being revoked or replaced with a non-binding nomination)

Witness 1

I declare that I am over the age of 18 and this nomination was signed by the member in my presence and the presence of the other witness on the declaration date.

full name

date*

***In order to make a valid nomination, the witness date and declaration date MUST be the same.**

Witness 2

I declare that I am over the age of 18 and this nomination was signed by the member in my presence and the presence of the other witness on the declaration date.

full name

date*

***In order to make a valid nomination, the witness date and declaration date MUST be the same.**

IMPORTANT – For nominations that require witnessing:

- We require an **original** form – only post this form, please do not send via email.
- This form must be signed by the member and both witnesses **at the same time**.

Checklist

Please note this form cannot be accepted if alterations are made. In the event of an error please complete a new 'Nomination of beneficiary form'.

To ensure that your nomination is processed correctly, please check you have:

- completed all of your personal details and your beneficiaries' details
- in section 2, column D (Share of death benefit) written amounts that total to 100%
- signed and dated the declaration
- your two witnesses' completed details and signatures (where required – see above)

Nominations requiring witnessing must be mailed to:

Reply Paid 4171
Perpetual WealthFocus Super Plan
GPO Box 4171
Sydney NSW 2001

Nominations not requiring witnessing can also be emailed to:

investments@perpetual.com.au

Beneficiary nominations

To receive the death payment, your nomination must be one of the following categories at the date of your death:

- your spouse (legal, same sex or opposite sex de facto)
- your child (including an adopted, step or ex-nuptial child or a child of your spouse)
- in an interdependency relationship with you. An interdependency relationship exists between two people if they have a close personal relationship, live together and one or each of them provides the other with financial support, domestic support and personal care. If a close personal relationship exists but the other requirements for interdependency aren't satisfied because of a physical, intellectual or psychiatric disability, then there is also an interdependency relationship
- a person who is wholly or partially financially dependent on you
- your Legal Personal Representative (LPR). Your LPR is a person who is the executor of your will or an administrator of your estate.

Your Privacy

Privacy laws apply to our handling of personal information.

We will collect, use and disclose your personal information in accordance with our privacy policy. You have a right to seek access to information which we hold about you, although there are some exceptions to this.

Our privacy policy is publicly available at our website or you can obtain a copy free of charge by contacting us.



Perpetual WealthFocus Super Plan

Product Disclosure Statement issue number 14 dated 1 October 2022

Supplementary Product Disclosure Statement dated 15 December 2022

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

Complying fund statement

Perpetual Superannuation Limited

ABN 84 008 416 831
AFSL 225246
RSE L0003315

Level 18, Angel Place
123 Pitt Street
GPO Box 4171
Sydney NSW 2001
Australia

DX 365 Sydney

www.perpetual.com.au

Client Services

Phone 1800 022 033

To Whom It May Concern,

Perpetual WealthFocus Superannuation Fund

Australian Business Number (ABN): 41 772 007 500

RSE Registration No. R1057010

Unique Superannuation Identifier (USI): PER0068AU (Perpetual WealthFocus Super Plan)

Complying fund statement

Perpetual WealthFocus Superannuation Fund (the Fund) is a complying superannuation fund and a resident regulated superannuation fund within the meaning of the Superannuation Industry (Supervision) Act 1993. The Trustee of the Fund has not received a written notice directing the Trustee not to accept any contributions made to the Fund by an employer-sponsor.

Contribution acceptance section

The Fund accepts all contribution types into the Super Plan, including superannuation guarantee contributions from any employer on your behalf.

Yours faithfully

Directors

Perpetual Superannuation Limited



Perpetual WealthFocus Super Plan

Product Disclosure Statement issue number 14 dated 1 October 2022

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Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315

Transfer authority

1. Applicant details

You must complete a separate transfer authority for each fund you are transferring from.

title	Mr	<input type="checkbox"/>	Mrs	<input type="checkbox"/>	Miss	<input type="checkbox"/>	Ms	<input type="checkbox"/>	other	<input type="text"/>	date of birth	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
first name(s)	<input type="text"/>																				
last name	<input type="text"/>																				
tax file number (TFN) ¹	<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>					
<small>1 You are not obliged by law to disclose your TFN, but there may be tax consequences if you do not provide it.</small>																					
gender	male	<input type="checkbox"/>	female	<input type="checkbox"/>																	
phone (business hours)	<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>		
phone (mobile)	<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>			<input type="text"/>					
residential address	<input type="text"/>																				
suburb (if relevant) or city	<input type="text"/>												state	<input type="text"/>			postcode	<input type="text"/>			
country	<input type="text"/>																				
<small>If the address held by your 'FROM' fund is different to your current address, please give details below.</small>																					
previous address	<input type="text"/>																				
suburb (if relevant) or city	<input type="text"/>												state	<input type="text"/>			postcode	<input type="text"/>			
country	<input type="text"/>																				

2. Fund details

FROM (old fund)	TO (new fund)
fund name <input type="text"/>	fund name Perpetual WealthFocus
fund postal address <input type="text"/>	Superannuation Fund
fund phone number <input type="text"/>	fund phone number 1 8 0 0 0 2 2 0 3 3
membership or account number <input type="text"/>	client number (if known) <input type="text"/>
Australian business number (ABN) <input type="text"/>	account number (if known) <input type="text"/>
Unique superannuation identifier <input type="text"/>	Australian business number (ABN) 4 1 7 7 2 0 0 7 5 0 0
	Unique superannuation identifier P E R 0 0 6 8 A U

Transfer amount

If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

I authorise the transfer of the total value or partial value

of my benefit in the above superannuation fund or policy to:

Perpetual Superannuation Limited, Perpetual WealthFocus Super Plan, GPO Box 4171, Sydney NSW 2001.

3. Authorisation

By signing this request form I:

- declare I have fully read this form and the information completed is true and correct
- am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information
- consent to my TFN being disclosed for the purposes of consolidating my superannuation benefits
- discharge the superannuation provider of my 'FROM' fund of all further liability in respect of the benefits paid and transferred to my 'TO' fund.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

first name(s)	<input type="text"/>
last name	<input type="text"/>
signature	<input type="text"/>
date	<input type="text"/> / <input type="text"/> / <input type="text"/>



Perpetual WealthFocus Super Plan

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Compliance letter

This letter can be provided to the fund you are rolling over from in order to confirm that Perpetual WealthFocus Super Plan is part of a complying fund.

To Whom It May Concern,

Perpetual WealthFocus Superannuation Fund

Australian Business Number (ABN): 41 772 007 500

RSE Registration No. R1057010

Unique Superannuation Identifier (USI): PER0068AU (Perpetual WealthFocus Super Plan)

Perpetual WealthFocus Superannuation Fund (the Fund) is a complying superannuation fund constituted under a trust deed dated 26 May 1995 (as amended) (Trust Deed). The Trustee of the Fund is Perpetual Superannuation Limited.

The Trust Deed of the Fund complies with the preservation and portability standards currently imposed on complying superannuation funds under the Superannuation Industry (Supervision) Act 1993 and Regulations.

Yours faithfully

Directors

Perpetual Superannuation Limited

**Perpetual
Superannuation Limited**

ABN 84 008 416 831

AFSL 225246

RSE L0003315

Level 18, Angel Place

123 Pitt Street

GPO Box 4171

Sydney NSW 2001

Australia

DX 365 Sydney

www.perpetual.com.au

Client Services

Phone 1800 022 033