

# ipac Income Generator

## Application Form for Personal investors (Class H)

**Issuer and Responsible Entity** ipac Asset Management Limited (ABN 22 003 257 225, AFSL 234655) referred to in this form as 'the Responsible Entity'.

**Fund Services Provider** National Mutual Funds Management Ltd (ABN 32 006 787 720, AFSL 234652) referred to in this form as 'NMF', 'we' or 'us'.

Before submitting this form it is important that you read the Product Disclosure Statement (PDS) for the Fund. The PDS can be obtained online at [amp.com.au/investments](http://amp.com.au/investments) or by contacting us on 133 267.

Units in the Fund will only be issued following our acceptance of an application form issued with the PDS. If you give another person access to this application form, you must, at the same time and by the same means, give them access to the PDS and any replacement or supplementary PDS. We will send you a paper copy of the PDS, any replacement or supplementary PDS and the application form free of charge on request during the life of the PDS.

Please use a black pen and print in CAPITAL LETTERS.

### Part A - Are you an existing investor?

Yes - my client number is

Investor name  - go to **Part B** below

No - go to **Part B** below

### Part B - Purpose of this application (please tick to indicate)

Initial investment - complete question below and go to **Section 1, Part 1A**

Additional investment - complete question below and go to **Section 1, Part 1B**

## Individual investor/Joint investor/Sole trader

### Investor 1 (Individual/Sole trader)

What is the nature and purpose of your business relationship with NMF? (Choose the **one** most relevant option)

- Building wealth (eg a large initial deposit, using investment returns to grow your wealth over time)
- Business income (eg regular deposits and withdrawals for expenses - mostly for non-individuals)
- Savings (eg regular deposit with few withdrawals, earning interest to grow your balance)
- Everyday savings (eg frequent deposits and withdrawals)

### Investor 2 (Joint investors)

What is the nature and purpose of your business relationship with NMF? (Choose the **one** most relevant option)

- Building wealth (eg a large initial deposit, using investment returns to grow your wealth over time)
- Business income (eg regular deposits and withdrawals for expenses - mostly for non-individuals)
- Savings (eg regular deposit with few withdrawals, earning interest to grow your balance)
- Everyday savings (eg frequent deposits and withdrawals)

## Non-individual investors - Company/Trust/Superannuation fund or other entity

What is the nature and purpose of your business relationship with NMF? (Choose the **one** most relevant option)

- Building wealth (eg a large initial deposit, using investment returns to grow your wealth over time)
- Business income (eg regular deposits and withdrawals for expenses - mostly for non-individuals)
- Savings (eg regular deposit with few withdrawals, earning interest to grow your balance)
- Everyday savings (eg frequent deposits and withdrawals)

## Section 1 - All investors

Complete Part 1A if you are a new investor. Existing investors go to Part 1B.

Existing and new investors (or their agents or attorneys, if applicable) must then complete the remainder of Section 1.

**Important** if an attorney is completing and signing this form under a power of attorney, the attorney must also complete Section 3. If an agent is completing and signing this form as the investor's legal or nominated representative, the agent must also complete Section 4.

### 1A. New investor details

#### Individual investor/Joint investor/Sole trader

##### Investor 1 (Individual/Sole trader)

Title	Surname
<input type="text"/>	<input type="text"/>
Given name(s)	Date of birth (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>
TFN (or exemption code)	<input type="text"/>

##### Source of wealth

Select how you have built your wealth in order to invest with NMFM (choose the **one** most relevant response).

- Business income
- Investment income (eg rent, dividends, pension)
- Sale of assets (eg property, company)
- Income from employment - regular and/or bonus
- Windfall (eg gift, lottery winnings, gambling)
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)

OR

#### Non-individual investors - Company/Trust/Superannuation fund or other entity

Full name of company/trust/superannuation fund/custodian or other entity

##### Source of wealth

Select how you have built your wealth in order to invest with NMFM (choose the **one** most relevant response).

- Business income
- Investment income (eg rent, dividends, pension)
- Sale of assets (eg property, company)
- Income from employment - regular and/or bonus
- Windfall (eg gift, lottery winnings, gambling)
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)

##### Investor 2 (Joint investors)

Title	Surname
<input type="text"/>	<input type="text"/>
Given name(s)	Date of birth (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>
TFN (or exemption code)	<input type="text"/>

##### Source of wealth

Select how you have built your wealth in order to invest with NMFM (choose the **one** most relevant response).

- Business income
- Investment income (eg rent, dividends, pension)
- Sale of assets (eg property, company)
- Income from employment - regular and/or bonus
- Windfall (eg gift, lottery winnings, gambling)
- One-off payment (eg matured investment, court settlement, redundancy, inheritance)

## 1B. Contact details

### Existing investors:

If you wish to change the contact details previously provided to us, please indicate by ticking this box  otherwise go to Part 1C.

**New investors:** Please provide one set of contact details that we can use for all communications with you.

Contact name

Unit number

Street number

PO Box No.

Street name

Suburb/Town

State

Postcode

Country

Phone

(  )

Mobile

Email

**Please note:** By providing your email address, you agree to receive all communications, including statements, electronically. In certain circumstances, we may still need to send you letters in the post. Your communication preferences can be changed at any time by contacting us.

### Fund annual reports

Fund annual reports are made available online at [amp.com.au/investments](http://amp.com.au/investments), within 3 months of the financial year end for the Fund. If you would prefer to receive a copy, free of charge, please nominate your preference below:

email address shown in Part 1B above

address shown in Part 1B above

Please note that the election above will be applied to your current and future holdings in any fund we manage. To change your preference, please contact us.

## 1C. Tax residency of applicant

Is any:

- individual investor
- entity investor (eg company, trust, partnership)
- director of any investor, or
- beneficial owner or controlling person of any investor,

making this application a foreign tax resident? (US citizens, and tax residents should answer 'Yes')

Yes - you will need to complete an additional form - see notes below\*

No - go to Part 1D

**Please note:** We cannot accept and process applications if this question is unanswered, and if you have not provided the information we require (as outlined below).

\* If 'Yes', and you are a **new investor**, please ensure you also complete the relevant 'Know Your Client' form and sign and submit this with your application/subscription form. The forms are available at [amp.com.au/identification-investments](http://amp.com.au/identification-investments).

\* If 'Yes', and you are **investing in a new fund** or **opening a new account**, (ie you have already been identified by us for Anti-Money Laundering and Counter-Terrorism Financing purposes), please ensure you complete the relevant 'Tax Status Declaration' form and sign and submit this with your application/subscription form. The forms are available at [amp.com.au/identification-investments](http://amp.com.au/identification-investments).

## 1D. Foreign investment identity

Is any:

- individual investor
- entity investor (eg company, trust, partnership)
- beneficial owner or controlling person of any investor,

making this application:

- an individual that is not ordinarily resident in Australia
- a foreign government or foreign government investor
- a corporation, trustee of a trust or general partner of a limited partnership where an individual not ordinarily resident in Australia, foreign corporation or foreign government holds a substantial interest of at least 20%, or
- a corporation, trustee of a trust or general partner of a limited partnership in which two or more foreign persons hold an aggregate substantial interest of at least 40%?

Yes\*

No - go to Part 1E

\*If 'Yes', please select the response that best describes your circumstances below:

I am/We are an individual that is not ordinarily resident in Australia

I am/We are a foreign government or foreign government investor

I am/We are a corporation, trustee of a trust or general partner of a limited partnership where an individual not ordinarily resident in Australia, foreign corporation or foreign government holds a substantial interest of at least 20%, or

I am/We are a corporation, trustee of a trust or general partner of a limited partnership in which two or more foreign persons hold an aggregate substantial interest of at least 40%.

## 1E. Investment details

Please indicate the amount you are investing and the payment method.

		Investment by direct deposit (refer to the final page of this form)	Investment by direct debit (complete 'Direct debit request' in this section)
Initial investment (minimum \$10,000)	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional investment (minimum \$5,000)	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Regular investment plan (minimum \$500 per month)	\$ <input type="text"/>	Not applicable	<input type="checkbox"/>

### Source of funds

Select how you have sourced these funds to invest with NMFM (choose the **one** most relevant response).

Business income

Investment income (eg rent, dividends, pension)

Income from employment - regular and/or bonus

Sale of assets (eg property, company)

Borrowed funds

Windfall (eg gift, lottery winnings, gambling)

Government benefits (eg childcare rebate, family tax benefit)

One-off payment (eg matured investment, court settlement, redundancy, inheritance)

### 1F. Fees agreed with your adviser

Information about advice fees is provided in the 'Fees and other costs' section of the PDS.

If you are not using the services of an adviser for this application, please go to Part 1I.

### 1G. Investment advice fee - Initial or additional investment

If applicable, please indicate the investment advice fee agreed with your financial adviser for the initial or additional investment amount shown in Part E 'Investment details'. The fee you indicate will be inclusive of GST.

%

OR

\$

If you do not indicate an amount, we will assume NO investment advice fee.

### 1H. Ongoing advice fee

If applicable, please indicate the ongoing advice fee agreed with your financial adviser. The fee you indicate will be inclusive of GST.

%

OR

\$

If you do not indicate an amount, we will assume NO ongoing advice fee.

### 1I. Payment of withdrawals and distributions

All withdrawals and distributions are paid into a nominated account. Please provide details of the account into which you would like withdrawals and distributions to be paid.

Account name

Name of financial institution

BSB

-

Account number

Please note that your nominated account must be an Australian bank, building society or credit union account, not a credit card account.

## 1J. Direct debit request

Complete this question if you selected 'Investment by direct debit' for one or more of the investment amounts noted in Part E 'Investment details'. Before completing the direct debit details in this question, please read Section 2 of this form ('Direct debit terms and conditions'). You should also check with your financial institution to confirm that your nominated bank account can support direct debits, and to determine any fees your financial institution may charge you for using the direct debit service.

### Account details

Please indicate the account from which you would like us to deduct the investment amount(s) indicated in Part 1E.

I/We authorise NMFm to debit the account nominated in Part 1E.

I/We authorise NMFm to debit the account nominated below.

Account name

Name of financial institution

BSB

 - 

Account number

Please note that your nominated account must be an Australian bank, building society or credit union account, not a credit card account.

## 1K. Signature(s) (for direct debit request only)

I/We acknowledge that I/we have read, understood and agree to be bound by the direct debit terms and conditions set out in Section 2 of this form.

**All nominated account holders must sign below to confirm the direct debit request.** Please sign in the same way as the account signing instruction held by your financial institution.

Signature of nominated account holder

Signature of nominated account holder

## 1L. Financial Services Guide (FSG)

Please tick to confirm.

I/We have obtained and read the ipac and NMFm FSG available online at [amp.com.au/amp/financial-services-guide](http://amp.com.au/amp/financial-services-guide).

## 1M. Declaration

All investors (or their agents or attorneys, if applicable) must sign this declaration. We cannot process applications without the relevant signatures.

I/We:

- wish to apply for units in the Fund, received the PDS for the Fund at the same time and by the same means as I/we received this application form, and agree to be bound by the PDS and the terms of the Fund's constitution, each as may be amended from time to time
- confirm that I/we have read and understood the PDS current at the date of signing this application form
- agree to information about me/us being collected, used and disclosed in accordance with the privacy statement contained in the PDS, including for marketing purposes or in connection with any other product or service. I/we acknowledge that I/we can opt out from receiving direct marketing by contacting you
- acknowledge that investments in the Fund are not deposits or liabilities of any company in the AMP Group
- acknowledge that the Fund is subject to investment risks, which could include delays in repayment, and loss of income and capital invested and that no member of the AMP Group guarantees the performance of the Fund or any particular rate of return
- declare and agree that any information and documents that will be used for the purposes of this application (whether or not provided on or with this application) are complete and correct, and if they are about another person, have been provided with the consent of that person
- acknowledge that it is a criminal offence to knowingly provide false or misleading information or documents in connection with this application
- agree that if I/we have negotiated investment advice or ongoing advice fees with my/our financial adviser, NMFM may deduct those fees from my/our initial or additional investment, or any payment due to me/us or redeem the number of units required to meet those fees, and
- acknowledge that the arrangements for the payment of any investment advice or ongoing advice fees are as described in the PDS.

If I am/we are a trustee, I/we warrant that, at the time of signing, I am/we are authorised under the relevant trust deed, to apply and to do all things necessary as a result of becoming a unitholder.

## 1N. Signatures - The signatories must be the same as the 'Know your client' form

### Signatory 1

Title  Surname  First name

Signing as (please tick):

Individual  Sole trader  Trustee  Director  Attorney

Joint investor  Partner  Sole director  Agent

Representative of association/co-operative/government body - please specify position (eg chairman)

Signature

Date (dd/mm/yyyy)

### Signatory 2

Title  Surname  First name

Signing as (please tick):

Joint investor  Trustee  Company secretary  Attorney (if more than 2 attorneys, please provide names and signatures)

Partner  Director  Agent

Signature

Date (dd/mm/yyyy)



## Section 2 - Direct debit terms and conditions

By completing the direct debit details in Section 1 of this form, you agree to the terms and conditions listed below. These terms and conditions are subject to change. We will give you 14 days notice of any intended changes.

### Terms and conditions

1. You authorise us to debit, through the Bulk Electronic Clearing System (BECS), payments from the bank account nominated in your direct debit request (our user ID number for these direct debits is 031825).
2. Your direct debit request allows us to deduct, from your nominated bank account, the initial, additional and/or monthly regular investment amount(s) indicated on your application form. Where a direct debit due date falls on a non-business day for us, we will debit the amount on the next business day.
3. You are responsible for ensuring that your nominated bank account has sufficient cleared funds available to pay each debit when it becomes due. If there are insufficient funds and your financial institution dishonours the payment, any charges incurred by your financial institution may be debited from your investment account. Any charges incurred by us may also be debited from your investment account or recovered in some other way.
4. You must tell us in writing if you close or change the bank account you have nominated.
5. You can cancel your direct debit request, stop or defer an individual debit or request a change to the debit amount by notifying us in writing, by mail. We must receive your instruction at least five business days before the next direct debit due date in order to process your cancellation request before that date.
6. If you believe that a debit has not been correctly processed, contact us or your financial institution.
7. If debits are returned unpaid by your financial institution we will either attempt to debit your nominated bank account again or contact you to arrange another way of paying. We reserve the right to cancel the direct debit arrangement without notice if any debits are returned unpaid by your financial institution.
8. We will keep all information relating to your nominated bank account private and confidential, except to the extent that you consent to those details being disclosed or as the law otherwise requires. You consent to us using or releasing your nominated bank account information to your financial institution and our financial institution, so that we can investigate any possible incorrect debits, or if our financial institution needs information.
9. You indemnify us against all losses, costs, damages and liability (including, without limitation, legal costs and expenses on a full indemnity basis) that we suffer as a result of you breaching this agreement or providing us with an invalid or non-binding direct debit request. This indemnity is a continuing obligation, separate and independent from your other obligations and survives termination of this agreement. It is not necessary for us to incur expense or make payment before enforcing a right of indemnity under this agreement. You will pay us all or any sum due without deduction or set-off (and irrespective of any counterclaim).
10. This indemnity does not apply to the extent of any fraud, negligence or breach of trust on our part, or on the part of any of our delegates or agents.

## Section 3 - Attorney acting under power of attorney

Complete this section if one or more attorneys are completing and signing this form under power of attorney.

After completing this section - you must ensure that you have also completed the relevant 'Know your client' form for the type of investor on whose behalf you are acting as attorney (see 'Verifying your identity' on the final page of this form).

### 3A. Type of attorney

Please tick to indicate, and provide details.

#### 3B. Individual attorney

Individual attorney(s)

Full name(s) of individual attorney(s)

##### Attorney 1

##### Attorney 2

If there are more than 2 attorneys, please write their full names on a separate page and attach to this form.

#### 3C. Non-individual attorney

Non-individual attorney(s)

Full name(s) of individual attorney(s) appointed by the non-individual attorney to complete and sign this form.

##### Attorney 1

##### Attorney 2

If there are more than 2 attorneys, please write their full names on a separate page and attach to this form.

#### 3D. Identification documentation

To comply with anti-money laundering (AML) and counter-terrorism financing (CTF) legislation, we must collect certain information about each investor (and beneficial owner, controlling person, trust settlor, agent or attorney where applicable), supported by original certified copies of relevant identification documentation.

Please refer to the relevant 'Know your client' form for details about obtaining original certified copies or extracts of identification documentation and also read the 'Anti-money laundering and counter-terrorism financing obligations' section of the 'Know your client' form for information about AML and CTF obligations and how they affect your application/investment.

Please provide all relevant documents as indicated on the 'Know your client' form. We cannot accept applications without these documents.

### 3E. Evidence of attorney's authority to act

Please tick to indicate that you are providing:

a certified copy of the power of attorney which confirms that any attorney completing and signing this form is authorised to do so under the power of attorney.

If the power of attorney does not contain a sample of each attorney's signature please tick to indicate that you are also providing:

a list containing the name of each attorney and a sample of each attorney's signature.

**Important** By signing this form under power of attorney, the attorney warrants that, at the time of signing, they had not received notice of revocation of that power of attorney.

#### 3F. Non-individual attorney only

Please tick to indicate that you are providing:

written evidence of the authority given by the non-individual attorney to the person(s) named in Part C of this section.

#### 3G. All attorneys

Please tick to indicate:

**Initial investment only** - you must complete the 'Know your client' form relevant to the type of investor on whose behalf you are completing and signing this form - refer to 'Verifying your identity' on the final page of this form for further details.

## Section 4 - Agent for the investor

Complete this section if an agent is completing and signing this form as the investor's legal or nominated representative. If there is more than one agent, please write their full names on a separate page and attach to this form.

After completing this section - you must ensure that you have also completed the relevant 'Know your client' form for the type of investor on whose behalf you are acting as agent (see 'Verifying your identity' on the final page of this form).

### 4A. Type of agent

Please tick to indicate, and provide details.

#### 4B. Individual agent

Individual agent

Full name of individual agent

#### 4C. Non-individual agent

Non-individual agent

Full name of non-individual agent

Full name of the person representing the non-individual agent in relation to this application

### 4D. Identification documentation

To comply with anti-money laundering (AML) and counter-terrorism financing (CTF) legislation, we must collect certain information about each investor (and beneficial owner, controlling person, trust settlor, agent or attorney where applicable), supported by original certified copies of relevant identification documentation.

Please refer to the relevant 'Know your client' form for details about obtaining original certified copies or extracts of identification documentation and also read the 'Anti-money laundering and counter-terrorism financing obligations' section of the 'Know your client' form for information about AML and CTF obligations and how they affect your application/investment.

Please provide all relevant documents as indicated on the 'Know your client' form. We cannot accept applications without these documents.

### 4E. Evidence of agent's authority to act

Please tick to indicate that you are providing:

A certified copy of evidence of the agent's authority to act as agent on your behalf.

### 4F. All agents

Please tick to indicate:

**Initial investment only** - you must complete the 'Know your client' form relevant to the type of investor on whose behalf you are completing and signing this form - refer to 'Verifying your identity' on the final page of this form for further details.

**Adviser use only**

**Adviser details**

Name of adviser

Company name

Adviser dealer group

AMP adviser code

 - 

If no code is provided, we cannot process applications. If you do not have an AMP adviser code, please contact our Client Services team on 133 267.

Signature

Date (dd/mm/yyyy)

Adviser stamp

**Office address and contact details**

Unit number

Street number

Street name

Suburb/Town

State

Postcode

Country

Phone

Mobile

Email

## Application form checklist

### The investor/agent/attorney has:

- Completed Section 1
- Signed the declaration
- Attached the relevant 'Know your client' form **and** supporting documents - **new investors only**
- Attached the relevant 'Tax status declaration' form, if the answer to section 1C was 'Yes' - **existing investors only**

### The attorney has completed:

- Section 3

### The agent has completed:

- Section 4, and/or Adviser Use Only section

## Verifying your identity - New investors only

After completing this application form, please ensure that you also complete and attach the relevant 'Know your client' form (and identification documents), to enable us to verify your identity and meet our legal obligations (including those under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006).

Please tick to indicate	Please complete the following 'Know your client' form and submit all relevant documents with your application
<input type="checkbox"/> Individual, Joint Investors and Sole Trader	Available online at <a href="http://amp.com.au/identification-investments">amp.com.au/identification-investments</a>
<input type="checkbox"/> Australian Company	Available online at <a href="http://amp.com.au/identification-investments">amp.com.au/identification-investments</a>
<input type="checkbox"/> Foreign Company	Available online at <a href="http://amp.com.au/identification-investments">amp.com.au/identification-investments</a>
<input type="checkbox"/> Partnerships	Available online at <a href="http://amp.com.au/identification-investments">amp.com.au/identification-investments</a>
<input type="checkbox"/> Trust and Superannuation Fund	Available online at <a href="http://amp.com.au/identification-investments">amp.com.au/identification-investments</a>
<input type="checkbox"/> Government Body	Available online at <a href="http://amp.com.au/identification-investments">amp.com.au/identification-investments</a>
<input type="checkbox"/> Association and Registered Co-operative	Available online at <a href="http://amp.com.au/identification-investments">amp.com.au/identification-investments</a>
<input type="checkbox"/> Charity	Please contact our Client Services Team on 133 267 for the forms you will need to complete.
<input type="checkbox"/> Attorney(s) completing and signing this form under power of attorney	Complete the form relevant to the type of investor and ensure you have also completed Section 3.
<input type="checkbox"/> Agent completing and signing this form as the investor's legal or nominated representative	Complete the form relevant to the type of investor and ensure you have also completed Section 4.

## Paying by direct deposit

1. Deposit your investment amount at any branch of the Westpac Bank, to:

**Account name:** ipac Asset Management Ltd

**BSB No.** 032-021

**Bank Account No.** 731992

Please ensure that the full name of the investor is provided and use the Fund name as the reference. Separate deposits are required for each investment.

2. Send your completed application form **together with** identification documentation (**new investors only**) and deposit receipt to:

National Mutual Funds Management Ltd

Reply Paid 125

Parramatta NSW 2124

(no stamp required)

Alternatively for **additional investments** you can email your completed application form and deposit receipt to **trustinfo@amp.com.au**.

## Contact details

### Mailing address of the Fund

National Mutual Funds Management Ltd

Reply Paid 125

Parramatta NSW 2124

(no stamp required)

### Client Services

**T:** 133 267

8.30am - 5.30pm Sydney time

Monday to Friday

**E:** [ampinvestments@amp.com.au](mailto:ampinvestments@amp.com.au)

**W:** [amp.com.au/investments](http://amp.com.au/investments)