

PremiumChoice Investment Service Series 2

How to Guide



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Why PremiumChoice?

PremiumChoice Investment Service Series 2 (Service) is a comprehensive portfolio service created to enable you, together with your financial adviser, to diversify your investment portfolio across a wide range of products.

The Service enables you to enjoy the convenience, flexibility and control of dealing with one quality provider, keeping you fully informed of your financial position.



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Contents

Within the Series 2 accounts you have the option to select from our Core Investment List or the full Investment List. The Core Investment List gives you access to a focused range of investment options and a simpler fee structure. Alternatively, you can choose to select from our full range of investment options on the **Investment List**. Speak with your financial adviser to determine which works best for you.

For more information about the Core Investment List please refer to page 7.

Your financial adviser	4
Accessing your account online	4
How your PremiumChoice account works	5
About your Cash Account	6
Core Investment List	7
Adding to your account – the mechanics	8
Asset transfers into and out of your account	10
Accessing your money – the mechanics	11
Managing your investments	12
Changes to the Investment List	16
Corporate actions	17
Receiving distribution income and dividends	18
Fees and costs	19
Adviser Service Fee.	20
Tax – the rules	22
Insurance.	23
Appointing someone to act on your behalf	24
How we keep you informed.	25
Additional information you need to know	26
Privacy	28

Your financial adviser

Your financial adviser will play a pivotal role in the continuing review and management of your account.

Your financial adviser will instruct us how to invest your money and on any other matters relating to your account.

This includes instructions to:

- switch between investments
- make additional deposits
- change your account details, and
- make withdrawals to your nominated bank account.

We'll contact your financial adviser if we need to:

- give you instructions, or
- obtain information from you.

If you change your financial adviser

At some stage you may decide to change your financial adviser. You'll need to tell us in writing and provide details of your PremiumChoice Investment Service account and your new financial adviser.

This will include any fee arrangements you've agreed.

We'll need to first check your new financial adviser is an authorised financial adviser and is licensed to provide advice on our products.

Your financial adviser

PremiumChoice Investment Service is only available to you through a financial adviser or through their authorised representative.

At PremiumChoice we believe in the value of financial advice and strongly recommend you regularly keep in touch with your financial adviser.

If you choose to no longer receive financial advice, you can still use PremiumChoice Investment Service and we'll continue to provide product updates and statements to you at your last known email or postal address. You can update your personal details or manage your account at investinfo.com.au/premiumchoice

Accessing your account online

Investor Online is PremiumChoice's secure site where you have 24-hour access to your accounts.

Once you've logged in via investinfo.com.au/premiumchoice you can:

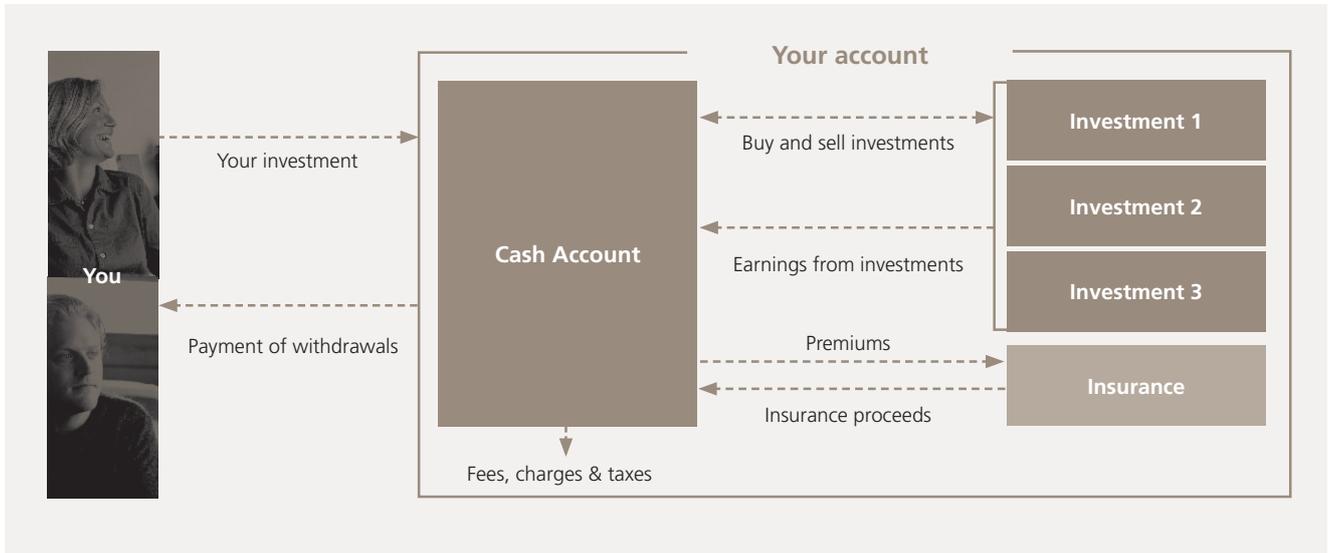
- view all your PremiumChoice accounts in one place
- keep track of your investments and account balances
- view your transactions
- get your BPAY® details for investing
- register for Electronic Funds Transfer (EFT) details
- update your contact details and password
- view your insurance, and
- find out how your investments are tracking with consolidated reporting.

Through **Investor Online**, you can also run the following reports.

Report	What information it provides
Portfolio Valuation	Gives a list of all your investment holdings within your account at a specified date and the: <ul style="list-style-type: none">• current share or unit price• total value, and• percentage of your portfolio.
Market Exposure	Shows the current market exposure and sector allocation across your investment portfolio.
Transaction Summary	Shows the transactions that occurred over the specified period for each investment in your portfolio.

How your PremiumChoice account works

PremiumChoice allows you, together with your financial adviser, to manage your investment portfolio on your terms.



Margin loan facility

You can use the investments you have in the Service to set up a margin loan facility from selected lenders. Speak with your financial adviser who can provide you with relevant margin loan booklets and application forms. You need to apply directly to the margin loan provider for a margin loan.

About your Cash Account

The Cash Account is used for all transactions on your account. Where applicable, insurance premiums are also deducted from your Cash Account.

Your Cash Account Investment

Like other cash investments, you earn interest on a positive cash balance in your Cash Account. However, interest will be charged if your Cash Account is negative. This may happen if you buy investments using proceeds from sales that aren't final, or if you haven't allowed for fees or other payments.

Interest is calculated daily and paid to your Cash Account quarterly.

Your Cash Account is currently allocated to cash investments managed by NAB. Please go to investinfo.com.au/premiumchoice or speak with your financial adviser for information on your Cash Account including:

- the relevant product information and/or terms and conditions for the investments
- the approximate allocation to each investment, and
- the indicative earning rates and performance information.

Minimum cash requirement

You need to invest a minimum amount in your Cash Account as shown in the table below.

Without regular withdrawals	1% of your account balance to a maximum of \$5,000.
With regular withdrawals	1% of your account balance to a maximum of \$5,000 plus an amount to cover the next two regular withdrawal payments (for monthly payments) or the next regular withdrawal payment (for other payment frequencies).

There may be tax implications if we have to sell some of your investments. You should make sure your minimum cash balance is always maintained.

Monitoring your Cash Account

You and your financial adviser are responsible for maintaining the minimum balance in your Cash Account.

You can top up your Cash Account by transferring money into it, or requesting to sell down other investments in your account.

If your Cash Account balance falls below the minimum cash requirement, we may sell some of your investments to pay for any outstanding fees, charges and expenses and to provide at least the minimum cash requirement. We'll review this quarterly and let your financial adviser know before taking action.

With the exception of listed investments and term deposits, you can nominate the order you'd like your investments to be sold should the need arise.

If you don't make a nomination, we'll sell your investments in the order the investment groups are listed on the **Investment List** available at investinfo.com.au/premiumchoice

Where you hold multiple investments from the same group, the first investment we'll sell is the one that hasn't been bought or sold for the longest period of time.

Please note: Separately Managed Account (SMA) model portfolios and term deposits will be included last in the default sell down order.

Cash Account fee

A fee of up to 0.75% pa is calculated on the daily Cash Account balance. The Cash Account fee does not count toward the maximum or minimum Administration fee. The Cash Account fee does not apply to the cash allocation for your investments in the SMA.

The Cash Account fee is calculated daily and deducted from the investment returns, before interest is calculated and applied to your Cash Account each quarter or on withdrawal.

It is not an explicit deduction from your Cash Account balance and will be included in the 'other fees of your investment' in your statement.

Core Investment List

With PremiumChoice Investment Service Series 2 you have access to the full range of investment options on the **Investment List**. This is known as the full Investment List. Alternatively, you can choose to select our Core Investment List, which gives you access to a focused range of investment options and a simpler fee structure.

The Core Investment List is made up of a selection of MLC investment options and includes the Cash Account.

To understand the range of investment options available through the Core Investment List, see the **Investment List** available at investinfo.com.au/premiumchoice

When you open your account, you must select from either the Core Investment List or the full Investment List.

You can't choose to operate under both the Core Investment List and full Investment List within the one account at the same time.

How do I move in and out of the Core Investment List?

You can apply to move your account between the Core Investment List and full Investment List at any time by:

- Speaking to your financial adviser; or
- Completing the **Switch & Re-weight** form

You can obtain this form at investinfo.com.au/premiumchoice or by calling us.

Any active transactions, current investment holdings, or current investment facilities on the account which include investments not available on the Core Investment List may delay the request to move to the Core Investment List.

We may also update the Investment List selected on your account to be the full Investment List should the holdings outside of the Core Investment List continue to be held in your account.

Both of these scenarios will impact the Administration fees you pay.

You can review your investments at any time by speaking with your financial adviser, logging in to your account at investinfo.com.au/premiumchoice or calling us.

How do fees work if in the Core Investment List?

The Administration fees you pay will depend on the **Investment List** applicable to your account at the end of the month or when you close your account.

You and your financial adviser are responsible for the investments held in your account. Where there are holdings outside of the Core Investment List in your account, you'll be charged the Administration fee applicable to the full Investment List even where the Core Investment List has been selected on your account.

If you have selected the Core Investment List, you can't receive the benefit of family group linking. Members of the family group will also not be able to benefit from your account.

Please speak to your financial adviser about which option is most appropriate for your circumstances.

Adding to your account – the mechanics

Once you've started your account, one-off and regular investments can be made.

All investments will be shown in your quarterly statement (if you elect to receive quarterly statements on your application form).

You can also view your most recent transactions and investments at investinfo.com.au/premiumchoice

All forms are available at investinfo.com.au/premiumchoice or by contacting us. All forms and written requests can be scanned and emailed, faxed or mailed to us.

Method	Who and what	How
BPAY® Paying investments from a bank or similar account	Anyone can make one-off additional investments.	<ol style="list-style-type: none"> Either call your financial institution or use internet banking. You don't need to complete any forms if you're using BPAY®. You'll need to use the following information, which is also available at investinfo.com.au/premiumchoice BPAY® Biller Code 10959 Customer Reference Number The reference number will be 44 and your eleven digit BPAY® Reference Number. Your BPAY® Reference Number is available: <ul style="list-style-type: none"> online at investinfo.com.au/premiumchoice in your Welcome letter, or by calling us.
Direct Debit Paying investments from a bank or similar account	Anyone can make one-off and regular investments.	<ol style="list-style-type: none"> Check your financial institution account can accept direct debit requests. Complete and sign the Update account details form available at investinfo.com.au/premiumchoice Send the form to us. <p>You need to make sure you have sufficient cleared funds available in your account on the due date of each direct debit.</p> <p>Regular Investment Facility Regular investments can be made by setting up a Regular Investment Facility with a nominated financial institution account for monthly, quarterly, half-yearly or yearly payments.</p> <p>Changes to direct debits</p> <ol style="list-style-type: none"> Complete and sign the Update account details form available at investinfo.com.au/premiumchoice Send the form to us. <p>We may cancel regular direct debit drawings if three consecutive drawings are dishonoured by your financial institution. We'll contact your financial adviser if this happens and ask what course of action to take.</p>

Adding to your account – the mechanics

Method	Who and what	How
Electronic Funds Transfer (EFT)	Anyone can make one-off additional investments.	<ol style="list-style-type: none"> 1. Check with your financial institution if it has any requirements relating to EFT payments and how they can be made. 2. Register at investinfo.com.au/premiumchoice to obtain our bank details for EFT. 3. Use these bank details to make your payment.
Cheque	You	<ol style="list-style-type: none"> 1. Complete and sign the Additional investments form available at investinfo.com.au/premiumchoice 2. Attach a cheque payable to 'PremiumChoice Investment Service' crossed 'Not Negotiable'. If it's a personal cheque make sure you have sufficient cleared funds in your account to enable us to bank the cheque. 3. Send the cheque and form to us.
Asset Transfers (also known as In specie transfers)	You can transfer assets you own to your account without having to sell them.	<ol style="list-style-type: none"> 1. Speak with your financial adviser to make sure the asset you wish to transfer can be added to your PremiumChoice account. 2. Complete the In specie transfers to PremiumChoice Investment Service form and send it to us. Please note: For more information on asset transfers please refer to page 10.

How we process your investment

As long as we have all the correct details we'll process deposits to your Cash Account.

If you have an additional investment instruction in place on your account, this deposit will be invested in line with your instruction (see page 13 for more information about additional investments).

If you don't have an additional investment instruction in place, your deposit will be invested into the Cash Account.

If you want to invest your money differently, you or your financial adviser will need to let us know before you make the investment.

Asset transfers into and out of your account

Before you make a decision on transferring your investments make sure you:

- speak with your financial adviser
- check that the investments match between services (ie managed investments should match by APIR Code)
- compare the features and fees of the service you're transferring from
- consider whether there's any change in the beneficial ownership of the investments you hold through the service (as this will have capital gains tax implications)
- consider any exit penalties you may be charged, and
- work out any differences in fees you may be charged.

Transfers in

Keeping your investments in one place makes sense because you'll reduce your paperwork and it will be easier to keep track of how your investments are performing.

You also may save on fees. And where there's no change in the beneficial ownership of the investments, you can transfer your investments into the Service without incurring any capital gains tax.

Transferring your investments is easy with PremiumChoice. Just speak with your financial adviser who'll arrange for the appropriate forms to be completed and sent to us or complete the **In specie transfers to PremiumChoice Investment Service** form available at investinfo.com.au/premiumchoice. We'll then arrange to have your investments transferred into the Service.

The following investments are available for transfer into the Service, subject to our approval:

- Listed investments – those assets listed on the ASX.
- Unlisted investments – include managed investments.

What happens next?

As long as we have all the correct details we'll arrange to transfer the investments to your account. The transfer process may take a few weeks as we work with your other service provider to move your investments.

Once the process is complete, we'll confirm the details of the transfer in writing to you. Also, the transfer will appear on your next Statement available at investinfo.com.au/premiumchoice

Transfers out

Eventually you may wish to transfer your investments to another service provider. You should deal with your new service provider who'll apply their transfer process to move your investments across. Of course, if you have any questions about this then we're here to help you.

Asset transfer fee

(Transfers out only)

A \$75 fee per investment is charged if you transfer your investments out of the Service. This will be deducted from your Cash Account before the transfer occurs.

Accessing your money – the mechanics

Taking money out

If you want to take some money out, you'll need to make sure you still have at least \$3,000 left in your account.

How to make a withdrawal

You can make a withdrawal by:

- contacting your financial adviser
- completing a **Withdrawal** form at investinfo.com.au/premiumchoice, or
- calling us.

All forms and written requests can be scanned and emailed, faxed or mailed to us. We may need to verify your identity before we can process your request.

You can choose where your money is paid. Withdrawals can be paid:

- to another PremiumChoice account
- to your nominated financial institution account (in your name or a joint account where you're an account holder)
- directly to another nominated financial institution account held either solely or jointly in your name, or
- by cheque payable to you. It will be forwarded to the address recorded on our system unless you notify us otherwise in writing.

Fast-track withdrawals

If you need to access your money quickly you can request to have your withdrawal Fast-tracked.

It will be processed within five business days and can provide you with up to 75% of your account balance before the sale of your investments are complete.

A Fast-track withdrawal is paid from your Cash Account. We'll pay the money to you even if your Cash Account balance becomes negative, however you'll need to pay interest (see page 6 for more information).

Please note: Fast-track withdrawals aren't available for certain investments such as:

- illiquid investments
- hedge funds
- term deposits
- debentures
- property diversified investments, or
- capital protected products.

Regular Withdrawal Facility

You can set up a Regular Withdrawal Facility to withdraw money from your PremiumChoice account either:

- monthly
- quarterly
- half-yearly, or
- yearly.

You have the option of indexing the amount you withdraw through this facility and/or withdrawing income received from your investments as opposed to a fixed dollar amount. The minimum payment is \$100 unless you elect to receive only income from investments. This will be credited to your nominated financial institution account.

Changes to the Regular Withdrawal Facility

You can change your financial institution account details, suspend or cancel this facility by:

- contacting your financial adviser
- completing an **Update account details** form available at investinfo.com.au/premiumchoice, or
- calling us.

If you don't have sufficient available cash to pay your regular withdrawal, we may still pay the withdrawal, however, this may cause your Cash Account to become negative, and interest will be charged.

What happens if we're unable to process your request?

Sometimes there'll be reasons why we can't process your request. It could be because we don't have enough information or some outstanding requirements haven't been met.

If this is the case we'll try our best to contact you or your financial adviser to find out any extra information we need.

Once we've received the outstanding information, we'll process your request as usual and confirm your transaction.

Where your account holds investments that can't be sold down to cash, we're unable to close your account until these investments can be sold down to cash.

If this happens, we'll pay out as much of your account balance as possible. However, you'll be required to maintain a cash reserve in your account equal to two years of fees and costs relevant to your account.

Managing your investments

Placing investment instructions

Investment instructions can be submitted either as:

- a single buy or sell transaction, or
- part of a switch or re-weight transaction.

Your financial adviser can submit investment instructions online or you can submit investment instructions by completing a **Switch and Re-weight** form available at investinfo.com.au/premiumchoice

All instructions must be completed accurately. We aren't liable for any loss where we're unable to complete an investment instruction because of inaccurate or incomplete instructions.

Prices used for buying and selling investments and the minimum purchase amounts for investments are shown in the following tables.

Prices used for buying or selling investments

Investment type	Determination of price
Managed investments	By the investment manager when the trade occurs.
Listed investments	The price at which the trade occurs on the ASX.
Term deposits	Interest rate applicable on the date the investment is made.
SMA	The price at which the trade occurs on the ASX.

Minimum investment amounts

Minimums	Initial	Additional
Managed investments	No minimum	No minimum
Listed investments	\$2,000	\$500
Term deposits	Varies by issuer	Varies by issuer
SMA	Variable by model portfolio	No minimum

Single buy or sell transaction

Investments are purchased from the available cash in your Cash Account. Available cash is the amount of money in your Cash Account that is available to invest or withdraw (see page 6). The proceeds from investment sales are paid to your Cash Account.

When you're purchasing investments (as opposed to switching between investments), there must be sufficient available cash in your Cash Account before we can action the instruction.

Switching and re-weighting transactions

All switch instructions are submitted as Fast-track switches, unless you specify otherwise.

Fast-track switches are those where the proceeds from sales of investments not yet finalised may be used to buy the investments included in your switch transaction.

Please note: Purchasing investments using the proceeds from these pending sales may result in your Cash Account becoming negative. Interest is payable on this negative balance (see page 6).

Managing your investments

Managed investments

Buying managed investments

You or your financial adviser can provide instructions for:

- one-off investments – an instruction to make a single specified investment, and/or
- ongoing investments – a standing instruction to automatically invest additional investments into managed investments.

When buying managed investments, instructions can be submitted as a:

- dollar amount, or
- percentage amount.

We'll generally act upon managed investment instructions within five business days of receiving your instructions.

It generally takes investment managers a number of days to complete an instruction.

All instructions must be completed accurately, and there must be sufficient available cash in your account before we can action the instruction. We aren't liable for any loss where we're unable to complete an investment instruction because of inaccurate or incomplete instructions.

Selling managed investments

You or your financial adviser may instruct us to sell part or all of a managed investment.

A partial sale can be requested as a:

- dollar amount
- number of units, or
- percentage amount.

When investments are sold you'll have the option to choose which investments you sell. This will help you manage your tax more effectively.

You'll be able to sell investments that:

- cost you the most
- you bought first, or
- you specify.

The tax treatment for each is complex and your financial adviser, in conjunction with your registered tax agent, can help you understand what will work best for your personal circumstances.

Investment facilities

Four facilities are available:

- **Additional Investment Facility:**
You can invest your contributions in one or more managed investments or SMA model portfolios
- **Regular Investment Facility:**
You can invest your regular (monthly, quarterly, half-yearly or yearly) direct debit investments in one or more managed investments or SMA model portfolios
- **Progressive Investment Facility:**
You can invest a fixed amount monthly or quarterly from your Cash Account in one or more managed investments or term deposits (provided the issuer's minimum is met), and
- **Custom Cash Facility:**
You can select a maximum threshold (maximum cash trigger) for your Cash Account balance. Once exceeded, we'll purchase your chosen investments and bring your Cash Account balance down to the higher of; your nominated cash target amount, or the minimum cash requirement for your account. The Custom Cash facility will be run monthly on the last weekend of every month.

Your facility continues until:

- you or your financial adviser changes the original instruction, or
- one or more investments nominated are no longer available. If this happens, your money for that particular investment will stay in your Cash Account.

Please note: The Custom Cash Facility cannot be set up together with a Progressive Investment, Automatic Income Distribution or a Automatic re-weighting Facility.

Also, you need to make sure that you have enough money in your Cash Account to cover your Progressive Investment Facility otherwise it won't be processed.

How to set up, change or cancel an investment facility.

You can start or change an investment facility by:

- contacting your financial adviser
- completing an **Update account details** form available at investinfo.com.au/premiumchoice, or
- calling us.

Automatic re-weighting Facility

To help maintain your original investment allocations, you can have your managed investments automatically re-weighted.

So even when the value of your managed investments goes up or down, the mix of your overall portfolio will reflect your nominated investment allocations. Standard transaction costs will apply.

Managing your investments

Please note: Managed investments without daily pricing can't be automatically re-weighted.

You can automatically re-weight your managed investments:

- quarterly in February, May, August and November
- half-yearly in February and August, or
- yearly in August.

Only the managed investments you select are automatically re-weighted.

If the market moves while the automatic re-weighting is being completed, your portfolio may not exactly match your preferred initial weightings.

How to set up, change or cancel your Automatic re-weighting Facility

You can start or change an Automatic re-weighting Facility by:

- contacting your financial adviser
- completing a **Update account details** form available at investinfo.com.au/premiumchoice, or
- calling us.

Please note: Any sell down of investments made due to automatic re-weightings may result in a capital gain or loss being realised.

When we can cancel your Automatic re-weighting Facility

We may cancel your Automatic re-weighting Facility if a withdrawal or switch request isn't in line with your standing re-weighting instructions, or one of your managed investments is:

- no longer offered on our **Investment List**
- illiquid, or
- doesn't accept additional money.

Separately Managed Account (SMA)

Investments in SMA model portfolios can be made in the following ways:

- cash
- transfer of shares, or
- a combination of both.

Before investing in an SMA model portfolio, we recommend you read the Product Disclosure Statement available at investinfo.com.au/premiumchoice and speak with your financial adviser.

Moving shares into an SMA model portfolio

You can move shares in your PremiumChoice account into an SMA model portfolio without cashing them in.

Only shares currently available in the chosen SMA model portfolio can be transferred. Please note: The Corporations Act prevents us from transferring IOOF shares into an SMA.

Please refer to your financial adviser for more information.

If the shares that you transfer have a greater weighting than required in the SMA model portfolio, some of the shares will be sold to purchase other shares that form part of the SMA model portfolio.

Moving shares out of an SMA model portfolio

You can also move your shares out of an SMA model portfolio to your account.

If you only move some shares out of an SMA model portfolio, the model portfolio will be automatically rebalanced. This could result in the same shares you've moved out being repurchased.

Switching between model portfolios within the SMA

You can switch between SMA model portfolios. There are two ways you can do this:

- selling shares in one SMA model portfolio to purchase shares in a new SMA model portfolio, or
- transferring shares that are common to both the current and new SMA model portfolios and then selling shares not common to purchase the shares needed to match the new SMA model portfolio.

Please note: When requesting a dollar amount to transfer, the transaction will be initiated using the market value of the underlying shares current at the date we process the instruction. These values may change during the time it takes to complete the transfer.

Withdrawing from an SMA model portfolio

We'll generally initiate requests to sell down shares in the SMA model portfolio within five business days of receiving your instruction.

For partial withdrawals, we try to give you the exact amount you've asked for, however, you may receive less if there's an unexpected downward movement in share prices.

We recommend you maintain a minimum of \$10,000 in each SMA model portfolio. If the balance falls below this amount, we may close your investment in an SMA model portfolio and transfer the amount to your Cash Account.

Listed investments

You or your financial adviser can make trades through our preferred broker or an approved broker.

If you have a preferred broker you can use them if they're on the panel of approved brokers. Please see investinfo.com.au/premiumchoice for the current list of approved brokers.

All instructions will be processed in line with the relevant broker's terms and conditions available from your financial adviser.

Managing your investments

Placing trades

You or your financial adviser can instruct us to buy or sell listed investments. These instructions can be requested as a:

- dollar amount, or
- number of shares.

There are three ways that instructions can be submitted to us:

1. Online by your financial adviser

Instructions can be submitted to buy and sell listed investments using an 'at limit' price or 'market to limit' price. An 'at limit' price specifies the maximum price you're willing to pay when buying listed investments, or the lowest price you're willing to accept when selling listed investments. A 'market to limit' price is the market price at the time the order is submitted plus a number of price steps. Please refer to your financial adviser for more details.

Your financial adviser can also amend or cancel unexecuted instructions.

Instructions can be submitted to switch between investments. When your financial adviser provides these instructions, listed investments will be bought or sold using the current market price at the time of trade execution in the ASX market.

2. Written by you or your financial adviser

When providing these instructions, listed investments will be bought or sold using the current market price at the time of trade execution in the ASX market.

Written instructions are subject to our standard processing times.

Additional fees may also apply. For more information please see the Financial Services Guide available at investinfo.com.au/premiumchoice

3. Placed via the phone by your adviser – trading process

Your financial adviser can use the services of one of our panels brokers to submit your trading instructions. Your financial adviser needs to be aware that trading in this fashion still requires us to validate the trade and if our product or trading rules aren't met we'll reject the order. Please refer to your financial adviser for more details.

How your instruction is processed

Where written instructions are provided, these will generally be initiated within three business days.

Your instruction may not be executed straight away, particularly if you ask us to buy or sell listed investments at a specified price limit.

If your instruction isn't executed on the ASX market within 20 business days of it being placed on the market, it won't be valid and a new instruction will have to be provided to us.

Term deposits

We currently process purchase requests for term deposits weekly. If this falls on a public holiday we'll process your request on the business day prior.

On maturity, your term deposit will automatically be paid into your Cash Account. You can, however, choose to have your initial amount reinvested with the same provider for the same term upon maturity. Your financial adviser elects this on your behalf, and can change the election prior to maturity.

The interest earned on term deposits is paid to your Cash Account on maturity. Please note: For two years term deposits, interest is paid annually and on maturity.

These investments are intended to be kept until maturity.

Early access to part or all of your investment prior to maturity may require you to:

- provide 31 days notice, in addition to our processing time, and
- pay the term deposit provider any associated economic cost.

When we may vary the terms for processing investment instructions

We may refuse or vary the terms for processing an instruction in certain circumstances, such as when:

- there are liquidity issues in the investment (see page 16)
- the fund manager suspends transactions
- a listed investment is under administration, is suspended or de-listed,
- we can't obtain a price
- the instruction is incomplete, or
- unforeseen circumstances prevent us from using our administration systems.

Changes to the Investment List

There may be circumstances where an investment is no longer available on the **Investment List**. This means you won't be able to buy or sell this investment. Any regular instructions may be cancelled.

We'll let your financial adviser know if you're affected.

Illiquid investments

You may invest in an illiquid investment or an investment may become illiquid. Reasons why an investment is illiquid and other information and updates about your chosen investments are available at investinfo.com.au/premiumchoice or on the Fund Manager's website.

If you have an illiquid investment your ability to switch or withdraw may be limited. In addition, withdrawal requests may be delayed and could take substantially longer than 30 days. The time it takes to process a withdrawal will depend on the relevant investment, and investment manager.

If you have an investment that's unable to be sold for any reason, we'll continue to hold the investment on your behalf as part of your account.

Corporate actions

A corporate action is an event initiated by a company that affects the shares issued by that company.

Takeovers, mergers, rights issues and corporate restructures are all examples of types of corporate actions.

Responding on corporate actions

Your ability to respond to a corporate action is affected by two key considerations:

- The Service holds investments in trust on your behalf.
- Each specific investment option is held as a single holding (ie a single Holder Identification Number) that reflects the consolidated investment amount for that investment held by customers of the Service.

This means you may only be able to participate in a corporate action to a lesser extent, or not at all, than if you held the shares directly. For example:

- in the case of a priority offer, we may only be entitled to a single allocation based on the amount the Service holds.
- you don't have the right to call, attend or vote at a meeting of investors in investments you hold within the Service. We may do this on your behalf.
- share purchase plans for listed investments held by the Service on behalf of individual members may not be available.

Where there's an opportunity for investors to participate in a specific corporation action, we'll contact your financial adviser for instructions.

We don't provide advice as to the potential merits of any corporate action. You should contact your financial adviser to ascertain the merit of any corporate action.

Initial Public Offers (IPO's) aren't automatically communicated to you or your financial adviser. If you wish to participate in an IPO through the Service, your financial adviser must provide us with the disclosure document and details of any applicable firm allocation for the offer. This is subject to prior approval of the underlying listed investment by us. For information on the investment approval process, speak with your financial adviser.

Receiving distribution income and dividends

Distribution Income

Most managed investments will generally distribute income during the year. All income distributions are initially paid into your Cash Account.

You can manage this income by:

- reinvesting it in the same or another investment option, or
- keeping it in your Cash Account.

If you're reinvesting income, it's a good idea to keep up to date with any changes in your chosen investment option. Speak with your financial adviser or refer to the relevant PDS available at investinfo.com.au/premiumchoice

How to reinvest your income

You can reinvest your income by:

- contacting your financial adviser
- completing an **Update account details** form available at investinfo.com.au/premiumchoice, or
- calling us.

If you've previously nominated to reinvest income into a managed investment that is no longer on the **Investment List**, any income will be paid to your Cash Account.

Dividends

Dividends from your listed investments are paid into your Cash Account. You generally can't participate in dividend reinvestment schemes.

What happens to income if you close your account?

If additional income is received after you've closed your account then this will be paid to you.

Reinvesting income may mean that you obtain more units in an investment product without having received the product's current Product Disclosure Statement.

If you're reinvesting income you need to make sure you have an up-to-date Product Disclosure Statement at all times. The product Disclosure Statements for all investment options are available at investinfo.com.au/premiumchoice

Fees and costs – account linking

For fee and cost information specific to the Core Investment List, refer to **Core Investment List** on page 7.

Linking eligible family members

You can link up to six PremiumChoice accounts held by you and your eligible family members as a 'family group'.

An eligible investor includes a:

- spouse
- de-facto spouse
- partner
- parent
- grandparent
- child
- grandchild, or
- sibling.

Private companies, Self Managed Super Funds and discretionary trusts may also be linked provided the beneficiaries of these investment entities are members of the same immediate family.

Investors can only be linked if they have the same financial adviser.

Each linked investor can view reports that may identify the other investors and accounts within the family group.

Family group benefits

For each full Investment List account within your family group, the tiered percentage Administration fee is calculated on the combined balance of all linked accounts. The calculated amount is then proportioned to individual accounts based on the share of the combined balance. The flat percentage Administration fee for the Non-Featured Investment Options and listed investments will apply at an individual account level.

A family linking cap also applies to each account within your family group. The maximum Administration fee (combined tiered and flat percentage fee) or Super administration fee (where applicable) for each account within your family group will be the lesser of their individual cap and their share of the family linking cap. Family linking cap amounts are detailed in the fee table of the Financial Services Guide.

The family linking cap is applied proportionally to each account within your family group, based on their share of the combined balances.

Where the minimum Administration fee (\$375 pa) is higher than the linked account holder's share of the family linking cap for the Administration fee (tiered and flat percentage fees), the minimum Administration fee will apply.

Accounts that can be linked include:

- PremiumChoice Investment Service Series 2, and
- PremiumChoice Retirement Service Series 2.

If you, (or any family group member) have selected the Core Investment List you/(family group members) cannot receive the benefit of family group linking on or from that account.

Please speak to your financial adviser about which option is most appropriate for your circumstances.

Minimum and maximum administration fees still apply to each combined super and pension balance and each Investment account.

How to link

Your financial adviser can help you to link your accounts and advise of any applicable issues relevant to you.

You have to nominate one account as the lead account.

The linked group is cancelled if the lead account is:

- closed, or
- has a new financial adviser.

We reserve the right to:

- reject a request for linking
- cancel the linking of investors at any time, and
- change these rules.

Changing linking details

If you nominate new investors for linking purposes, this will override any previously established linking arrangement.

The current fees are provided in the **Financial Services Guide** and **Investment List** which are available at investinfo.com.au/premiumchoice

Adviser Service Fees

When you consult a financial adviser:

- You may pay a fee for the services you receive and choose how to pay for these services.
- You can authorise us to deduct from your account and pay to your financial adviser an Adviser Service Fee, solely in relation to your PremiumChoice Investment Service Series 2 account. We will only deduct fees if you instruct us to.

Fee Types & Consent Types

We offer you the flexibility to have different types of Adviser Service Fees deducted from your account. You must enter an advice service arrangement with your financial adviser that covers the particular fee type and you must specifically consent to that fee being deducted from your account with us. Different types of fees are available for different periods and require different types of consent – as per below table:

Consent type	Fee Type*			
	Initial Service Fees on Initial contributions	Adviser Ongoing Service Fee	Adviser Ongoing Service Fee – 12 month Fixed Term	Adviser Service Fee – One-off
Consent to one-off fee deduction: Consent ends once fee is deducted.	✓	✗	✗	✓
Consent to fee deductions during 12 month fixed term: Consent expires 12 months from the commencement and fees stop being deducted.	✗	✗	✓	✗
Consent to ongoing fee deductions for more than 12 months: Consent needs to be renewed annually.	✗	✓	✗	✗

*You cannot have the Adviser Ongoing Service Fee and Adviser Ongoing Service Fee – Fixed Term on your account at the same time.

Where you agree to pay your financial adviser service fees over a period of more than 12 months, this is considered an Ongoing fee arrangement. You need to renew your consent to any Ongoing fee arrangements annually, for adviser service fees to continue to be deducted from your account. Your financial adviser will let you know how to renew your consent to the fee arrangement.

Alternatively, you can choose to have an adviser service fee arrangement for a Fixed Term of up to 12 months, whereby we deduct fees from your account during the fixed term. After this time your fee arrangement with your financial adviser will cease and we will stop deducting fees from your account. You and your financial adviser may then agree to a subsequent fixed term arrangement.

Adviser Service Fees

You can authorise us to deduct one or more of the following types of Adviser Service Fees from your account (to reflect the fee arrangements you have with your financial adviser):

■ Adviser Initial Service Fees

We can deduct fees:

- calculated as a percentage of; or
- deducted as a dollar amount from, the contributions you elect to rollover to your account when you first join.

■ Adviser Service Fees (Ongoing or Fixed Term)

We can deduct fees calculated as a combination of:

- a dollar amount only; or
- a flat percentage-based fee only; or
- a dollar amount as well as a flat percentage-based fee: or
- a Tiered percentage-based fee; or
- an Investment percentage-based fee.

■ Adviser Service Support Fee

The Adviser Service Support Fee has two parts:

- an **Adviser Service Fee (Ongoing or Fixed Term)**: deducted from your account and paid to your financial adviser for the advice and recommendations they give you about this product, and
- a **Dealer Facilitation Fee (Ongoing or Fixed Term)**: deducted from your account and paid to your financial adviser's Dealer Group, which covers various advice related activities, such as researching and assessing the suitability of this product and other support activities required to provide the financial adviser's services to you.

Fees in this section are generally deducted monthly. If the fee arrangement is terminated and a new arrangement entered into, however, there may be multiple fee deductions in that month to proportion the fee accordingly.

Any instructions received to deduct an Adviser Service Support Fee will replace all existing arrangements on the account. If you wish to maintain any aspect of the existing arrangements, you'll need to restate these in your instructions to us.

Any fees charged by your financial adviser are in addition to the fees and costs described in the PDS.

You can cancel an existing Adviser Service Fee arrangement with a financial adviser at any time by contacting us. This may impact the ongoing services they provide.

Other than a cancellation, your financial adviser cannot change the Adviser Service Fee without your consent.

The terms of any fee arrangement you have agreed to with a financial adviser will generally be documented in a letter of engagement, and the fee amounts to be deducted in accordance with that arrangement must also be detailed in the Statement of Advice and Fee Disclosure Statement (if applicable) they provide to you. Ongoing fee arrangements are subject to an annual renewal process.

We reserve the right to reject or terminate an Adviser Service Fee arrangement on your account at any time.

Tax – the rules

This section isn't a comprehensive and complete tax guide.

The taxation treatment of investments is complex. NAL isn't a registered tax agent. We recommend you seek expert advice from a registered tax agent to determine how this impacts on your personal situation.

Annual Tax Report

At the end of each financial year we'll provide a Tax Report, which provides a summary of the income you received on your investments held through the Service.

The Tax Report is available at investinfo.com.au/premiumchoice

Distributions of income

Income is distributed at different times and will be paid to you according to your instructions. Income distributed to you during the year should generally be included in your assessable income for that year.

Capital gains

You may have to pay capital gains tax on any taxable capital gains included in your distributed income during the year.

Further, capital gains or losses can also arise when you sell investments.

Any net capital gain may form part of your assessable income for the year.

Please note: When you make a withdrawal you can choose the investments you want to sell.

Tax on asset transfers

When you transfer assets into and out of the Service, and there is no change in the beneficial ownership of these assets, you won't, generally, be liable for capital gains tax. However, stamp duty may be payable on asset transfers.

Withholding tax on income paid to non-residents

Non-residents are subject to Australian tax for income earned in Australia. As such, a final withholding tax will be deducted from certain income earned in Australia.

Withholding tax – Tax File Number (TFN) notification

If you haven't provided a valid TFN, or Australian Business Number (ABN) or don't claim an exemption, we're required to withhold tax at the top marginal tax rate (plus Medicare levy) from any income distribution made to your account.

Allowable deductions

You may also be eligible to claim some of the fees paid by you as a tax deduction. These fees include administration fees and adviser service fees.

Any fees or costs associated with buying and selling assets are, generally, not tax deductible. However, you may be able to include these fees in the cost base or realisation value of your investment.

Further information

Further information on any of the above can be found at ato.gov.au

Insurance

How you can access MLC Insurance

MLC Insurance can ease the uncertainty your family can face in the event of your death, or if you're unable to work because of a disability.

You can apply for the following insurance options through MLC Insurance (which is offered by MLC Limited). In most cases, you must be under 60 years of age to apply.

Your insurance options

Death	A lump sum is paid if you die or are diagnosed with a terminal illness.
Death and Total and Permanent Disablement (TPD)	A lump sum is paid if you die, are diagnosed with a terminal illness or become totally and permanently disabled.
Critical Illness	A lump sum is paid if you suffer a critical condition.
Income Protection	A monthly amount is paid while you're disabled.

You can find more information on MLC Insurance in the Product Disclosure Statement at investinfo.com.au/premiumchoice

Applying for insurance

Before applying for MLC Insurance, you should consider the **MLC Insurance** and **MLC Insurance (Super) Product Disclosure Statement**.

Your financial adviser can help you determine what insurance is appropriate for you and make all the arrangements on your behalf.

Your insurance – the details

Your insurance premiums are deducted from your Cash Account.

Please speak with your financial adviser or contact us if you'd like information about:

- applying for more insurance
- changing your insurance
- making a claim, or
- cancelling your insurance.

What happens when you leave PremiumChoice Investment Service?

We'll stop deducting premiums from your Cash Account from the date we receive your request.

Your insurance may continue for up to 60 days after you close your account. If you'd like to continue your insurance, you'll need to make new arrangements for paying your premiums or you can transfer it to another MLC product.

Please speak with your financial adviser for more information.

Replacing your existing insurance

Whenever you change insurance providers, you need to make sure you compare the different products.

This way you can make sure that you have the right amount of insurance for your individual needs. Most importantly, only cancel your existing insurance once your new insurance has been confirmed.

Appointing someone to act on your behalf

Power of Attorney

You can appoint an Attorney to act on your behalf by giving us:

- A certified copy of the Power of Attorney and identification for themselves (go to investinfo.com.au/premiumchoice to download the relevant identification form) if not already supplied.
- A declaration that the Attorney has not received notice of any limitation or revocation of his/her Power of Attorney

Certification requirements are provided on page 27 of this How To Guide.

An Attorney's authority is determined by you. You can continue to manage your account even if you've appointed an Attorney.

You (or your Attorney) should inform us of any changes or of the cancellation of a Power of Attorney. You can cancel your Attorney's authority to act on your behalf in relation to your account at any time by writing to us.

Want to know more?

If you want more information please contact us or seek professional advice.

How we keep you informed

Accessing your account information

You can choose how you want to access your account information.

Speak with your financial adviser	They can access your account online and can transact on your behalf (see page 4 for more details).
investinfo.com.au/premiumchoice	View your account information including statements, portfolio reports and transaction confirmations. You can also update your contact details here.
Call us on 1300 880 054	Call us between 8 am and 6 pm (AEST/AEDT), Monday to Friday with any questions or to obtain information about your account.

Keeping you informed

We provide the following information so you can stay up to date about your investments and any opportunities that may arise.

Welcome letter	Confirms your account has been opened.
How to Guide	Provides instructions about how to transact on your account and other important information about how the Service operates.
Investment List	Provides the most up to date list of investments and is available at investinfo.com.au/premiumchoice , or call us and we'll send you a copy.
investinfo.com.au/premiumchoice	Provides you access to information about your account and investments. Also gives you resources to help build your knowledge of super, retirement and investing.
Quarterly Statements	Provides details of investments held, and transactions made over the quarters ending September, December and March and will be available at investinfo.com.au/premiumchoice
Annual Statement	Provides a summary of investments held, transactions made and other investment information for the year ending 30 June and will be available at investinfo.com.au/premiumchoice
Annual Tax Report	Gives you a break-up of your taxable income received from the Service during the financial year to assist you in completing your tax return and will be available at investinfo.com.au/premiumchoice
Independent Audit Report	Provided by the auditor of the Service, regarding the preparation of the Annual Investor Statements. The report is available at investinfo.com.au/premiumchoice or call us and we'll send you a copy.
Investment option changes and disclosure documents	Investment managers may change from time to time. For information and updates about your chosen investment options, please speak with your financial adviser or go to investinfo.com.au/premiumchoice We'll also give you details of any other changes made. You can get a copy of the latest Product Disclosure Statement for each managed investment and the SMA at investinfo.com.au/premiumchoice or by contacting us. Please read the latest Product Disclosure Statement before making an additional investment.
Service Contract	Governs the relationship between you and us in relation to the buying, selling and custody of the assets in your account and governs the way the Service can deal with your investment. A copy of this document is available upon request.
Other communications	You can request information you'd receive if you were a direct investor in an investment. Communications include such things as the audited financial statements of the investment.

We may provide this information to you by mail, email or by making the information available at investinfo.com.au/premiumchoice. We will let you know when information about your account has been made available online. If you prefer to receive updates about your account by mail, please let us know.

Updates in relation to non-material changes may be made available at investinfo.com.au/premiumchoice (for example, in the Fund Profile Tool or the online version of the FSG) but you may not be directly notified of these updates. You may, however, obtain a paper copy of these change communications on request free of charge.

Additional information you need to know

Resolving complaints

If you have a complaint, we can usually resolve it quickly over the phone on **1300 880 054**. We'll conduct a review and provide you with a response in writing.

If we can't resolve your problem over the phone, or you're not satisfied with the outcome, or if you'd prefer to put your complaint in writing, you can email us at **complaints@investinfo.com.au** or send a letter to **GPO Box 4341, Melbourne VIC 3001**.

We'll make every effort to resolve your complaint as quickly as possible, and let you know what's happening if the process takes longer than expected.

If you're not satisfied with our resolution, or we haven't responded to you in 30 days, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA):

Website: **afca.org.au**

Email: **info@afca.org.au**

Telephone: **1800 931 678 (free call)**

In writing to:

Australian Financial Complaints Authority Limited

GPO Box 3

Melbourne VIC 3001

AFCA provides an independent financial services complaint resolution process that's free to consumers. You should contact AFCA to find out about the time limit that applies if you wish to refer your complaint to AFCA.

To view our complaints management policy, visit **investinfo.com.au/premiumchoice**

If you have a complaint in relation to financial advice you received, you should follow the complaint resolution process explained in the Financial Services Guide provided by your financial adviser.

Changing your account information

You can update your personal details on your account at any time in the following ways:

Type of change	Who can do it	What you need to do
Contact details	You Your financial adviser	You can update your details online by logging into investinfo.com.au/premiumchoice , through your financial adviser or by completing and signing an Update personal details form, available at investinfo.com.au/premiumchoice
Personal details	You	Complete and sign an Update personal details form, available at investinfo.com.au/premiumchoice . To confirm your personal details change, we also require a certified copy of any of the following documents. Change of name: Marriage Certificate, Divorce Decree, Deed Poll. Correction of date of birth: Passport, Birth Certificate, Drivers Licence. Please note: An original certified copy of a document must be mailed to us. We don't accept faxed or emailed copies. Further information on the certification of documents is provided below.
Tax File Number (TFN)	You	Complete and sign an Update account details form, available at investinfo.com.au/premiumchoice , or send us a signed letter including your account number and TFN information.

Additional information you need to know

Anti-Money Laundering

We're required to comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and as such we may need to collect information from you, anyone acting on your behalf or your related parties. All documents need to be a dated, original certified copy of original document(s) and sent within 12 months (not faxed or scanned copies).

Until we receive such document(s) or if we have concerns that a transactions requested by you might breach any obligations we have under the legislation, we reserve the right to; block, suspend or refuse to process transactions, freeze accounts or access to funds, and report details of accounts or transactions to the relevant authorities.

Where transactions are delayed, blocked, frozen or refused in the above circumstances, we are not liable for any loss you suffer (including consequential loss).

Certification of personal documents

Each copy of the ID must be certified by an approved certifier as follows:

The approved certifier must write:

- Full printed name of the "Approved Certifier" (eg Michelle Helena Citizen)
- Date the document was certified
- Signature of the approved certifier
- The capacity in which they have certified the document, eg police officer, etc.
- The Registration number (if applicable) of the certifier
- Affix the official stamp or seal of the certifier's organisation, and
- The following text:
 - **If single page:** This is to certify this is a true copy of the original which I have sighted.
 - **If multiple page:** I certify that this and the following (number of pages) are a true copy of the original which I have sighted. Each following page must be initialled and dated.

Who can certify a document?

The following people are authorised to certify a document:

- a Justice of the Peace
- a judge of a court
- a magistrate
- a Chief Executive Officer of a Commonwealth Court
- a registrar or deputy registrar of a court
- a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- a police officer
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- a notary public (for the purposes of the Statutory Declaration Regulations 1993)
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993) (eg bank manager, bank officer)
- a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
- an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees (eg financial planner, adviser, broker), or
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.

For a full list of people who are authorised to certify a document go to ag.gov.au

Privacy

This notification covers IOOF Holdings Ltd and its related bodies corporate (IOOF Group). It includes all the financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations in the Group. The notification tells you how we collect your information, what we use it for and who we share it with. It also points out some key features of our Privacy Policy ioof.com.au/privacy or investinfo.com.au/premiumchoice

How we collect information from you

We'll collect your personal information from you directly whenever we can. Sometimes we collect your personal information from third parties. You may not be aware that we have done so. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How we collect your information from other sources

Sometimes we collect information about you from other sources. We do this only if it's necessary to do so. Instances of when we may need to include where:

- we can't get hold of you and we rely on publicly available information to update your contact details;
- we need information from an insurer about an insurance application you make through us;
- we are checking the security you are offering through public registers and our service providers; and
- at your request, we exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires us to collect information

We may collect information about you because we are required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, which require us to collect personal information. For example, we require personal information to verify your identity under Commonwealth Anti-Money Laundering law.

How we use your information

We use your information to provide you with the product or service you asked for, and for other purposes including:

- giving you information about a product or service;
- considering whether you are eligible for a product or service;
- processing your application and providing you with a product or service;

- administering the product or service we provide you, which includes answering your requests and complaints, varying products and services and managing our relevant product portfolios;
- identifying you or verifying your authority to act on behalf of a customer;
- telling you about other products or services that may be of interest to you, or running competitions and other promotions (this can be via email, telephone, SMS, iM, mail, or any other electronic means including via social networking forums), unless you tell us not to;
- assisting in arrangements with other organisations (such as loyalty partners) in relation to a product or service we make available to you;
- allowing us to run our business and perform administrative and operational tasks, such as:
 - training staff;
 - developing and marketing products and services;
 - risk management;
 - systems development and testing, including our websites and other online channels;
 - undertaking planning, research and statistical analysis;
- determining whether a beneficiary will be paid a benefit;
- preventing or investigating any fraud or crime, or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- for any purpose for which you have given your consent.

You can let us know at any time if you no longer wish to receive direct marketing offers from the Group. We will process your request as soon as practicable.

What happens if you don't provide your information to us?

If you don't provide your information to us, we may not be able to:

- provide you with the product or service you want;
- manage or administer your product or service;
- verify your identity or protect against fraud; or
- let you know about other products or services from our Group that might better meet your financial, e-commerce and lifestyle needs.

Privacy

Sharing Your Information

We may share your information with other organisations for any purposes for which we use your information.

Sharing with the Group

We may share your personal information with other Group members. This could depend on the product or service you have applied for and the Group member you are dealing with.

Sharing at your request

We may need to share your personal information with:

- your representative or any person acting on your behalf (for example, financial advisers, lawyers, settlement agents, accountants, executors, administrators, trustees, guardians, brokers or auditors); and
- your referee such as your employer (to confirm details about you).

Sharing with third parties

We may disclose your personal information to third parties outside of the Group, including:

- those involved in providing, managing or administering your product or service;
- authorised representatives of the Group who sell products or services on our behalf;
- superannuation and managed funds organisations, and their advisers;
- medical professionals, medical facilities or health authorities who verify any health information you may provide;
- valuers, insurers (including lenders' mortgage insurers and title insurers), re-insurers, claim assessors and investigators;
- brokers or referrers who refer your application or business to us;
- loyalty program partners;
- other financial institutions, such as banks;
- organisations involved in debt collecting, including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- organisations involved in surveying or registering a security property or which otherwise have an interest in such property;
- real estate agents;

- government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law (in some instances these bodies may share it with relevant foreign authorities);
- our accountants, auditors or lawyers and other external advisers;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- any party involved in securitising your facility, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your facility;
- organisations that maintain, review and develop our business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- organisations that participate with us in payments systems including merchants, payment organisations and organisations that produce cards, cheque books or statements for us;
- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of Group assets or business;
- organisations that assist with our product planning, research and development;
- mailing houses and telemarketing agencies who assist us to communicate with you;
- other organisations involved in our normal business practices, including our agents and contractors; and
- where you've given your consent.

Sharing outside of Australia

We run our business in Australia and overseas. It is generally unlikely that we will disclose your personal information overseas, however, any overseas disclosure does not affect our commitment to safeguarding your personal information and we will take reasonable steps to ensure any overseas recipient complies with Australian privacy laws.

We may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than those listed.

Overseas organisations may be required to disclose information we share with them under a foreign law. In those instances, we will not be responsible for that disclosure.

Privacy

Accessing your Information

You can ask us to access information that we hold about you. You can find out how to access your information by reading our Privacy Policy, available at **ioof.com.au/privacy** or **investinfo.com.au/premiumchoice** or by calling **1300 880 054** and asking us for a copy.

Correcting your Information

You can ask us to correct information we hold about you. You can find out how to correct your information by reading our Privacy Policy, available at **ioof.com.au/privacy** or by calling **1300 880 054** and asking us for a copy.

Complaints

If you have a complaint about a privacy issue, please tell us about it. You can find out how to make a complaint and how we will deal these complaints, by reading our Privacy Policy, available at **ioof.com.au/privacy** or by calling **1300 880 054** and asking us for a copy.

Contact Us

We care about your privacy. Please contact us if you have any questions or comments about our privacy policies and procedures. We welcome your feedback.

You can contact us by:

- submitting an online Compliments, Suggestions or Complaints form via **ioof.com.au**
- calling our contact centre on **1300 880 054**
(Hearing impaired customers can call **TTY 13 36 77**)
- speaking to us In Person at a branch.

