Super and Pension Account Application Form

Mason Stevens Pty Limited ABN 91 141 447 207 AFSL 351578

Mason Stevens Super ABN 34 422 545 198 RSE Registration Number R1004168
P: 1300 491 766 E: admin@mssuper.com.au M: PO Box R1237, Royal Exchange, NSW 1225

Trustee: Diversa Trustees Limited ABN 49 006 421 638 RSE License Number L0000635 AFSL License 235153

Important information

We can only accept your account application form if it is completed in full and is correct. Please do not use correction fluid. If you make an error, please cross it out and have changes initialed by all investors.

Accepted certified proof of identification:[1]

One of the following:

» Current Australian driver's licence, or
» Australian passport (current or has expired within the past two years), or
» State or Territory proof of age card, or
» Foreign passport or similar travel document containing your photograph, date of birth and signature.

If one of the above documents cannot be provided, please provide:

» Birth/Citizenship certificate, AND
» Rates notice issued by a local government body OR utility bill less than three months old or income tax assessment notice less than two years old.

⚠ Application check list:

Account type	Mandatory sections	Signatures required	Have you provided	
Super	Sections 1-4,7,9-12	All applicants to sign	Certified proof of identification documents	☐
			TFN declaration form	☐
Transition To Retirement	All sections	All applicants to sign	Certified proof of identification documents	☐
			Copy of bank statement - displaying only the bank's logo, BSB, account number and shows the account holder/s details	☐
			TFN declaration form	☐
Account Based Pension	All sections	All applicants to sign	Certified proof of identification documents	☐
			Copy of bank statement - displaying only the bank's logo, BSB, account number and shows the account holder/s details	☐
			TFN declaration form	☐

[1] Certified copies (no more than 12 months old) of these documents must have the certifier's signature, printed name, date, qualification and the following statement: "I, [full name], as [category of persons listed below], certify that this [name of document] is a true and correct copy of the original". Documents may be certified by a lawyer, judge, magistrate, a chief executive officer of a Commonwealth court, justice of the peace, notary public, police officer, an agent of the Australian postal corporation who is in charge of an office supplying postal services to the public with two or more years' experience), an Australian consular officer or an Australian diplomatic officer, an officer with two or more continuous years of service with a financial institution, an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees, a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.
Where any document relied on as part of the procedure is in a language that is not English, it must be accompanied by an English translation prepared by an accredited translator.
Any certified documents must be clear and legible to be accepted.

By signing this application form, you apply to the Trustee for membership of Mason Stevens Super or relevant Super product. This form can only be accepted if it has been correctly completed and signed.

Before signing this application form, please ensure that you have read and understood the Product Disclosure Statement (PDS), the Additional Information Guide, any Managed Portfolio Disclosure Documents and the Access Terms. You should consider all information before making a decision to invest in this product.

Adviser details 1

Dealer group name

Practice name

Adviser name

Adviser email

☐ Send trade notifications and other communication

Is the adviser an authorised person? ☐ Yes ☐ No

Authorised person will have the same level of authority as the investor (excluding changing nominated bank account in Section 5).

Signature of adviser

Partner (ie accountant)

Account type 2

Planning approach (optional): ☐ Traditional ☐ Goals based

Risk profile (optional): ☐ Conservative ☐ Moderately conservative ☐ Balanced ☐ Growth ☐ High growth

☐ **Super**

☐ **Transition to Retirement Pension**

To be eligible, you must be an Australian resident and be over your preservation age.

Note: If you are a temporary resident, special rules apply. Please contact the Fund Administrator for more information.

☐ **Account Based Pension**

To be eligible, you must be an Australian resident and you must meet one of the following conditions of release (tick one box).

☐ I am over my preservation age and am permanently retired from the workforce.

☐ I am age 65 or over.

☐ I satisfy another condition of release (please specify)

Do you have client approval to send their account information to a nominated accounting data feed? ☐ Yes ☐ No

Accounting platform ☐ CLASS ☐ BGL

Applicant details 3

☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Dr ☐ Other

First Name | Middle | Surname

Date of birth DD / MM / YYYY | Mobile (mandatory)

Additional contact number

Residential Address

Suburb | State | Postcode

Country

Email

☐ Receive trade advice emails

Preferred contact method

☐ Email ☐ Phone ☐ Mail ☐ SMS

Postal Address

Suburb | State | Postcode

Country

Country of birth | Town of birth

Tax file number (optional) 4

You are not required by law to provide us with your TFN. However, certain restrictions will apply if you do not quote a valid TFN. Please refer to the PDS and Additional Information Guide for more information.

Please note that the Trustee requires your TFN to match your TFN with the ATO client register to validate your member details. The Administrator **will not be able to accept your application without a valid TFN**. *Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect, use and disclose your tax file number.*

The trustee of your superannuation fund may disclose your tax file number to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your tax file number not be disclosed to any other superannuation provider.

Declining to quote your tax file number to the trustee of your superannuation fund is not an offence. However, giving your tax file number to your superannuation fund will mean:

» *your superannuation fund will be able to accept all permitted types of contributions to your account/s;*

» *other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and*

» *it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.*

Identity verification 5

Verification method

☐ Photo identity document

Document type

☐ Passport ☐ Drivers licence ☐ State or territory proof of age card

Verified from

☐ Original document ☐ Certified copy

Licence/passport number Expiry date

DD / MM / YYYY

☐ Non-photo identity document

First document type

☐ Birth certificate ☐ Citizenship certificate

AND

Second document type

☐ Rates notice issued by a local government body ☐ Utility bill less than three months old

☐ Income tax assessment notice less than three months old

Identity verification

☐ By ticking this box, I declare that I have verified the identity of the client as required by the AML/CTF Act and Rules, in the capacity of an AFSL holder or their authorised representative.

Pension payment – bank account details 6

Please pay my pension payments into the following account:

IMPORTANT – To enable us to proceed with your payments into this account please provide a copy of your bank statement showing the bank account you have nominated is held in your name or in joint names.

Account name | BSB

Account number | Bank name (Must be an Australian bank account)

Rollover details 7

Super fund name	Source fund member number	Fund ABN	USI	Amount to rollover	Rollover full balance
				$	☐
				$	☐
				$	☐
				$	☐

Pension payment frequency 8A

Pensions are paid on or around the 15th day of the month. Your total pension payments each year must meet the minimum annual payment amount. You must also receive at least 1 pension payment each year. However, if your pension commences in June, there is no requirement for a minimum payment to be made in that year.

☐ Monthly;

☐ Quarterly – 15th March, 15th June, 15th September and 15th December;

☐ Half yearly – 15th June and 15th December;

☐ Yearly – 15th June.

I would like my pension payments to commence on

15 / MM / YYYY

Pension payment amount 8B

I would like to receive:

☐ $ or ☐ % per financial year (subject to minimum and pro rata requirements).

☐ the minimum amount required by legislation.

☐ the maximum amount (Transition to Retirement Pensions only).

☐ I would like to nominate to receive $ per payment (subject to minimum and pro rata requirements).

Nomination of beneficiaries

9A

Your death benefit may only be paid to one or more of your dependant/s or to your estate. If the Trustee is unable to find a dependant or a legal personal representative (e.g. the executor of your estate) your death benefit may be paid to any other person that the Trustee determines appropriate subject to government legislation.

A 'dependant' includes your spouse (legal and de facto), your children, a person in an interdependency relationship with you and a person who is financially dependent on you.

You may nominate one or more of your dependants or your legal personal representative as your preferred death benefit beneficiaries. Mason Stevens Super offers members the ability to make a binding death benefit nomination in order to provide greater certainty about who receives a member's benefit.

Type of nomination (Please choose only ONE type of nomination)

☐ **Reversionary (Pension only)***

*** Note** – You can nominate your spouse including a de facto or same sex partner, or your child as a reversionary beneficiary. You can elect to add, change or remove your reversionary nomination at any time. If you have a reversionary nomination in place for your pension account and subsequently make a binding nomination it will replace the existing reversionary nomination. Please be aware that if you choose to nominate, update or remove a reversionary beneficiary, we recommend that you speak with your financial adviser first as there may be Centrelink or Department of Veterans' Affairs implications.

If your reversionary nomination cannot be implemented (for whatever reason), the Trustee will pay your benefit as a lump sum taking into account your binding or non-binding nomination (if any). If you wish to split your nomination between your Legal Personal Representative (LPR) and other beneficiaries, please input "Legal Personal Representative" and indicate the allocation amount for both the LPR and nominated beneficiaries in the rows provided.

☐ **Binding lapsing**
(2 witnesses required)

☐ **Binding non lapsing**
(2 witnesses required)

☐ **Non-binding***
(no witness required)

☐ **No nomination**

By selecting no nomination the Trustee will, in its discretion, pay the benefit to one or more of either, your dependant/s or your legal representative.

Note – If you select the no nomination option DO NOT fill out the Beneficiary details below.

*There are tax implications on who you nominate as a beneficiary and the definition of a beneficiary for tax law purposes is different from superannuation law. For more information, refer to the Mason Stevens Super Additional Information Guide.

Nomination of beneficiaries

9A

Beneficiary 1

Allocation %**

First Name | Middle | Surname

Date of birth DD / MM / YYYY | Relationship to member e.g. spouse/de-facto, child, etc.

Beneficiary 2

Allocation %**

First Name | Middle | Surname

Date of birth DD / MM / YYYY | Relationship to member e.g. spouse/de-facto, child, etc.

Beneficiary 3

Allocation %**

First Name | Middle | Surname

Date of birth DD / MM / YYYY | Relationship to member e.g. spouse/de-facto, child, etc.

Beneficiary 4

Allocation %**

First Name | Middle | Surname

Date of birth DD / MM / YYYY | Relationship to member e.g. spouse/de-facto, child, etc.

Important Notes:

* For information about beneficiary nominations available, please refer to the Mason Stevens Super or relevant Additional Information Guide. Please consider each type of nomination and, where appropriate, seek qualified estate planning, financial or taxation advice, prior to choosing the one which is right for you.

** The nomination will be invalid if the proportion of the total benefit allocated to your nominated beneficiaries does not exactly equal 100%.

You should also note that death benefits paid to non-dependants must be paid as a lump sum and will be subject to tax (including when the benefit is paid via your estate).

Witness signatures 9B

Only have this section completed by 2 witnesses if you wish to make Binding Nomination (both lapsing and non-lapsing)

I declare that:

» I am aged 18 or over

» I have not been nominated as a beneficiary on this form.

» The form was signed by the member in my presence.

» The information I have provided in this form is true and correct.

Witness 1

Name (Print in BLOCK LETTERS)

Signature

Date of birth

DD / MM / YYYY

Date

DD / MM / YYYY

Witness 2

Name (Print in BLOCK LETTERS)

Signature

Date of birth

DD / MM / YYYY

Date

DD / MM / YYYY

Please note, your witnesses must sign and date this section, the same date you have signed this nomination. Otherwise your nomination will not be binding on the Trustee.

If a binding nomination is made, we can accept a scanned copy of the form.
Please ensure the original signed copy is kept on file.
Please return the completed form along with the required additional documentation to the below address:
Mason Stevens Super PO Box R1237 ROYAL EXCHANGE NSW 1225

Cash and investments 10A

Cash management plan

Please input either a dollar value **or** percentage for your Cash Target and Auto Sell Trigger. Your Cash Target must be higher than the product minimum cash balance, as outlined in the offer document. New accounts will not be subject to automatic sell down for 90 days from date of account activation. After the account has been activated for more than 90 days, the details you enter below will apply and auto sell down of holdings will be triggered on or around the 5th business day each month if the cash balance breaches the Auto Sell Trigger amount.

Setting	New percentage (%)	New value ($)
Cash target		
Auto sell trigger		

Cash or income sweep 10B

The following options are available (please select one):

Cash sweep - where all available cash, over the minimum amount, is moved from the Self-directed portfolio into the Managed Portfolio.

Income sweep - where any income generated, such as dividends, is moved from the Managed portfolios back to the Self-directed portfolio.

The monthly cash sweep is not available for TRR and Account Based Pension

☐ Cash sweep ☐ Income sweep ☐ Do not sweep

Automatic investment plan 10C

Set up automatic investment plan on this account by entering the allocations below. New funds deposited into the Self-directed portfolio will be automatically invested across the selected Managed portfolios according to the allocations you indicate below. The plan will run each business day new funds are deposited, provided that the required minimum investment amounts of the Managed Portfolios are met.

Any allocations entered for the Self-directed portfolio will be in addition to the required minimum cash balance.

☐ Check this box for investment plan to commence from account inception. You can activate the investment plan online at a later date.

Portfolios	Allocation %	Sweep income to Self-directed?
Self-directed portfolio		N/A
Investment options		
Managed portfolios		
Total allocated	% 0.00	0.00

Initial and one-off advice fees 11A

For the avoidance of doubt, please state the GST exclusive amount and the GST inclusive amount below.

Initial and one-off advice fees will be deducted from your Self-Directed Portfolio as a single deduction upon approval of this instruction.

For a Mason Stevens Super account, the initial advice fee must not exceed the lesser of 2.20% of the account balance or $10,000 (GST inclusive) and the cumulative amount of one-off fees over a financial year must not exceed $5,500 (inclusive of GST). Advice fees cannot be deducted from a Mason Stevens Super account if the member's total account balance is $10,000 or lower.

Initial Advice Fee (ex-GST)	**Initial Advice Fee (inc 10% GST)**
$ 0.000	$

One-off fee (ex-GST)	**One-off fee (inc 10% GST)**
$ 0.000	$

Fee arrangement 11B

Please specify which legal arrangement this fee will follow.

A. Ongoing advice fee

For a Mason Stevens Super account, the ongoing advice fee cannot exceed 2.50% (GST inclusive) per annum of a member's total account balance held in Mason Stevens Super. Advice fees cannot be deducted from a Mason Stevens Super account if the member's total account balance is $10,000 or lower.

Reference date for ongoing fee arrangement

Insert the next reference date for the ongoing fee arrangement (which must be no later than 12 months from the date consent is given).

Consent and associated fees will automatically cease 150 days after this date if not renewed. DD / MM / YYYY

OR

B. Fixed term fee

For a Mason Stevens Super account, the fixed term advice fee cannot exceed 2.50% (GST inclusive) per annum of a member's total account balance held in Mason Stevens Super. Advice fees cannot be deducted from a Mason Stevens Super account if the member's total account balance is $10,000 or lower.

Fixed term fee arrangements cannot exceed 12 months.

Start date DD / MM / YYYY End date DD / MM / YYYY

Advice fee calculation

11C

Based on the arrangement selected in Section 11B, please specify how the ongoing or fixed term fee will be calculated. Fees will be deducted from your Self-Directed Portfolio monthly in arrears.

For a Mason Stevens Super account, the ongoing advice or fixed term fee cannot exceed 2.50% (GST inclusive) per annum of a member's total account balance held in Mason Stevens Super. Advice fees cannot be deducted from a Mason Stevens Super account if the member's total account balance is $10,000 or lower.

☐ Charge an annual flat dollar fee

Portfolio	Dollar amount (ex-GST) pa	Dollar amount (inc 10% GST) pa	Estimated monthly fee (inc 10% GST)
Self-Directed Portfolio	$ 0.000	$	$

If you elect to charge a flat dollar amount, you cannot also charge a percentage fee on the Self-Directed Portfolio below.

AND/OR

☐ Charge a percentage fee as outlined below:
(you can only charge a percentage fee on the Self-Directed Portfolio if you have not already charged a flat fee above.)

Portfolio	Rate (ex-GST) pa	Rate (inc 10% GST) pa	Estimated balance	Estimated monthly fee (inc 10% GST)
Self-Directed Portfolio	0.0000 %	%	$	$
Managed Portfolios	0.0000 %	%	$	$
Banking Products	0.0000 %	%	$	$

Total estimated monthly advice fee	$ 0.00
Total estimated annual advice fee	$

OR

☐ Charge a tiered percentage fee on the total balance of the account

Estimated portfolio balance: $

From	To	Rate (ex-GST) pa	Rate (inc 10% GST) pa
$	$	%	%
$	$	%	%
$	$	%	%
$	$	%	%
$	$	%	%
$	$	%	%

Estimated monthly fee	$
Estimated annual fee	$

Portfolios to exclude from the tiered fee arrangement:

This may include Self Directed Portfolio, Managed Accounts portfolio.

☐ Optional monthly charge in addition to tiered adviser fees:

Fixed monthly fee (ex GST): $ 0.000 Fixed monthly fee (inc GST): $

Types of services 11D

Please select all of the services that the client will be entitled to receive from the adviser for the duration of the fee arrangement specified in section 11B. Please note that we cannot accept instructions to deduct advice fees from a member's account for the provision of general advice.

- ☐ Review of your portfolio
- ☐ Strategic superannuation advice
- ☐ Investment advice
- ☐ Contribution strategy
- ☐ Withdrawal advice
- ☐ Investment/Account management
- ☐ Settlement planning
- ☐ Estate planning
- ☐ Protection strategy
- ☐ Withdrawals/Benefit payments
- ☐ Other

Applicant declaration 12

You declare, authorise and acknowledge that:

» You have fully read the information contained in this form, including any attachments, and confirm the information completed is true and correct;

» You are aware that once this application form is received by the Trustee, it may take three to five business days to be verified and processed;

» You have reviewed and confirm the tax file number (TFN) is correct and consent to your TFN being used and disclosed for the purpose of retrieving records of your super funds via the ATO SuperMatch;

» You consent to your TFN being used for the purpose of consolidating your super funds;

» Your adviser will be able to transact on your account and has the ability to share information with other parties in accordance with the Mason Stevens privacy policy;

» If your adviser has set up an automatic investment plan, the amounts will be automatically invested according to the proportions that have been agreed between your adviser and you;

» You provide Mason Stevens with your consent to deduct the advice fees indicated on this application form and pay them to your adviser's dealer group. If your nominated financial adviser is part of an adviser dealer group, payment of advice fees will be made to that dealer group and not the individual adviser;

- The advice fees reflect what has been agreed with your nominated financial adviser;
- You understand how the advice fee(s) will be applied to your account;
- Advice fees deducted at regular frequencies may result in rounding discrepancies when compared to annual calculations;
- Advice fees comprising costs associated with advice that only relate to your superannuation and any insurance (superannuation accounts only) may be deducted from your account
- The superannuation benefits that you are entitled to in your Mason Stevens Super account may be reduced as a result of the advice fees being paid to your adviser's dealer group;
- You instruct Mason Stevens to deduct advice fees as indicated on this form from the Self-Directed Portfolio of your Mason Stevens Super account, indicated below, for the next 12 months from the date Mason Stevens receives your acceptance of this form;
- Your consent to pay advice fees from your account will cease 150 days after the next reference date and Mason Stevens will cease paying the fees to your adviser after this period unless you renew your instructions;
- You can vary or withdraw your consent to pay ongoing advice fees at any time by providing Mason Stevens with written instructions;
- By signing this form, you also consent to the Trustee and Mason Stevens obtaining from your nominated adviser a copy of the Statement of Advice and any other documentation issued to you in relation to your Mason Stevens Super account as part of its ongoing monitoring obligations to ensure compliance with the sole purpose test;
- You acknowledge that the Trustee, Administrator and Mason Stevens are not responsible for the financial advice services provided by your nominated financial adviser;
- You release the Trustee, Administrator and Mason Stevens from any claim relating to the financial advice services provided by your nominated financial adviser, other than a claim for the Trustee and Administrator to pay the agreed advice fees and to deduct it from your account;
- The Trustee, Administrator and Mason Stevens have discretion to reject or cease deducting advice fees.

By signing this form you confirm that you have read and understood the Mason Stevens Super Product Disclosure Statement, the Mason Stevens Super Additional Information Guide and you have agreed to the Target Market Determination.

Your Mason Stevens account number:

Signature

Date

DD / MM / YYYY

Applicant Name

*If this application is made by a person (Attorney) on behalf of the applicant under a Power of Attorney, the Attorney declares that the Attorney has not received notice of revocation of that power. An original certified copy of that Power of Attorney must be submitted with this application unless we have already sighted it. The Administrator cannot accept a binding death nomination made under a Power of Attorney or if the beneficiary is the grantee of the Power of Attorney.

Name of Attorney