



ClearView **WealthSolutions**

Superannuation and Retirement Income

Application Form

1 August 2021

Closed to new members from 1 December 2020

ClearView WealthSolutions Superannuation and Retirement Income is issued by:

ClearView Life Nominees Pty Limited

ABN 37 003 682 175

AFSL 227683

as trustee for the ClearView Retirement Plan

ABN 45 828 721 007

USI 45 828 721 007 001

PDS dated 29 September 2017

clearview.com.au

ClearView Life Nominees Pty Limited ABN 37 003 682 175 AFSL 227683 as trustee for the ClearView Retirement Plan ABN 45 828 721 007

Application Form checklist

Which forms should I complete?

	Superannuation	Retirement Income
Section A – Superannuation Application	Yes	No
Section B – Retirement Income Application	No	Yes

Please **CROSS X** if section completed

Section A – Superannuation Application

Please ensure all relevant sections of the Superannuation Application are completed to enable your Application to be processed without delay. Please ensure you sign and date the application in Section A11 and your financial adviser signs and dates Section A12.

Section B – Retirement Income Application

Please ensure all relevant sections of the Retirement Income Application are completed to enable your Application to be processed without delay. Please ensure you sign and date the Application in Section B18 and your financial adviser signs and dates Section B19.

Application Form

WealthSolutions Superannuation

1 July 2021

Please complete this form using **black ink** and print well within the boxes in **CAPITAL LETTERS**. Start at the left of each answer space and leave a gap between words. Please CROSS (X) appropriate answer boxes.

Fields marked with an asterisk (*) **must** be completed for us to be able to open your account.

Section A - Superannuation Application

A1 Financial adviser details

*Financial adviser name

Financial adviser code

*Being an authorised representative of (dealer group)

*Financial adviser email

*Financial adviser phone

A2 Family Group details

Please link to the below family group (which may contain other account(s) for related investors)

Family group name

Existing account number (must be an existing account holder)

A3 Member details

*Title Mr Mrs Ms Miss Other

*Gender Female Male

*Full given name(s)

*Surname

Date of birth

*If not an Australian resident (for tax purposes), please indicate country of residency

*Please CROSS (X) if you are not a holder of Australian/New Zealand citizenship or permanent residency.

Tax file number (TFN) - -

Note: Though you do not have to provide your TFN, and declining to do so is not an offence, we are unable to accept member contributions where a TFN or personally issued exemption reason have not been provided. For further information on providing your TFN refer to the Additional Information Brochure.

OR

Exemption reason

Note: Exemption reasons are applicable to Pay As You Go (PAYG) contributions and lump sum tax determinations only.

A4 Contact details

If you have another account with WealthSolutions and wish to update details on that account please use a Change of Details Form. Please note that neither of the below addresses can be your financial adviser's address.

*Residential address (not a PO Box)

Unit number	<input type="text"/>	Street number	<input type="text"/>	Street name	<input type="text"/>		
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>
Country	<input type="text"/>						

Postal address (if different to above)

Unit number	<input type="text"/>	Street number	<input type="text"/>	PO Box	<input type="text"/>	Street name	<input type="text"/>	
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>	
Country	<input type="text"/>							

Home phone number

Mobile phone number

Business phone number

*Email address

A5 Employment details

Please nominate your employment status below:

- Have worked at least 40 hours in a period of not more than 30 consecutive days in the applicable financial year
- Have not worked at least 40 hours in a period of not more than 30 consecutive days in the applicable financial year
- Retired
- Not working

*Occupation (if not working please provide details of usual occupation)

If your employer is to make superannuation guarantee and/or employer contributions to your WealthSolutions Superannuation account please provide their details below to assist in matching contributions to your account.

Employer name	<input type="text"/>	
Contact number	<input type="text" value="()"/>	

A6 Bank account details

If you would like to link an external bank account to this account please complete a Bank Account Nomination Form

Note: If you require more space please include on a separate page.

A7 Initial contribution/rollover details and investment instructions

Please provide a summary of expected rollovers here and attach a Super Rollover Form if the rollovers are to be initiated by us.

Rollovers in

Please note: a Super Rollover Form is required for each rollover.

Rollover 1 payer(s) name (super fund) [text box] Expected value \$ [text box]

Account number [text box] Full rollover Partial rollover

Rollover 2 payer(s) name (super fund) [text box] Expected value \$ [text box]

Account number [text box] Full rollover Partial rollover

Rollover 3 payer(s) name (super fund) [text box] Expected value \$ [text box]

Account number [text box] Full rollover Partial rollover

Contributions by ad-hoc direct debit or cheque attached to this Application

Cheque OR Direct debit

If the contribution is to be made by direct debit, please nominate a date for this to occur: [DDMMYYYY grid]

Please ensure you complete a Super and Pension Contribution Form if the contribution is to be made via direct debit. A direct debit will not be accepted if a date has not been nominated. Your financial adviser will be able to complete this transaction on your behalf once funds are available. Please ensure all cheques are payable to 'HUB24 Custodial Services Ltd - Member Name'.

Personal contribution \$ [text box]

Note: Please complete and attach a Notice of intent to claim a tax deduction (s290-170) with this Application Form. If not provided this amount will be applied as personal (non-concessional).

Spouse contribution \$ [text box]

Spouse name [text box]

Are you and your spouse both Australian residents living together on a genuine domestic basis? Yes No (If yes, additional paperwork may be required. Your financial adviser will be able to assist you with this.)

Other contribution (please provide details) [text box] \$ [text box]

Total application amount \$ [text box]

Do any of the above contributions include asset transfers? Yes No (If yes, additional paperwork will be required, your financial adviser will be able to assist you with this.)

Please refer to the How your account works section of the Additional Information Brochure for information on how to make contributions by BPay® and EFT.

A8 Regular contributions by direct debit

Regular contributions occur on or around the 20th day of the month after account establishment.

Please ensure you complete a Super and Pension Contribution Form.

Contribution \$

Contribution Type Member Spouse

Note: A separate Direct debit request needs to be completed for each contribution type.

Start date

End date OR End after occurrences OR No end date

Note: If no end date has been supplied the facility will continue indefinitely.

A9 Insurance

If you wish to apply for insurance cover from LifeSolutions through the ClearView Retirement Plan which is funded by your WealthSolutions account you will need to complete the separate insurance application form available from your financial adviser.

A10 Adviser Service Fees

Your adviser and the Trustee are required by law to obtain your written consent before fees can be deducted from your account. If you are not happy with the amount described below, you do not have to sign this consent. You may vary or withdraw your consent at any time by notifying your adviser or the Administrator in writing. All adviser fees are negotiable with your adviser.

When entering fees in this section please show the amount inclusive of GST.

Note: This section cannot be used for One-off Adviser Service Fees. If you would like to apply a One-off Adviser Service you need to complete the dedicated form, which is available from your financial adviser, separately to this Application Form.

Fee arrangement type

Ongoing

Applicable annual period to (next anniversary date)

Anniversary date is the anniversary of the day on which your ongoing fee arrangement with your adviser was entered into. This must be no later than 12 months from the account opening date.

Your consent expires 150 days after the anniversary date. You will need to provide consent again for advice fees to continue to be deducted from your account in the following year.

OR

Fixed term (Non-ongoing arrangement, max 12 months)

Start Date

End Date

Your consent expires on the above end date. After this date you will need to provide consent again for advice fees to be deducted from your account.

Components

Ongoing Adviser Service Fees - %

Description (optional)

a. Amount to apply to total account balance % p.a. **OR**

b. Tiered % p.a. of my total account balance:

Account balance from	Account balance to	Fee
<input type="text" value="\$ 0.00"/>	- <input type="text" value="\$"/>	<input type="text" value=""/> % p.a.
<input type="text" value="\$"/>	- <input type="text" value="\$"/>	<input type="text" value=""/> % p.a.
<input type="text" value="\$"/>	- <input type="text" value="\$"/>	<input type="text" value=""/> % p.a.
<input type="text" value="\$"/>	- <input type="text" value="\$"/>	<input type="text" value=""/> % p.a.
<input type="text" value="\$"/>	and above	<input type="text" value=""/> % p.a.

Note: Where you specify a fixed % amount, that amount will be calculated on your total account balance, up to a maximum of 2.2% p.a. (including GST). The Trustee has a right to reject or reduce the fee amount and will let you know if this happens.

AND/OR

Ongoing Adviser Service Fee - \$

Description (optional)

Annual amount p.a.

Adviser brokerage fee

Australian listed securities %

International listed securities %

You may agree to pay a brokerage fee to your adviser when you buy and sell Australian and international listed securities. You may agree with your adviser to pay up to 2.2% of the value of any shares bought and sold.

Fee amount/estimate (for all above components)

Exact

Amount and frequency

OR

Estimate

Amount and frequency

Basis of estimate

Services to be provided (select at least one):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

By signing this application form, you make the following declarations and acknowledgements:

Consent authorisation

- I instruct the Trustee to deduct the agreed amount(s) of Ongoing adviser fees set out above (which includes GST) from my cash account and pay my adviser for their services as provided to me.
- I confirm that the fees to be deducted from my account are for services relating solely to my account(s) in the Fund.
- The fees specified above will not take into account any reduced input tax credits (RITCs) that may be claimed. Where applicable, the actual amounts that will be deducted may be adjusted for RITCs that may be claimed in respect of these fees and may therefore be less than the amounts specified.
- The fees specified above exclude activity fees and other amounts incurred or payable to the Administrator. The fees specified above are also in addition to the Fund's other fees and costs, including administration fees, investment costs applicable to underlying investments and investment fees associated with Managed Portfolios.

Member name

Member signature (sign clearly within box)

Date

D	D	M	M	Y	Y	Y	Y
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A11 Member declarations and signature

If you complete and sign an Application Form to participate in WealthSolutions, you acknowledge that your membership in the relevant product is subject to the terms of the Trust Deed and PDS, as amended from time to time. We may alter the Trust Deed, subject to any limitations and conditions imposed by relevant law and the provisions of the Trust Deed.

Information contained or referred to in the PDS may change from time to time. You can obtain updated information by asking your financial adviser or contacting us. You can also ask for a free paper copy of the updated information. If the change to the information is materially adverse we will reissue the PDS, and notify you as required by law.

You acknowledge:

- the statements and answers contained herein are true;
- your entitlements are set out in the Trust Deed and in the terms of the PDS, as amended from time to time;
- an offer made within the PDS only constitutes an offer to persons receiving the PDS within Australia and accepting the offer within Australia;
- investments in WealthSolutions are not investments, deposits or other liabilities of ClearView Wealth Limited, or its subsidiaries, and are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested;
- neither ClearView Life Nominees Pty Limited, ClearView Wealth Limited nor its subsidiaries guarantee the repayment of capital or the performance or rate of return of any of the investment options.

You confirm:

- you have had an opportunity to obtain advice in respect of the product from a financial adviser licensed or authorised under the Corporations Act 2001 (Cth) to give such advice;
- you have received, read and understood the PDS dated 4 May 2021, the Additional Information Brochure, the Investment List and the disclosure documents in respect of each investment selected by you and your financial adviser and understand that you are required to receive disclosure documents for all new investments selected by you and your financial adviser in future. If you invest further into the same investment, you understand that at the time of investing, you may not have the current disclosure document for those investments or information about any material adverse change or significant events;
- you consent and agree to receive all information required or permitted to be given to you by law, including ongoing disclosure, notification of material changes or significant events, disclosure documents:
 - where it is or becomes permissible by law, via your financial adviser in writing or notice by email or

other electronic communication (including online at **clearview.com.au**); or

- directly by email (including emails containing a hypertext link), or other electronic communications (including by accessing the InvestorHUB);
- you agree that you will be taken to have received the relevant information whether or not you access the information online at **clearview.com.au**, by email or through other electronic communications;
- you understand that by providing your tax file number, you give consent to its use and disclosure as set out in the current PDS;
- you agree to have all contributions invested in cash until alternative investment instructions are provided;
- you understand and accept the risks of an investment in the product and that neither investment earnings nor the value of your investments are guaranteed by us or our related entities;
- you understand that we may at any time vary the investment strategies or investments available and, in such circumstances, we may, without reference to you or your financial adviser, and without taking into account any taxation or other potential costs that may be incurred by you as a result, sell any investments held in respect of your account which have ceased to be offered;
- you understand there may be unavoidable delays before an investment transaction may be implemented, including but not limited to delays that occur because we exercise a discretion available to us under the Trust Deed and/or to comply with legal requirements;
- you understand and accept the fees and costs described in the PDS;
- you acknowledge and accept that if your account is unable to be closed due to investments in your account that are suspended and/or unable to be traded or transferred, ongoing administration fees will apply while your account remains open;
- you instruct ClearView Life Nominees Pty Limited (CLN), the trustee, to deduct the agreed fee from your cash account. CLN will pay the agreed fees to the dealer group, who will then pay the agreed fees to the authorised representative (your financial adviser);
- you understand we may provide, transmit or make available to you, your financial adviser and/or a financial adviser authorised third party, reports, statements, confirmations, notices, investment instructions and other information from WealthSolutions by email;
- you agree to authorise your financial adviser to undertake the following on your behalf:
 - issue investment instructions;
 - prepare, sign and lodge or otherwise communicate a request to sell an investment, to buy another investment or to move money to your cash account, to implement a rebalance review or withhold a rebalance review;
- obtain information about your account and investments;
- action other account-related instructions on your behalf;
- update your contact details with us;
- act as your agent to receive information and reports required or allowed by law, contract or otherwise, which are to be provided to you under the terms of the PDS. The receipt of information and reports by your financial adviser is deemed to be receipt of the information and reports by you;
- you acknowledge and agree we will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that:
 - we may delay, block, freeze or refuse to process a transaction;
 - we may refuse to provide you any (upfront or ongoing) services, including in circumstances where:
 - we have a legal obligation to refuse to provide those services;
 - your transaction may cause us or you to breach any Australian laws or the laws of another country;
- you acknowledge and agree if you cease to nominate a financial adviser authorised to use WealthSolutions, you may be required to terminate your participation in the product;
- you acknowledge and agree that if you cease to pay the Ongoing Adviser Service Fee to your financial adviser (as notified by you or your financial adviser), you may be required to terminate your participation in WealthSolutions. Alternatively, if you choose to remain in WealthSolutions we may provide you with limited administrative services directly;
- you acknowledge and agree that if you elect to unlink your nominated financial adviser, you may not have access to communication that is normally provided directly to your financial adviser;
- you are eligible under superannuation law to make contributions to WealthSolutions if applicable; should you already have a WealthSolutions account, by signing this form you will be requesting that a second account is established and that these accounts should not be consolidated;
- you will not authorise or acquiesce in the payment of ongoing fees or other amounts to your financial adviser from your member account for advice or other services which are not solely related to your interest in WealthSolutions;

- you consent and accept if you invest in an illiquid investment as explained in the PDS, a period greater than 30 days may be required to process a rollover or transfer request due to the illiquid nature of the investment and ongoing administration fees will continue to be deducted whilst your account remains open;
- you acknowledge and agree we may rely on communications that purport to be from you which relate to information of a kind that we will from time to time accept;
- you acknowledge and agree that if we reasonably believe a communication (including an email communication) we receive from you, your financial adviser or representative is genuine, we are entitled to rely on that communication and will not be liable for any loss you may suffer if it is later found the communication was fraudulent;
- you acknowledge and agree that if we reasonably believe a signature on a document to be genuine we are entitled to rely on that signature and will not be liable for any loss you may suffer if it is later found that the signature was fraudulent;
- you understand that if you are aged 65 and over you must meet the work test to make contributions into super, and that you need to advise us if your employment status changes;
- you acknowledge if you give personal information to us about another person, you are authorised to do so and have informed them of the contents of this document; who we are, how we use and disclose their information, and that they can gain access to that information;
- you acknowledge and agree that information disclosed by you in the Application Form and any identification forms, including personal information and personal information about any other persons, may be provided to us, including our administrator or to another party in order to verify this information which may include verification using electronic methods;
- your adviser has communicated to you, any privacy, fee and reporting changes which may result in all investors in the family group receiving consolidated reporting across the family group and online access to view your account details and all accounts within the family group;
- you acknowledge and agree that if this form is signed under Power of Attorney, that you have not received notice of revocation of that power;
- you agree to supply us with any information we may from time to time request in order to comply with the requirements of a foreign authority;

- that in relation to a full or partial rollover of benefits from or to any other super account, you are aware of any fees and charges that may apply, you have considered where future employer contributions will be paid and the effect of the rollover on any benefit entitlements (including insurance).

In this section, all references to ‘we’ and ‘us’ are intended to include a reference to CLN as the trustee and any service provider appointed by us from time to time. We will hold the benefit of (and may enforce) the above representations, declarations, releases and indemnities in this section for our own benefit and for the benefit of any such service provider.

Member name

Member signature (sign clearly within box)

Date

D	D	M	M	Y	Y	Y	Y
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A12 Financial adviser declarations and signature

By submitting this Application Form to participate in WealthSolutions, you as the applicant's financial adviser (you) will be deemed to have made the following declarations and representations;

You confirm you:

- hold all licences and/or authorities which are required under the Corporations Act 2001 (Cth) to provide advice in relation to WealthSolutions, to arrange the issue of interests in WealthSolutions and to do all things contemplated by the PDS;
- have arranged the issue of an interest in WealthSolutions pursuant to an arrangement with us;
- have ensured that the applicant has received the PDS, the Additional Information Brochure, the Investment List, and the disclosure documents for each investment selected by the applicant if applicable, and all necessary forms at the same time;
- have provided the applicant with all information and advice necessary for the applicant to understand the nature and risks of an investment in or through WealthSolutions and the impact of the PDS, the Trust Deed and the member declarations and representations set out above;
- have made due enquiry into the applicant's financial situation, investment needs, goals and objectives, and have formulated the investment strategy recommendation in accordance with this;
- recommended investments that produce an asset allocation and risk profile consistent with the applicant's selected investment strategy;
- have disclosed all fees, charges and remuneration payable in respect of WealthSolutions;
- will not seek, receive or acquiesce in the payment of ongoing fees or other applicable amounts from the applicant's account in respect of advice or other services which are not solely related to the interest in WealthSolutions;
- have not calculated the Adviser Service Fees on or by reference to any money borrowed on or after 1 July 2013 used, or to be used, by the clients to invest in this product or any other financial product to your knowledge;
- will obtain instructions from the applicant, and
- provide the applicant with the appropriate advice and all information necessary to outline the nature and risks of making any investment transaction through WealthSolutions, before instructing us to make an investment transaction (including a switch) in respect of the applicant's account. This includes obtaining appropriate authority to implement

a rebalance review or withhold a rebalance review in respect of the client's account;

- have been instructed by the client that ClearView Life Nominees Pty Limited (CLN) will deduct and pay the agreed fees to the relevant dealer group who will then pay the agreed fees to the nominated authorised representative. I confirm that I consent to this arrangement;
- understand that if your client ceases to pay your Ongoing Adviser Service Fee (as notified by you or your client), your client may be required to terminate their participation in the product or elect to limited administrative services directly from us.

If you do not use the standard trustee-approved broker to place a trade, you will ensure that, prior to contacting the panel broker, you perform the following checks:

- client's platform account number (all trades);
- there are available funds (for buys);
- the security is on the approved investment list (for buys); and
- the available listed securities balance is sufficient (for sells).

For anti-money laundering and counter-terrorism financing purposes you acknowledge and agree you will provide us with any additional information we may request from time to time about the applicant.

You confirm you:

- will provide clear and legible instructions to us by a means acceptable to us; and
- will indemnify us in respect of any losses or liabilities arising as a result of our reliance on those instructions or any of the representations and declarations in this section being breached or being shown on the balance of probabilities to be untrue, incorrect or misleading on any one or more occasions.

Financial adviser name

Financial adviser signature (sign clearly within box)

Date

1 Spouse includes someone you are married to, a person you are in a relationship with where that relationship is registered under certain state or territory laws (including same-sex relationships) or a de-facto spouse.

Application Form

WealthSolutions Retirement Income

1 July 2021

Please complete this form using **black ink** and print well within the boxes in **CAPITAL LETTERS**. Start at the left of each answer space and leave a gap between words. Please CROSS (X) appropriate answer boxes.

Fields marked with an asterisk (*) **must** be completed for us to be able to open your account.

Section B - Retirement Income Application

B1 Financial adviser details

*Financial adviser name

Financial adviser code

*Being an authorised representative of (dealer group)

*Financial adviser email

*Financial adviser phone

B2 Family group details

Please link to the below family group (which may contain other account(s) for related investors)

Family group name

Existing account number (must be an existing account holder)

B3 Member details

*Title Mr Mrs Ms Miss Other

*Gender Female Male

*Full given name(s)

*Surname

Date of birth

*Occupation (if not working please provide details of usual occupation)

*If not an Australian resident (for tax purposes), please indicate country of residency

Tax file number (TFN)

Note: Though you do not have to provide your TFN, and declining to do so is not an offence, we are unable to accept member contributions where a TFN or personally issued exemption reason have not been provided. For further information on providing your TFN refer to the Additional Information Brochure.

OR

Exemption reason

Note: Exemption reasons are applicable to Pay As You Go (PAYG) contributions and lump sum tax determinations only.

B4 Contact details

If you have another account with WealthSolutions and wish to update details on that account please use a Change of Details form. Please note that neither of the below addresses can be your financial adviser's address.

*Residential address (not a PO Box)

Unit number	<input type="text"/>	Street number	<input type="text"/>	Street name	<input type="text"/>		
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>
Country	<input type="text"/>						

Postal address (if different to above)

Unit number	<input type="text"/>	Street number	<input type="text"/>	PO Box	<input type="text"/>	Street name	<input type="text"/>	
Suburb	<input type="text"/>			State	<input type="text"/>	Postcode	<input type="text"/>	
Country	<input type="text"/>							

Home phone number

Mobile phone number

Business phone number

*Email address

B5 Pension eligibility

I am eligible to start a pension as I am an Australian or New Zealand citizen or a permanent resident of Australia and have satisfied one of the following eligibility criteria (**select one box only**):

Allocated pension

- I have attained age 65
- I am over age 60 and have ceased employment
- I have reached preservation age and have permanently retired
- I have been assessed with a terminal medical condition
- I have been assessed as permanently incapacitated
- I am commencing a pension with unrestricted non-preserved benefits

Transition to retirement pension

- I have reached preservation age and want to commence a transition to retirement (non-commutable) pension

Death benefit income stream

- I am commencing an account-based pension with superannuation death benefits

B6 Reversionary pensioner details

Please note: This section is optional. You may choose to nominate either a reversionary pensioner **OR** make a non-lapsing binding nomination (Section D) **OR** make a non-binding nomination **OR** make no nomination at all.

In the event of my death, I nominate my pension to revert to:

Title Mr Mrs Ms Miss Other Gender Female Male

Given name(s)

Surname

Date of birth

Relationship

- Spouse/de facto¹
- Child
- Interdependent
- Financial dependant

¹ Note that for partial transfers, any linked CMP Model will need to be re-linked by your financial adviser in the Retirement Income account.

B7 Rollover from an existing WealthSolutions Superannuation account

Full transfer of Superannuation to Retirement Income account Superannuation account number

OR

Partial transfer of Superannuation to Retirement Income account Superannuation account number

Note: Partial transfers to pension are subject to minimum cash requirements.

OR

Transfer exactly \$ to my Retirement Income account leaving the balance in my Superannuation account¹

If not transferring all assets please provide details below to specify assets that should: (please CROSS (X) one box only)

be transferred to your Retirement Income account

Asset name	APIR Code	Amount	OR	Units	OR	Total holding
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>		<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>		<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>		<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>		<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>		<input type="text"/>		<input type="text"/>

Please CROSS (X) if you have multiple WealthSolutions Superannuation rollovers. If applicable, please attach details to this form on a separate page.

Note that for partial transfers, any linked CMP Model will need to be re-linked by your financial adviser in the Retirement Income account.

B8 Other rollover and contribution details

Please ensure all expected rollovers are listed below as once your Retirement Income account has been opened, the trustee will be unable to accept further rollovers. If the rollovers outlined below are to be initiated by us please complete a Super Rollover Form for each rollover and submit along with the Application Form.

Rollovers in

Please note: a Super Rollover Form is required for each rollover.

Rollover 1 payer(s) name (super fund) Expected value

Account number Full rollover Partial rollover

Rollover 2 payer(s) name (super fund) Expected value

Account number Full rollover Partial rollover

Rollover 3 payer(s) name (super fund) Expected value

Account number Full rollover Partial rollover

Contributions by ad-hoc direct debit or cheque attached to this Application

Complete the following section if you are making personal contributions. Please ensure all expected contributions are listed below as once your Retirement Income account has been opened, the trustee will be unable to accept further contributions.

Cheque OR Direct debit

Please ensure you complete a Super and Pension Contribution Form if the contribution is to be made via direct debit. A direct debit will not be accepted if a date has not been nominated. Your financial adviser will be able to complete this transaction on your behalf once funds are available. Please ensure all cheques are payable to '**HUB24 Custodial Services Ltd - Member name**'.

Personal contribution

Note: Please complete and attach a Notice of intent to claim a tax deduction (s290-170) with this Application Form. If not provided this amount will be applied as personal (non-concessional).

Spouse contribution

Spouse name

Are you and your spouse both Australian residents living together on a genuine domestic basis?

Yes No (If yes, additional paperwork may be required, your financial adviser will be able to assist you with this.)

Other contribution (please provide details)

Total application amount

Total contribution(s)

Do any of the above contributions include asset transfers?

Yes No (If yes, additional paperwork will be required, your financial adviser will be able to assist you with this.)

Personal superannuation contributions

If you have made or will be making a personal contribution to your superannuation account. Please ensure you complete and return to us a valid s290-170 notice. This must be received by us prior to the pension phase commencing. The s290-170 notice is available from your financial adviser or from the ATO website (www.ato.gov.au) A tax deduction cannot be claimed without a valid s290-170 notice or once the pension phase has commenced.

B9 Bank account details

Please nominate a bank account for Retirement Income payments to be made to. The account name entered here must include the member's name as detailed in Section B3 of this Application.

Name of Australian financial institution

BSB number

 -

Account number

Name of account holder(s)

Please tick this box if you direct us to pay your pension payments to a third party account (i.e. one where you are not listed as an account owner). By ticking the box you acknowledge and accept that any amount paid into this account is treated as being made to you. If you have included third party account details, please complete an identification form for the account holder.

B10 Payment details

Frequency Bi-Monthly Monthly Quarterly Half-yearly Yearly

First payment date **OR** **First available date**

Note: If you choose not to nominate a first payment date, the first pension payment will be made as soon as practicable after pension establishment. If you nominate 'Yearly' please ensure you complete the first payment date.

If you commence a Retirement Income account after 1 June, you are exempt from having to draw a pension payment for that financial year. If you commence a pension in June and would like a pension payment in that month, please complete the first payment date section, otherwise the first payment will default to 2 July of that year.

Amount

Minimum annual pension

OR

Maximum annual pension (only applies to transition to retirement pensions)

OR

Specific annual amount

\$

Payment indexation

No indexation CPI Nominated rate % p.a.

B11 Adviser Service Fees

Your adviser and the Trustee are required by law to obtain your written consent before fees can be deducted from your account. If you are not happy with the amount described below, you do not have to sign this consent. You may vary or withdraw your consent at any time by notifying your adviser or the Administrator in writing. All adviser fees are negotiable with your adviser.

When entering fees in this section please show the amount inclusive of GST.

Note: This section cannot be used for One-off Adviser Service Fees. If you would like to apply a One-off Adviser Service you need to complete the dedicated form, which is available from your financial adviser, separately to this Application Form.

Fee arrangement type

Ongoing

Applicable annual period to (next anniversary date)

Anniversary date is the anniversary of the day on which your ongoing fee arrangement with your adviser was entered into. This must be no later than 12 months from the account opening date.

Your consent expires 150 days after the anniversary date. You will need to provide consent again for advice fees to continue to be deducted from your account in the following year.

OR

Fixed term (Non-ongoing arrangement, max 12 months)

Start Date

End Date

Your consent expires on the above end date. After this date you will need to provide consent again for advice fees to be deducted from your account.

Components

Ongoing Adviser Service Fees - %

a. Amount to apply to total account balance % p.a. **OR**

b. Tiered % p.a. of my total account balance:

Account balance from	Account balance to	Fee
<input type="text" value="\$ 0.00"/>	- <input type="text" value="\$"/>	<input type="text" value=""/> % p.a.
<input type="text" value="\$"/>	- <input type="text" value="\$"/>	<input type="text" value=""/> % p.a.
<input type="text" value="\$"/>	- <input type="text" value="\$"/>	<input type="text" value=""/> % p.a.
<input type="text" value="\$"/>	- <input type="text" value="\$"/>	<input type="text" value=""/> % p.a.
<input type="text" value="\$"/>	and above	<input type="text" value=""/> % p.a.

Note: Where you specify a fixed % amount, that amount will be calculated on your total account balance, up to a maximum of 2.2% p.a. (including GST). The Trustee has a right to reject or reduce the fee amount and will let you know if this happens.

AND/OR

Ongoing Adviser Service Fee - \$

Description (optional)

Annual amount p.a.

Adviser brokerage fee

Australian listed securities %

International listed securities %

You may agree to pay a brokerage fee to your adviser when you buy and sell Australian and international listed securities. You may agree with your adviser to pay up to 2.2% of the value of any shares bought and sold.

Fee amount/estimate (for all above components)

Exact

Amount and frequency

OR

Estimate

Amount and frequency

Basis of estimate

Services to be provided (select at least one):

- Review of your account
- Strategic superannuation advice
- Investment advice on your account
- Contribution strategy
- Insurance in superannuation strategy
- Withdrawal advice

By signing this application form, you make the following declarations and acknowledgements:

Consent authorisation

- I instruct the Trustee to deduct the agreed amount(s) of Ongoing adviser fees set out above (which includes GST) from my cash account and pay my adviser for their services as provided to me.
- I confirm that the fees to be deducted from my account are for services relating solely to my account(s) in the Fund.
- The fees specified above will not take into account any reduced input tax credits (RITCs) that may be claimed. Where applicable, the actual amounts that will be deducted may be adjusted for RITCs that may be claimed in respect of these fees and may therefore be less than the amounts specified.
- The fees specified above exclude activity fees and other amounts incurred or payable to the Administrator. The fees specified above are also in addition to the Fund's other fees and costs, including administration fees, investment costs applicable to underlying investments and investment fees associated with Managed Portfolios.

Member name

Member signature (sign clearly within box)

Date

D	D	M	M	Y	Y	Y	Y
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B12 Member declarations and signature

If you complete and sign an Application Form to participate in WealthSolutions, you acknowledge that your membership in the relevant product is subject to the terms of the Trust Deed and PDS, as amended from time to time. We may alter the Trust Deed, subject to any limitations and conditions imposed by relevant law and the provisions of the Trust Deed.

Information contained or referred to in the PDS may change from time to time. You can obtain updated information by asking your financial adviser or contacting us. You can also ask for a free paper copy of the updated information. If the change to the information is materially adverse we will reissue the PDS, and notify you as required by law.

You acknowledge:

- the statements and answers contained herein are true;
- your entitlements are set out in the Trust Deed and in the terms of the PDS, as amended from time to time;
- an offer made within the PDS only constitutes an offer to persons receiving the PDS within Australia and accepting the offer within Australia;
- guarantee the repayment of capital or the performance or rate of return of any of the investment options;
- investments in WealthSolutions are not investments, deposits or other liabilities of ClearView Wealth Limited, or its subsidiaries, and are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested;
- neither ClearView Life Nominees Pty Limited, ClearView Wealth Limited nor its subsidiaries guarantee the repayment of capital or the performance or rate of return of any of the investment options.

You confirm:

- you have had an opportunity to obtain advice in respect of the product from a financial adviser licensed or authorised under the *Corporations Act 2001 (Cth)* to give such advice;
- you have received, read and understood the PDS dated 4 May 2021, the Additional Information Brochure, the Investment List, and the disclosure documents in respect of each investment selected by you and your financial adviser and understand that you are required to receive disclosure documents for all new investments selected by you and your financial adviser in future. If you invest further into the same investment, you understand that at the time of investing, you may not have the current disclosure document for those investments or information about any material adverse change or significant events;
- you consent and agree to receive all information required or permitted to be given to you by law, including ongoing disclosure, notification of material changes or significant events, disclosure documents:

- where it is or becomes permissible by law, via your financial adviser in writing or notice by email or other electronic communication (including online at **clearview.com.au**); or
- directly by email (including emails containing a hypertext link), or other electronic communications (including by accessing the InvestorHUB);
- you agree that you will be taken to have received the relevant information whether or not you access the information online at **clearview.com.au**, by email or through other electronic communications;
- you understand that by providing your tax file number, you give consent to its use and disclosure as set out in the current PDS;
- you agree to have all contributions invested in cash until alternative investment instructions are provided;
- you understand and accept the risks of an investment in the product and that neither investment earnings nor the value of your investments are guaranteed by us or our related entities;
- you understand that we may at any time vary the investment strategies or investments available and, in such circumstances, we may, without reference to you or your financial adviser, and without taking into account any taxation or other potential costs that may be incurred by you as a result, sell any investments held in respect of your account which have ceased to be offered;
- you understand there may be unavoidable delays before an investment transaction may be implemented, including but not limited to delays that occur because we exercise a discretion available to us under the Trust Deed and/or to comply with legal requirements;
- you will identify any death benefit income streams rolling over from another super fund, and you understand any death benefit income streams cannot be converted to the accumulation phase; you understand and accept the fees and costs described in the PDS;
- you acknowledge and accept that if your account is unable to be closed due to investments in your account that are suspended and/or unable to be traded or transferred, ongoing administration fees will apply while your account remains open;
- you instruct ClearView Life Nominees Pty Limited (CLN), the trustee, to deduct the agreed fee from your cash account. CLN will pay the agreed fees to the dealer group, who will then pay the agreed fees to the authorised representative (your financial adviser);
- you understand we may provide, transmit or make available to you, your financial adviser and/or a financial adviser authorised third party, reports, statements, confirmations, notices, investment instructions and other information from WealthSolutions by email only;
- you agree to authorise your financial adviser to undertake the following on your behalf:
 - issue investment instructions;
 - prepare, sign and lodge or otherwise communicate a request to sell an investment, to buy another investment or to move money to your cash account, to implement a rebalance review or withhold a rebalance review;
 - obtain information about your account and investments;
 - action other account-related instructions on your behalf;
 - update your contact details with us;
 - act as your agent to receive information and reports required or allowed by law, contract or otherwise, which are to be provided to you under the terms of the PDS. The receipt of information and reports by your financial adviser is deemed to be receipt of the information and reports by you;
- you acknowledge and agree we will not be liable to you for any loss you suffer (including consequential loss) caused by the fact that:
 - we may delay, block, freeze or refuse to process a transaction;
 - we may refuse to provide you any (upfront or ongoing) services, including in circumstances where:
 - we have a legal obligation to refuse to provide those services;
 - your transaction may cause us or you to breach any Australian laws or the laws of another country;
- you acknowledge and agree if you cease to nominate a financial adviser authorised to use WealthSolutions, you may be required to terminate your participation in the product;
- you acknowledge and agree that if you cease to pay the Ongoing Adviser Service Fee to your financial adviser (as notified by you or your financial adviser), you may be required to terminate your participation in WealthSolutions. Alternatively, if you choose to remain in WealthSolutions we may provide you with limited administrative services directly;
- you acknowledge and agree that if you elect to unlink your nominated financial adviser, you may not have access to communication that is normally provided directly to your financial adviser;
- you are eligible under superannuation law to make contributions to WealthSolutions if applicable; should you already have a WealthSolutions account, by signing this form you will be requesting that a second account is established and that these accounts should not be consolidated;

- you will not authorise or acquiesce in the payment of ongoing fees or other amounts to your financial adviser from your member account for advice or other services which are not solely related to your interest in WealthSolutions;
- you consent and accept if you invest in an illiquid investment as explained in the PDS, a period greater than 30 days may be required to process a rollover or transfer request due to the illiquid nature of the investment and ongoing administration fees will continue to be deducted whilst your account remains open;
- you acknowledge and agree we may rely on communications that purport to be from you which relate to information of a kind that we will from time to time accept;
- you acknowledge and agree that if we reasonably believe a communication (including an email communication) we receive from you, your financial adviser or representative is genuine, we are entitled to rely on that communication and will not be liable for any loss you may suffer if it is later found the communication was fraudulent;
- you acknowledge and agree that if we reasonably believe a signature on a document to be genuine we are entitled to rely on that signature and will not be liable for any loss you may suffer if it is later found that the signature was fraudulent;
- you understand that if you are aged 65 and over you must meet the work test to make contributions into super, and that you need to advise us if your employment status changes;
- you acknowledge if you give personal information to us about another person, you are authorised to do so and have informed them of the contents of this document; who we are, how we use and disclose their information, and that they can gain access to that information;
- you acknowledge and agree that information disclosed by you in the Application Form and any identification forms, including personal information and personal information about any other persons, may be provided to us, including our administrator or to another party in order to verify this information which may include verification using electronic methods;
- your adviser has communicated to you, any privacy, fee and reporting changes which may result in all investors in the family group receiving consolidated reporting across the family group and online access to view your account details and all accounts within the family group;
- you acknowledge and agree that if this form is signed under Australian POA, that you have not received notice of revocation of that power;
- you agree to supply us with any information we may from time to time request in order to comply with the requirements of a foreign authority;

- that in relation to a full or partial rollover of benefits from or to any other super account, you are aware of any fees and charges that may apply, you have considered where future employer contributions will be paid and the effect of the rollover on any benefit entitlements (including insurance).

In this section, all references to ‘we’ and ‘us’ are intended to include a reference to CLN as the trustee and any service provider appointed by us from time to time. We will hold the benefit of (and may enforce) the above representations, declarations, releases and indemnities in this section for our own benefit and for the benefit of any such service provider.

Member name

Member signature (sign clearly within box)

Date

D	D	M	M	Y	Y	Y	Y
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B13 Financial adviser declarations and signature

By submitting this Application Form to participate in WealthSolutions, you as the applicant's financial adviser (you) will be deemed to have made the following declarations and representations;

You confirm you:

- hold all licences and/or authorities which are required under the Corporations Act 2001 (Cth) to provide advice in relation to WealthSolutions, to arrange the issue of interests in WealthSolutions and to do all things contemplated by the PDS;
- have arranged the issue of an interest in WealthSolutions pursuant to an arrangement with us;
- have ensured that the applicant has received the PDS, the Additional Information Brochure, the Investment List, and the disclosure documents for each investment selected by the applicant if applicable, and all necessary forms at the same time;
- have provided the applicant with all information and advice necessary for the applicant to understand the nature and risks of an investment in or through WealthSolutions and the impact of the PDS, the Trust Deed and the member declarations and representations set out above;
- have made due enquiry into the applicant's financial situation, investment needs, goals and objectives, and have formulated the investment strategy recommendation in accordance with this;
- recommended investments that produce an asset allocation and risk profile consistent with the applicant's selected investment strategy;
- have disclosed all fees, charges and remuneration payable in respect of WealthSolutions;
- will not seek, receive or acquiesce in the payment of ongoing fees or other applicable amounts from the applicant's account in respect of advice or other services which are not solely related to the interest in WealthSolutions;
- have not calculated the Adviser Service Fees on or by reference to any money borrowed on or after 1 July 2013 used or to be used by the clients to invest in this product or any other financial product to your knowledge;
- will obtain instructions from the applicant, and
- provide the applicant with the appropriate advice and all information necessary to outline the nature and risks of making any investment transaction through WealthSolutions, before instructing us to make an investment transaction (including a switch) in respect of the applicant's account. This includes obtaining appropriate authority to implement a rebalance review or withhold a rebalance review;

- in respect of the client's account; have been instructed by the client that ClearView Life Nominees Pty Limited (CLN) must collect the agreed fee and pay the agreed fees to the relevant dealer group who will then pay the agreed fees to the nominated authorised representative. I confirm that I consent to this arrangement;
- understand that if your client ceases to pay your Ongoing Adviser Service Fee (as notified by you or your client), your client may be required to terminate their participation in the product or elect to limited administrative services directly from us;

If you do not use the standard trustee-approved broker to place a trade, you will ensure that, prior to contacting the panel broker, you perform the following checks:

- client's platform account number (all trades);
- there are available funds (for buys);
- the security is on the approved investment list (for buys); and
- the available listed securities balance is sufficient (for sells).

For anti-money laundering and counter-terrorism financing purposes you acknowledge and agree you will provide us with any additional information we may request from time to time about the applicant.

You confirm you:

- will provide clear and legible instructions to us by a means acceptable to us; and
- will indemnify us in respect of any losses or liabilities arising as a result of our reliance on those instructions or any of the representations and declarations in this section being breached or being shown on the balance of probabilities to be untrue, incorrect or misleading on any one or more occasions.

Financial adviser name

Financial adviser signature (sign clearly within box)

Date

D	D	M	M	Y	Y	Y	Y
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Please return completed forms to

ClearView WealthSolutions
GPO Box 529 Sydney NSW 2001
or
admin@hub24.com.au

clearview.com.au