

MASON STEVENS SUPER AND PENSION ACCOUNT APPLICATION FORM



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 of 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	<input type="checkbox"/>
			TFN declaration form	<input type="checkbox"/>
TRANSITION TO RETIREMENT	All sections	All applicants to sign	Certified proof of identification documents	<input type="checkbox"/>
			Copy of bank statement - displaying only the bank's logo, BSB, account number and shows the account holder/s details	<input type="checkbox"/>
			TFN declaration form	<input type="checkbox"/>
ACCOUNT BASED PENSION	All sections	All applicants to sign	Certified proof of identification documents	<input type="checkbox"/>
			Copy of bank statement - displaying only the bank's logo, BSB, account number and shows the account holder/s details	<input type="checkbox"/>
			TFN declaration form	<input type="checkbox"/>

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.

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

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.

SECTION 1 ADVISER DETAILS

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)

SECTION 2 ACCOUNT TYPE

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 you must meet one of the following conditions of release (tick one box).

I am over my 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

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SECTION 3 APPLICANT DETAILS

Mr Ms Mrs Miss Dr Other

First name Middle Surname

Date of birth / / 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

SECTION 4 TAX FILE NUMBER (OPTIONAL)

You are not required by law to provide us with your TFN. However, certain restrictions will apply if you do not quote a valued 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.

SECTION 5 IDENTITY VERIFICATION

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

 / /

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.

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SECTION 6 PENSION PAYMENT – BANK ACCOUNT DETAILS

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)

SECTION 7 ROLLOVER DETAILS

Super fund name	Source fund member number	Fund ABN	USI	Amount to rollover	Rollover full balance
<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"/>

SECTION 8A PENSION PAYMENT FREQUENCY

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 / /

SECTION 8B PENSION PAYMENT AMOUNT

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).

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SECTION 9A NOMINATION OF BENEFICIARIES

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).

Binding lapsing (2 witnesses required) **Binding non lapsing** (2 witnesses required) **Non-binding** (no witness required)

If you wish to nominate your entire benefit to be paid to your Estate, please tick the box below.

Legal personal representative (on behalf of my Estate)

Note: If you select the Estate option DO NOT fill out the Beneficiary details below.

Beneficiary 1

Allocation %**	First name	Middle	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	Relationship to member e.g. spouse/de-facto, child, etc.		
<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YYYY	<input type="text"/>		

Beneficiary 2

Allocation %**	First name	Middle	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	Relationship to member e.g. spouse/de-facto, child, etc.		
<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YYYY	<input type="text"/>		

Beneficiary 3

Allocation %**	First name	Middle	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	Relationship to member e.g. spouse/de-facto, child, etc.		
<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YYYY	<input type="text"/>		

Beneficiary 4

Allocation %**	First name	Middle	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of Birth	Relationship to member e.g. spouse/de-facto, child, etc.		
<input type="text"/> DD / <input type="text"/> MM / <input type="text"/> YYYY	<input type="text"/>		

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).

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SECTION 9B WITNESS SIGNATURES

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

 / /

Date

 / /

WITNESS 2

Name (Print in BLOCK LETTERS)

Signature

Date of birth

 / /

Date

 / /

SECTION 9C MEMBER SIGNATURE

Name (Print in BLOCK LETTERS)

Signature

Date

 / /

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, the original of this form must be sent to the administrator.
Please return the completed form along with the required additional documentation to the below address:**

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SECTION 10 INVESTMENT AND FEES

SECTION 10A CASH OR INCOME SWEEP

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. It will occur on the 22nd (or next business day) of each month, provided that:

1. The amount being invested in the existing Managed portfolios is at least \$5,000; and
2. The Managed portfolios total minimum initial investment have been met.

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

SECTION 10B AUTOMATIC INVESTMENT PLAN

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.

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

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SECTION 10C FEES

Initial adviser fee

The fee excludes GST. Mason Stevens will apply GST net the effect of any reduced input credits to the amount you indicate below.

Self-directed portfolio \$ (ex-GST)

Ongoing adviser fee (p.a.)

The fee excludes GST. Mason Stevens will apply GST net the effect of any reduced input credits to the amount you indicate below.

Self-directed portfolio

\$ or % (ex-GST)

Managed portfolio

% (ex-GST)

SECTION 11 ADVISER AUTHORISATION

By signing this form you agree to the Access Terms attached in the appendix and authorise your financial adviser (including the financial adviser's delegate) to deal on your behalf for transactions on your member account). Please see the relevant provisions in the Access Terms (especially under "Orders").

APPLICATION AND AGREEMENT TO ACCESS TERMS

By signing below:

1. I apply to the Trustee to become a member of Mason Stevens Super on the basis of this application form; and
2. I understand that a member account will be established, and the Access Terms will be binding on me.

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

Mason Stevens Super ABN 34 422 545 198 RSE Registration Number R1004168

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SECTION 12 MASON STEVENS SUPER ACCESS TERMS

IMPORTANT: Please read all of the following before you apply. If your application is accepted, you will be bound by the following terms. The Trustee, Mason Stevens and other persons who benefit from these Access Terms (detailed below) will rely on your application and acceptance of these Access Terms, including you agreeing to being bound by the following terms.

I, the applicant for the member account agree to be bound by each of the following.

Section 1 – Application of these Access Terms

I accept and agree that:

- » upon acceptance of the offer to establish a member account for me, the Access Terms apply to and are binding on me, the Trustee and any of its Service Providers, without any further act (including any signature) from me or any other person; and
- » the Trustee and its Service Providers may rely on my agreement to the Access Terms being made in this way.

Section 2 – General Declarations

I make each of the following declarations, agreements, authorisations and undertakings:

- » I have read and understood the Product Disclosure Statement (PDS) for Mason Stevens Super (ABN 34 422 545 198) (Fund) and all other documents incorporated by the PDS.
- » I confirm that I accept this offer in Australia.
- » If I have accessed or received the PDS from the internet or other electronic means, I received it personally or a printout of it.
- » All of the information provided in my application is complete and correct. I will later advise the Administrator or the Trustee of any changes.
- » On becoming a member, I am bound by the provisions of the Trust Deed (all references to the Trust Deed are to it as it is amended from time to time).
- » On becoming a member, an account for me will be established within the Fund in accordance with the provisions of the Trust Deed, my account will be administered in accordance with the agreements, authorisations and instructions which I give in this application, as later changed or updated (always subject to the Trust Deed, the PDS and all other documents incorporated by the PDS).
- » Until I or my financial adviser direct otherwise, I elect to invest any cash received in my SDP in the cash option.
- » If applicable, in the case of contributions, I have read and understood the contribution eligibility rules as disclosed in or referred to in the PDS and I confirm that I am eligible to make contributions or to have contributions made for me.
- » I acknowledge that the Trustee will treat all personal contributions to my account as non-concessional contributions unless I advise the Trustee otherwise before the end of the financial year in which the contribution is made.
- » I acknowledge that although providing my Tax File Number (TFN) to the Trustee for the Fund is not compulsory, the Trustee will be unable to accept any personal contributions from me without my TFN as required by law. I acknowledge that higher tax may also apply for certain types of contributions made on my behalf if the Trustee does not hold my TFN.
- » If I am claiming a personal tax deduction in relation to my contributions, I:
 - » have not yet lodged my income tax return for the current year of income;
 - » have not yet made a contribution splitting application in respect of the contribution;
 - » have not yet commenced a superannuation income stream in whole or in part on the contribution; and
 - » will submit a completed Section 290-170 to the Trustee for the Fund on or before the due date as mandated by law.
- » I understand and acknowledge that dealings in exchange traded investments for my member account will be governed by the rules, practices and usages of the applicable exchange.
- » I have read and understood the information in the PDS and documents incorporated by it about disclosing tax file numbers or quoting exemptions from disclosure and the possible consequences of not notifying either.
- » I authorise the Administrator and the Trustee to quote my tax file number (TFN) or exemption to the Australian Tax Office (ATO).
- » I authorise, the Administrator and the Trustee to obtain information from the ATO regarding my superannuation account in relation to my TFN, PAYG or other superannuation tax related matters.
- » I authorise the Administrator and the Trustee to access information using the ATO Super Match system to search for any superannuation (including lost and ATO-held superannuation accounts) which I may have and acknowledge that this consent is ongoing until I revoke it by notice to any of them.
- » I authorise the Trustee and Administrator to act on my, or my adviser's, instruction, to transfer any lost superannuation, or any superannuation that I nominate, to my Mason Stevens Super account. **I acknowledge that it is my responsibility to check my benefits with the other fund prior to requesting any transfer or rollover of funds to my Mason Stevens Super account. The Trustee is not responsible for any loss I incur due to my decision and request to transfer my other fund to my Mason Stevens Super account.**
- » I have read, understood and acknowledge the section "Privacy" set out in the Mason Stevens Super or relevant Additional Information Guide.

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- » I acknowledge and agree that:
 - » The Trustee (and any person acting on its behalf) will make member statements and any notifications regarding material changes or significant events affecting this product or contributions and transaction confirmations, available to me by my online access to my account or via email rather than providing me with a paper copy by mail, and I acknowledge and agree that I will obtain this information or documents online.
 - » The Trustee (and any person acting on its behalf) will make disclosure documents in relation to the Fund (including but not limited to the PDS) available electronically and I will be notified by electronic communications when they are available. I may opt out to this method of access or delivery; however, opting out of electronic delivery may adversely impact the provision of the service to me.
- » I agree to pay all fees, charges, expenses and costs as disclosed in the PDS (including as later updated) and authorise the Trustee to deduct all relevant Fund fees, charges, expenses and costs from my account.
- » While the information in the PDS and all other documents incorporated by the PDS is up to date at the time I received them, I acknowledge that before making any further investments I must read any updated or replacement document made available to me.

Section 3 – You and Your Adviser

- » I declare and agree that:
 - » My adviser has provided me with professional advice that is suitable to my needs, and has included formulation of an investment strategy that has taken into consideration my personal objectives, financial situation and needs.
 - » I have reviewed and approve of the adviser remuneration to be deducted from my account as initially set out in my application form. I authorise the Trustee (and each other person acting on behalf of the Trustee) to pay those amounts from my account to my adviser (until notified in writing otherwise).
- » I consent to my adviser receiving information on my behalf.
- » I authorise my adviser to submit investment instructions to the Trustee on my behalf and I authorise and direct the Trustee to act on investment instructions from my adviser including:
 - » investment of monies held in my account;
 - » switching between investment strategies, investments and investment options;
 - » making elections on dividend or distribution re-investment (if applicable); and
 - » making elections in the case of corporate actions in respect of investments held (if applicable).

My authorisation to my adviser includes the power to delegate from time to time to one or more staff members employed by the adviser or the same business that employs my adviser, but only on the basis that the adviser remains responsible for the conduct of the adviser's delegate as though they were the conduct of the adviser. References to my adviser include when the act or omission is by the adviser's delegate.

- » I release, discharge and indemnify each of the Trustee, the Administrator and Mason Stevens and each other persons acting on behalf of them respectively (and all of their respective successors and assignees) from and against all losses, actions, liabilities, claims, demands and proceedings arising from my appointment of an adviser from time to time, and all acts, matters and things done or purported to be done by the adviser even if not actually authorised by me or I have not notified the Trustee of any limitation or revocation of their authority to act on my behalf.

Section 4 – Orders

- » If I or my adviser (on my behalf) places orders using the Mason Stevens investment service (**Investment Service**) and the order pad, I agree and acknowledge that:
 - » A limit order is an order to buy or sell specified units of a security at a specified price. A market order is an order to buy or sell specified units of a security at the available market bid or offer price.
 - » Orders cannot be amended after they have been placed in the Investment Service.
 - » Orders may be cancelled, subject to exchange rules and the rules and requirements of the market participants who have received my order. I understand that I will only receive notification if the order is successfully cancelled. If no notification is received, the order was unable to be cancelled and will be executed.
 - » I represent and warrant that my financial adviser is authorised to access and to use the Investment Service and that they have agreed to the terms of use of the Investment Service both in their own capacity and on my behalf.
 - » It is my responsibility (including by my adviser acting on my behalf) to manage any unfilled portions of my order.
 - » Orders are only valid for the same trading day they are placed. A trading day is determined by the market hours of the relevant securities exchange.
 - » None of the Trustee or its Service Providers is liable for any error made (by me or by my adviser) in the inputting of an order in the Investment Service, any error occurring on a securities exchange or other execution venue, the rejection or cancellation of any Order by the Investment Service for any reason whatever, the acts or omissions of any third parties or any other error outside the direct control of the Trustee or its Service Providers.

- » If I or my adviser (on my behalf) access market data through the Investment Service, I agree and acknowledge that:
 - » Market prices displayed on the Investment Service are delayed.
 - » Market orders may be executed at prices that vary substantially from the bid or offer quotes publicly displayed at the time the order was placed.
 - » The Trustee, its Service Providers and third party data providers (including relevant securities exchanges) do not guarantee the accuracy or reliability of the market data or other information they provide and accept no liability (whether in tort, contract or otherwise) for any loss or damage arising from any inaccuracies or omissions.

Section 5 - Investment risks

- » I understand and acknowledge that none of the Trustee, each other person acting on behalf of the Trustee, Mason Stevens, the Administrator, the Promoter, Sponsor and Investment Manager and their respective related or associated persons or bodies corporate, undertakes, guarantees or makes any statements or representations concerning the future performance of my investments in the Fund, any specific level of performance, any repayment of capital invested in the Fund or the success or tax effect of any strategy used or the success of overall management of my investments.
- » I acknowledge and understand that my investments in the Fund are subject to risks, including the risks that I may lose some or all capital, I may lose income or opportunities due to possible delays in making investments or in repayment of some or all capital and the risk of failure to receive any income, or of income at any particular time.
- » I understand that an investment option may cease to be offered in the Fund at any time, at the discretion of the Trustee, and that may affect the composition of investments in my account.
- » I acknowledge that the Trustee is authorised to exercise its discretion over my investments in the Fund in accordance with the investment strategy nominated in investment instructions received from my adviser on my behalf. I acknowledge that, while the Trustee will use reasonable endeavours to ensure the investment strategy is followed, it may not be able to do so in all situations and it is not intended to be binding on the Trustee. In certain circumstances the Trustee may cancel investment instructions received by you or adviser without prior consent in order for the Trustee to comply with relevant law or regulation, operating rules and procedures of a relevant exchange or clearing house or internal policies and procedures.
- » I understand that the Trustee implements decisions in relation to corporate actions arising in respect of investments held for my account and rebalances my managed portfolios as a result of exercising any rights or entitlements attached to investments held for my account in accordance with the instructions from my adviser or (if applicable) from the investment managers for managed portfolios.
- » I understand that by investing in accordance with a managed portfolio, the Investment Manager for that portfolio will advise the Trustee on instructions to buy and sell the underlying investments that make up the managed portfolio and the Trustee may exercise its discretion as the precise allocation of changes to investments to my account, which may cause differences from a managed portfolio from time to time.
- » I understand and accept that if an investment held for my account is or becomes an illiquid investment, then:
 - » there is no maximum period in which a rollover or transfer request involving an illiquid or suspended investment will be processed; and
 - » the time required by the Trustee to process such a request will vary, depending on the investment.
 - » The Trustee may determine when an investment is illiquid. This includes but is not limited to:
 - » it is an investment that requires a period of greater than 30 days to process a withdrawal, rollover or switch request due to the illiquid nature of the investment;
 - » it cannot be converted to cash within the time required after a relevant request is properly made;
 - » converting it to cash within the time required would likely have a significant adverse impact on the realisable value of the investment; and
 - » the size of the investment parcel that I am attempting to sell is below the minimum market threshold.

Section 6 - Managed portfolio consent

The following is applicable if I have applied for my account to be invested in accordance with a managed portfolio.

- » I acknowledge that I have read the current disclosure documents (including any investment mandate) applicable to the managed portfolio(s) in the Mason Stevens Super or relevant Investment Guide that I have selected.
- » I understand that the managed portfolio investment fee(s) specified are stated inclusive of GST and net of any RITC applicable and will be deducted monthly from my account.
- » I understand that by consenting to the managed portfolio investment fee(s) I am also consenting to a fee, other remuneration or other benefit being paid to and received (in whole or in part) by my adviser, my adviser's licensee or a related party (to the extent described in the current disclosure documents for the managed portfolio(s) which I have selected).
- » I understand that other investment costs relating to the managed portfolio's underlying investments may also apply.

Section 7 - Cash Account Minimum Balance

- » I agree to keep the minimum cash balance in my cash account as disclosed in the latest PDS or as otherwise notified to me.
- » I acknowledge and authorise the Trustee (without further notice to me) to sell investments in my account, in the manner disclosed in the PDS, if my cash account falls below the minimum level required to pay fees, charges, insurance premiums or other expenses.

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

Section 8 - Website and Online Access

- » I agree to use my online login only for purposes directly related to my account in the Fund.
- » I agree to keep my login details secure and confidential to me only, to take reasonable steps to prevent access by another person and to notify the Administrator immediately if I become aware of any unauthorised access to my account.
- » I agree to comply with any terms and conditions applicable to my online account access as amended from time to time and not to copy, tamper with, or damage any code, data, service or software provided in connection with my online account access or attempt to do so. The Trustee may suspend or cancel my online access if I fail to abide by the terms and conditions and/or where the Trustee have grounds to believe that fraudulent access or transaction may have occurred in relation to my account.

Section 9 - Insurance declarations

If I am applying for individual insurance through the Fund:

- » I acknowledge that I have received and read the Insurer's offer document and abide by it including my duty of disclosure.
- » I declare that my selection of insurance cover has been made after obtaining advice from my adviser.
- » I understand that none of the Trustee and any person acting on behalf of the Trustee undertakes or guarantees the suitability or performance of any individual insurance policy or the Insurer.
- » I understand and acknowledge that any insurance cover applied for does not commence until:
 - » notification by the Insurer of the acceptance of cover; and
 - » the payment of premiums in accordance with the Insurer's requirements.
- » I authorise the Trustee to deduct all relevant insurance premiums from my account.
- » I understand and acknowledge that if my cash holding in my cash account is not sufficient to pay premiums that my insurance cover may cease.

Section 10 - Personal information, identity and money laundering

- » I understand that the Trustee, and any service provider appointed by them may collect, hold and use my personal information for the purposes disclosed in the PDS and the Mason Stevens Super or relevant Additional Information Guide and to comply with their respective obligations under AML/CTF laws and other relevant laws from time to time.
- » I authorise each of the Administrator and the Trustee to release information concerning my account, investments, insurance or superannuation entitlements to their respective service providers, who may be located overseas, and to my adviser for the purposes of processing my application and administering my membership in the Fund.
- » I acknowledge that neither the Trustee nor the Administrator will be responsible or liable for any loss suffered if transactions are delayed, blocked, frozen or declined as a result of the Trustee or Administrator being unable to establish my identity or if they reasonably believe that I am a "Proscribed Person".

A Proscribed Person means any person or entity who is reasonably believed to be:

 - I. in breach of the laws of any jurisdiction regarding economic or trade sanctions, or laws prohibiting money laundering or terrorism financing, or
 - II. on a list of persons with whom dealings are proscribed by Australian laws or the laws of another recognised jurisdiction. A Proscribed Person includes any person or entity whom is reasonably believed to be acting on behalf, or for the benefit of, a person or entity referred to in i or ii.
- » I am not aware and have no reason to suspect that the monies contributed to the Fund, have been or will be derived from or released to any money laundering, terrorism financing or other activities deemed illegal, or that the proceeds of any withdrawals will be used to finance any illegal activities.
- » If required, I consent to the Trustee, the Administrator and all of their service providers verifying the validity of any government issued identity document that I provide for verification purposes through the Australian Government document verification service (DVS), and for this purpose I authorise the Trustee to provide the relevant government issued identity documents to the Administrator to verify the government identity document information to access the DVS for this purpose.

Section 11 - Privacy

Your privacy is important.

When the Trustee collects your personal information, it is securely stored and will only be used and disclosed to authorised personnel, service providers, relevant government bodies and third parties:

- » to administer your superannuation account
- » to administer your investments
- » to administer your insurances
- » to make benefit payments
- » to comply with relevant laws and regulations

If you need any additional information on privacy, or want a copy of the Privacy Policy, visit www.masonstevens.com.au/super or contact us on 1300 491 766. The Privacy Policy sets out how you can access information about your personal details and correct any information which is inaccurate or out-of-date.

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Section 12 - Definitions

In Access terms, these expressions are defined as follows:

Administrator means FNZ (Australia) Pty Limited ABN 67 138 819 119.

ATO means Australian Tax Office.

Fund means Mason Stevens Super ABN 34 422 545 198.

GST means the tax imposed by A New Tax System (Goods and Services Tax) Act 1999 and A New Tax System (Goods and Services Tax) Transition Act 1999 and related tax imposition Acts of the Commonwealth of Australia.

Investment Manager means Mason Stevens Asset Management (MSAM) ABN 92 141 447 654 or another investment manager, including your financial adviser or their related companies that MSAM may sub contract all or some of the investment activities for specific financial products or strategies.

Custodian or Mason Stevens means Mason Stevens Limited ABN 91 141 447 207, AFSL 351578.

Promoter means Mason Stevens Limited ABN 91 141 447 207, AFSL 351578.

RITC means the rules unique to the Australian GST system that allows the partial recovery of input tax credits to be made where the credits relate to certain financial supplies (sales).

Service Providers means the Administrator, Custodian, Promoter, Sponsor, Investment Manager and any other party appointed or retained by the Trustee to provide services to the Fund.

Sponsor means Mason Stevens Limited ABN 91 141 447 207, AFSL 351578.

TFN means Tax File Number.

Trustee means Diversa Trustees Limited ABN 49006 421 638, RSE Licence No. L0000635, AFSL 235153.

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