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Before selecting an investment option, you should refer to the fees and costs as set out in the underlying investment option's PDS.

This document outlines the investment options available through the *PortfolioCare* Elements Super and Pension Product Disclosure Statement (PDS) Part 1.

***PortfolioCare* Elements Super and Pension offers a range of investment options featuring:**

- **a range of managed funds**
- **term deposits**

MANAGED INVESTMENT OPTIONS

Product code	APIR	Fund Name	Risk band ¹
Multisector			
Conservative			
VWCIF	VAN0109AU	Vanguard Conservative Index Fund	3
Balanced			
VWBIF	VAN0108AU	Vanguard Balanced Index Fund	4
Moderately Aggressive			
VWGIF	VAN0110AU	Vanguard Growth Index Fund	5
Aggressive			
VWHGIF	VAN0111AU	Vanguard High Growth Index Fund	6
Specialist			
MLGAAD	MAL0018AU	BlackRock Global Allocation Fund Class D*	5
PDRRF	PER0556AU	Perpetual Diversified Real Return Fund	4
Cash			
Cash and Deposits			
SBCKCF	SBC0811AU	UBS Cash Fund	1
Short Term Fixed Interest			
		St. George Fixed Term Deposit - 3 months Int - Maturity ⁷	1
		St. George Fixed Term Deposit - 6 months Int - Maturity ⁷	1
Fixed Interest			
Australian Fixed Interest			
AMPCWABF	AMP0981AU	AMP Capital Wholesale Australian Bond Fund	4
BTIECF	WFS0377AU	Pendal Wholesale Enhanced Cash Fund*	4
LMWAABF	SSB0122AU	Legg Mason Western Asset Australian Bond Trust	4
VAFIIF	VAN0001AU	Vanguard Australian Fixed Interest Index Fund	4
VAGB	VAN0025AU	Vanguard Australian Government Bond Index Fund	4
Diversified Fixed Interest			
KARIF	HOW0052AU	Kapstream Wholesale Absolute Return Income Fund	4
MMDFIF	MAQ0274AU	Macquarie Dynamic Bond Fund	4
SFIF	SCH0028AU	Schroder Fixed Income Fund Wholesale Class	4
UBSDFIT	SBC0007AU	UBS Diversified Fixed Income Fund	4
Global Fixed Interest			
EQTPIMCO	ETL0018AU	PIMCO Global Bond Fund (W)	5
PGIOF	GSF0008AU	Payden Global Income Opportunities*	5

Product code	APIR	Fund Name	Risk band ¹
TRPDGBF	ETL0398AU	T. Rowe Price Dynamic Global Bond	5
VIFIIFH	VAN0103AU	Vanguard International Fixed Interest Index Fund (Hedged)	5
Credit			
AMPCCBF	AMP0557AU	AMP Capital Corporate Bond Fund - Class A	5
CSSLF	CSA0046AU	Bentham Wholesale Syndicated Loan Fund	5
MMDTF	MAQ0277AU	Macquarie Income Opportunities Fund	5
PEWGCF	ETL0019AU	PIMCO Global Credit Fund (W)	5
Specialist			
ABDGFIF	ACM0001AU	AllianceBernstein Dynamic Global Fixed Income Fund*	6
JPMGSBF	PER0727AU	J.P. Morgan Global Strategic Bond Fund	6
PIMIFW	ETL0458AU	PIMCO Income Fund - Wholesale Class	6
Property			
Australian Property			
AMPWPS	AMP0269AU	AMP Capital Listed Property Trusts Fund Wholesale	7
AMPWLP	AMP0255AU	AMP Capital Listed Property Trusts - Class	7
VAPSIF	VAN0004AU	Vanguard Property Securities Index Fund	7
ZISPS	ZUR0064AU	Zurich Investments Australian Property Securities Fund	7
Global Property			
AMPGPA	AMP0974AU	AMP Capital Global Property Securities Fund - Class A	7
IPGPF	IOF0081AU	Perennial Hedged Global Property Wholesale Trust	7
VIPSIFH	VAN0019AU	Vanguard International Property Securities Index Fund (Hedged)	7
Australian Equities			
Income			
CFSEIF	FSF0961AU	CFS Wholesale Equity Income Fund	7
IMDVF	IML0005AU	Investors Mutual Equity Income Fund	7
LMMCEIT	SSB0043AU	Legg Mason Martin Currie Equity Income Fund A	7
PASIF	WHT0039AU	Plato Australian Shares Income Fund	7
Large Cap			
AMPMAS	AMP0681AU	AMP Specialist Australian Share Fund - Wholesale	7
NUPPHGST	PPL0106AU	Antares High Growth Share Fund~	7
ABLIAE	AAP0103AU	Ausbil Australian Active Equity Fund	7
BAEQF	BFL0001AU	Bennelong Australian Equities Fund	7
BTAEF	BFL0017AU	Bennelong Twenty20 Australian Equities Fund	7
BMIFAS	BAR0814AU	Blackrock Advantage Australian Equity Fund	7
FSWE	FSF0002AU	Colonial First State Wholesale Australian Share Fund*	7
DNRC AEHCF	PIM0028AU	DNR Capital Australian Equities High Conviction Fund	7
FAEF	FID0008AU	Fidelity Australian Equities Fund	7
GWBCF	HOW0034AU	Greencape Wholesale Broadcap Fund	7

Product code	APIR	Fund Name	Risk band ¹
IMCASF	IML0010AU	Investors Mutual Concentrated Australian Share Fund	7
IWPVST	IOF0206AU	Perennial Value Shares Wholesale Trust~	7
PWASF	PER0049AU	Perpetual Wholesale Australian Fund	7
SCWAE	SCH0101AU	Schroder Wholesale Australian Equity Fund	7
SCAUPEA	SOL0001AU	Solaris Core Australian Equity Fund (Performance Alignment)	7
SCAEF	WHT0012AU	Solaris Core Australian Equity Retail Fund	7
TASWP	TYN0028AU	Nikko AM Australian Share Wholesale Fund	7
VASIF	VAN0002AU	Vanguard Australian Shares Index Fund	7
COASFI	HOW0020AU	WaveStone Wholesale Australian Share Fund	7
Mid/Small/Micro Cap			
FDASCF	AMP0973AU	AMP Capital Specialist Australian Small Companies Fund - Class A	7
ABLIALVE	AAP0104AU	Ausbil Australian Emerging Leaders Fund	7
BAEF	BFL0004AU	Bennelong ex-20 Australian Equities Fund	7
FFLDF	FID0026AU	Fidelity Future Leaders Fund~	7
OCPSCF	OPS0002AU	OC Premium Small Companies Fund	7
PWSCF	PER0048AU	Perpetual Wholesale Smaller Companies Fund~	7
SGHICE	ETL0062AU	SG Hiscock ICE	7
Specialist			
AOTTF	AAP0008AU	Ausbil 130/30 Focus Fund	7
FSWGS	FSF0043AU	Colonial First State Wholesale Geared Share Fund*	7
L1CLSFRC	ETL0490AU	L1 Capital Long Short Fund - Daily Class	7
PCAEF	PCL0005AU	Pengana Australian Equities Fund	7
PWESRIF	PER0116AU	Perpetual Wholesale Ethical SRI Fund~	7
PWISF	PER0046AU	Perpetual Wholesale Industrial Fund	7
PTWSPF	PER0072AU	Perpetual Wholesale SHARE-PLUS Long-Short	7
FDGASFA	AMP0969AU	Specialist Geared Australian Share Fund*	7
SSAEF	SST0048AU	State Street Australian Equity Fund~*	7
TMNGF	FHT0030AU	The Montgomery Fund*	7
Global Equities			
Large Cap			
CSIS	CRS0005AU	Aberdeen Standard Active Hedge International Equity Fund	7
AIEF	EQI0015AU	Aberdeen Standard International Equity Fund*	7
FDCISF	AMP0824AU	AMP Capital Specialist International Share Fund – Class A	7
BGGFCLA	FSF5774AU	Baillie Gifford Long Term Global Growth	7
BIFISF	BAR0817AU	Blackrock Advantage International Equity Fund*	7
FGLDF	FID0023AU	Fidelity Global Demographics Fund	7
FAGGE	FID0007AU	Fidelity Global Equities Fund~	7
GQGLO	ETL7377AU	GQG Partners Global Equity Fund – A Class	7

Product code	APIR	Fund Name	Risk band ¹
GSESY	GSF0002AU	Epoch Global Equity Shareholder Yield (Unhedged) Fund*	7
MMSGFF	MAQ0404AU	IFP Global Franchise Fund	7
DGETF	MGL0004AU	Ironbark Royal London Concentrated Global Share Fund	7
MFSGET	MIA0001AU	MFS Global Equity Trust	7
NAMGSF	SUN0031AU	Nikko AM Global Share Fund	7
BTWMCF	BTA0313AU	Pendal MidCap Fund*	7
SSGEF	SST0050AU	State Street Global Equity Fund*	7
TRPGEF	ETL0071AU	T. Rowe Price Global Equity Fund	7
VISIF	VAN0003AU	Vanguard International Shares Index Fund	7
ZIGGSF	ZUR0580AU	Zurich Investments Global Growth Share Fund	7
Large Cap (Currency Hedged)			
BHISF	BGL0109AU	Blackrock Advantage Hedged International Equity Fund*	7
FAHCF	WHT3810AU	Firetrail Australian High Conviction Fund	7
MAGGFH	MGE0007AU	Magellan Global Hedged Fund [~]	7
FDCISFH	AMP0825AU	Specialist Hedged International Share Fund	7
VISIFH	VAN0105AU	Vanguard International Shares Index Fund (Hedged)	7
MWSGEFH	MAQ0557AU	Walter Scott Global Equity Fund (Hedged)	7
Mid/Small/Micro Cap			
VISCIF	VAN0021AU	Vanguard International Small Companies Index Fund	7
Regional			
AAOF	EQI0028AU	Aberdeen Standard Asian Opportunities Fund*	7
FGEMF	FID0031AU	Fidelity Global Emerging Markets Fund	7
LFEMT	LAZ0003AU	Lazard Emerging Markets Equity - I Class	7
RECEAUD	ETL0381AU	Robeco Emerging Conservative	7
SCHGEMF	SCH0034AU	Schroder Global Emerging Markets Fund	7
VANWEMI	VAN0005AU	Vanguard Emerging Markets Shares Index Fund	7
Specialist			
AWGELS	FSF0788AU	Acadian Wholesale Global Equity Long Short Fund	7
ANTIGF	IOF0045AU	Antipodes Global Fund	7
PLTIF	PLA0002AU	Platinum International Fund*	7
Infrastructure			
Global Infrastructure			
LGLIF	LAZ0014AU	Lazard Global Listed Infrastructure Fund	7
MIIS	MAQ0432AU	Macquarie International Infrastructure Securities Fund (Hedged)	7
MAGIF	MGE0002AU	Magellan Infrastructure Fund	7
VGIF	VAN0023AU	Vanguard Global Infrastructure Fund	7
Alternatives			
BRMOARF	BLK0001AU	BlackRock Multi Opportunity Absolute Return Fund [~]	4

- ~ This investment option is closed to new investors. Existing investors that hold the investment can continue to purchase additional units.
- * This investment option is only available through a financial adviser.
- < This investment is defined as an illiquid asset. All redemptions from this investment will be processed in excess of 30 days, at such time as the investment manager, in its discretion, determines. For an explanation of illiquid investments please refer to the description of 'Liquidity risk' in the section 'Other important information' in this document.
- 1 For further information on the Standard Risk Measure, refer to the 'Standard Risk Measure' section of this document.
- > For information on the current Fixed Term Deposit (FTD) terms, conditions and restrictions that apply, please refer to the FTD Product Disclosure Statement. Please note that funds cannot be withdrawn from an FTD in any circumstances before the term ends. A maximum of 70% of the value of a pension account can be invested in FTDs. Please note 3 and 6 month term deposits are only available on *PortfolioCare* Elements Super and Pension.

STANDARD RISK MEASURE

ABOUT THE STANDARD RISK MEASURE

The Standard Risk Measure (SRM) is a common risk descriptor used by superannuation funds.

It is based on guidance from the Australian Prudential Regulation Authority (APRA) to allow investors to compare managed funds that are expected to deliver a similar number of negative annual returns over any 20-year period.

We have introduced the SRM in accordance with the recommendations from the Financial Services Council (FSC) and Association of Superannuation Funds of Australia (ASFA).

SRM DESCRIPTORS

Each managed fund listed in the *PortfolioCare Elements Super/Pension and Investment, Investment Options* document has been assigned a SRM.

The table below sets out the SRM labels used for each managed fund based on the estimated number of negative annual returns that a managed fund may experience over any 20-year period.

Risk band	Risk label	Estimated number of negative annual returns over any 20 year period
1	Very low	Less than 0.5
2	Low	0.5 to less than 1
3	Low to medium	1 to less than 2
4	Low to medium	2 to less than 3
5	Medium to high	3 to less than 4
6	High	4 to less than 6
7	High to Very high	6 or greater

For example, managed funds with a risk band of 5 have a medium to high risk label and may experience between 3 to less than 4 years of negative annual returns over any 20-year period.

LIMITATIONS

The SRM is not a complete assessment of all forms of investment risk and does not replace the need for financial advice when constructing a managed fund portfolio. For instance, it does not detail what the size of a negative return could be or the potential for a positive return to be less than an investor may require to meet their objectives. Further, it does not take into account the impact of administration fees and tax on the likelihood of a negative return.

The SRM is not a comprehensive account of the risks of investing and investors should consider these risk labels in conjunction with the different risks of investing that apply to their investments. Investors should still ensure they are comfortable with the risks and potential losses associated with their chosen managed fund(s).

METHODOLOGY

The methodology used for calculating the SRM follows the FSC/ASFA recommendations and is in line with market adopted practices. You can also contact your financial adviser or the Customer Relations Team on 1800 646 234 for any queries on the methodology.

CHANGES TO THE SRM

For each managed fund, any significant changes to market conditions may alter the SRM from time to time. In addition, any changes to the methodology used (including any regulatory changes) may also alter the SRM results.

We will generally review the SRM each year.

DIFFERENCES BETWEEN EACH PROVIDER'S SRM

Investors should be aware that the SRM labels used for each managed fund are based on our assessment and may differ to those assigned by other providers. The differences are generally due to the methodology used in calculating the SRM.

OTHER IMPORTANT INFORMATION

This is the Investment Options document for *PortfolioCare Elements Super/Pension* which is part of the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598 (the Fund) and should be considered together with the current PDS Part 1 and with any subsequent communications provided by the Trustee or Operator.

This document is issued by N.M. Superannuation Proprietary Limited (NM Super) ABN 31 008 428 322, AFS Licence No. 234654. Asgard Capital Management Ltd ABN 92 009 279 592 AFS Licence No. 240695 is the administrator and custodian of *PortfolioCare Elements Super/Pension*.

This publication has been prepared to provide general information only and does not take into account the financial objectives, situation or needs of any particular person. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information.

Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances.

Past performance is not necessarily indicative of future performance. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

The AMP group and their associates derive income from issuing interests in the product, full details of which are contained in the PDS Part 1 and in any subsequent communications provided by the Trustee or Responsible Entity.

Unless specifically stated, the repayment of capital or performance of our products are not guaranteed.

This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

REMOVING INVESTMENT OPTIONS

We may, from time to time, redeem or close certain investment options where the underlying investment is either terminating or being closed by the fund manager. We may also decide to redeem (terminate) or close certain investment options as part of our ongoing review and due diligence.

Where this occurs, we will normally provide you with at least 30 days' prior notice. Prior to receiving any new instructions for terminated investments, we will pay the proceeds of the redemptions into your Cash Account. Where we cannot provide you with at least 30 days' prior notice (due to circumstances outside of our control or in circumstances where we believe that there is an immediate investment risk), we will provide you with notice as soon as practicable.

IDENTIFYING INVESTMENTS

The APIR codes used in this document identify the underlying investments which we will purchase on your instruction.

The APIR code can assist you in obtaining the PDS for the underlying investment and comparing with other investment menus. Please refer to the underlying fund manager's PDS for further information relating to the underlying investment options.

UNDERLYING MANAGED INVESTMENT OPTIONS

Please refer to each underlying investment manager's PDS for detailed information relating to the underlying managed investment options.

PDSs for underlying managed investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the fund managers of investment options. In addition, the fund managers of those investment options have not authorised or caused the issue of this document. The fund managers of those managed investment options, their respective officers, holding companies and trustees do not guarantee the capital invested by members of *PortfolioCare Elements Super/Pension*, or the performance of the plans and investment options generally.

The performance, the payment of any particular return or any increase in the value of the assets acquired using the investments listed in this document are not guaranteed in any way.

If you would like a current copy of this document, you can call the Customer Relations Team on 1800 646 234 or speak to your financial adviser.

MANAGEMENT COSTS

Management costs, transactional and operational costs will generally be incurred when dealing with the underlying assets of an investment option. They include brokerage, clearing costs, stamp duty, the buy and sell spreads of any underlying funds and certain costs associated with holding derivatives or direct investments in real property. In addition some investment options that have underlying investments that use credit facilities to gain increased asset exposures will also incur borrowing costs. Borrowing costs include interest, government charges and debt advisory costs.

Before selecting an investment option, you should refer to the fees and costs as set out in the underlying investment option's PDS.

Please contact your financial adviser for a copy of the relevant PDS for the underlying investment option or contact the relevant fund manager for details.

ADDITIONAL CONTRIBUTIONS

After you become an investor, each time you make additional contributions to a managed fund investment option you may not have the most recent underlying fund manager PDS or have been notified about material changes or significant events relating to the investment options you have selected. You can access the most up-to-date PDS for the managed fund investment options you have selected by accessing *Investor Online* website at investoronline.info.

LIQUIDITY RISK

Liquidity risk is the risk that your investment cannot be bought, sold, cashed, transferred or rolled over as quickly as you might wish. Different investments have different transaction processing times and thus different levels of liquidity risk.

Once we receive all the necessary information your request will generally be processed within 30 days for investment switches and withdrawals.

Some investments, referred to as 'illiquid assets', require a longer period to be redeemed. This longer redemption period is imposed by the underlying investment manager because some or all of the assets within the investment are illiquid. Account fees will continue to be charged while invested in illiquid investment options. We have labelled these investments as 'illiquid investments' in the Investment Options document which also shows the maximum redemption period for each option.

For more information, you should read the PDS for your chosen managed investment funds.

Contact us

Phone	1800 646 234
Web	Investoronline.info
email	portfoliocare.client.services@asgard.com.au
mail	PortfolioCare, PO Box 7229, PerthCloisters Square WA 6000

Investment Switch Form

Completing the managed investments switch form - Important Information

Before you go ahead, you should know that the following apply unless you are completing this Investment switch form for a new account.

- **Your entire portfolio (excluding assets with sales restrictions, such as existing fixed term products and switches made in section 4) will be rebalanced when this Investment switch form is lodged.** For more information, see the 'Rebalancing your account' section of the PDS Part 1.
- Sales of particular investments may be subject to delays and/or restrictions, including the suspension of redemptions by the investment manager for a period of time.
- Future deposits and earnings will also be invested according to this Investment switch form unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions.
- **For Super and Transition to Retirement Pension accounts only** – sales of particular investments could result in a capital gains tax liability being realised.

In addition, if you have specified the Priority Sell Method the following also apply.

- Your instructions are followed as to the order in which your managed investments are sold when cash is required in your account (for example, to fund withdrawals, fees, taxes, pension payments, insurance premiums, margin calls and to top up your Cash Account balance when it falls below the minimum requirements).
- If the managed investments you nominated in the Priority Sell Method instruction are insufficient (or where no instructions exist), we will sell your managed investments in proportion to the estimated current value in your account.
- **Pension accounts only** – you can not assign a Priority Sell Method instruction to the same managed investment you have selected to fund your pension payments (called a nominated asset). That is, if you have:
 - an existing Priority Sell Method instruction and you allocate one of these managed investments as a nominated asset, your Priority Sell Method instruction for this managed investment will be replaced with the new nominated asset instruction. The Priority Sell Method nomination against all other managed investments will remain unchanged, or
 - an existing nominated asset instruction and you allocate this managed investment as a Priority Sell Method instruction, your nominated asset instruction for this managed investment will be replaced with the new Priority Sell Method instruction.
- The Priority Sell Method will not apply to account rebalances.

How to complete this investment switch form

To choose your investment profile:

In section 2 'Investment profile selection', indicate the percentage you would like to allocate to each managed investment. Your investment profile must add up to 100%. We will maintain up to 2% (or 5% if you have gearing) of your funds in the Cash Account balance, but you may nominate a higher percentage or dollar amount to be held in your Cash Account balance. An instruction to maintain a higher amount in your Cash Account balance can be submitted to us by your financial adviser through AdviserNET. Do not include your Cash Account balance when selecting your managed investment profile, as we automatically calculate it.

Funds deposited into your account are automatically credited to your Cash Account balance and will be invested across your investment profile when you have exceeded your Cash Account balance requirement by \$100 (or any higher nominated amount), unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions. An instruction not to invest excess cash can be submitted to us by your financial adviser through AdviserNET.

Example (uses default Cash Account balance amount) Managed Investment

Ben has selected three managed investments to make up his profile. This table illustrates how his \$50,000 deposit will be invested: \$50,000 minus 2% Cash Account balance (\$1,000) leaves \$49,000 to invest.

Managed investment	Investment profile	Amount
A	25%	\$12,250
B	25%	\$12,250
C	50%	\$24,500
	100%	\$49,000

Please note, if you instruct us not to invest excess cash, auto-rebalancing and changes to your investment profile will still result in your Cash Account balance being returned to either 2% (or 5% if you have gearing) or a higher amount you have nominated.

To choose (or change) your Priority Sell Method:

In section 2 'Investment profile selection', you can specify the order you want your nominated managed investments to be sold when cash is required in your account.

Your Priority Sell Method instruction must be in numerical order. For example, 1, 2, 3 ... (where 1 is the highest priority).

Complete this Form in BLOCK LETTERS and either:

- post it to the Customer Relations Team, PO Box 7229, Perth Cloisters Square WA 6000
- ask your financial adviser to submit this application online using AdviserNET.

Questions? Call the Customer Relations Team on 1800 646 234 or email portfoliocare.client.services@asgard.com.au.

Please ensure you have completed each relevant section of this Form. We can't process your investment profile election or Priority Sell Method instruction if this Form is not completed correctly. Note that any corrections made on this Form needs to be initialled by the account holder(s). Corrections made with liquid paper or whiteout will not be accepted.

Super account ☐ Allocated Pension account ☐ Term allocated pension account ☐ Investment account ☐

Account name

Account number

Date of birth

For accounts without a financial adviser, you must complete the below questions. Select the most relevant answer to each of the following:

1. What is your investment objective? (select one answer below)

- ☐ Capital guaranteed: You want a guarantee or protection against capital loss.
- ☐ Regular income or income distribution: You want an investment that distributes regular or tax-effective income. You prefer exposure to income generating assets, such as high dividend-yielding equities and fixed Income securities.
- ☐ Capital preservation: You want an investment that reduces volatility and minimises loss in a market downturn. You prefer exposure to defensive assets, such as cash or fixed income securities, that are generally lower in risk than growth investments.
- ☐ Capital growth: You want an investment that generates capital return. You prefer exposure to growth assets such as shares or property, or an investment return above the current inflation rate.

2. What is your intended use of the product? (select one answer below)

- ☐ Solution/Standalone: You want to hold the investment from 75% - 100% of your total investable assets.
- ☐ Major allocation: You want to hold the investment up to 75% of your total investable assets.
- ☐ Core component: You want to hold the investment up to 50% of your total investable assets.
- ☐ Minor allocation: You want to hold the investment up to 25% of your total investable assets.
- ☐ Satellite allocation: You want to hold the investment up to 10% of your total investable assets.

3. What is your investment timeframe? (select one answer below)

- ☐ Short term. You have a short investment timeframe and may wish to redeem within 2 years.
- ☐ Medium term. You have a medium investment timeframe and are unlikely to redeem within 2 years and may wish to redeem within 8 years.
- ☐ Long term. You have a long investment timeframe and are unlikely to redeem within 8 years.

4. What is your appetite for risk? (select one answer below)

- ☐ Low: Investment is conservative or low risk in nature to minimise potential losses and is comfortable with a low target return profile.
- ☐ Medium: Investment is moderate or medium risk in nature, seeking to minimise potential losses and comfortable with a moderate target return profile.
- ☐ High: Investment with a higher risk in nature and accept higher potential losses in order to target a higher target return profile.
- ☐ Very high: Investments with a more aggressive or very high-risk appetite to maximise returns and can accept higher potential losses.
- ☐ Extremely High: Investments with aggressive or extremely high risk appetite and accept significant volatility and losses. You are seeking to obtain accelerated returns, potentially in a short timeframe.

5. How often do you need to access capital? (select one answer below)

- ☐ Daily: You want investments that can be redeemed within this timeframe.

- ☐ Weekly: You want investments that can be redeemed within this timeframe.
- ☐ Monthly: You want investments that can be redeemed within this timeframe.
- ☐ Quarterly: You want investments that can be redeemed within this timeframe.
- ☐ Annually: You want investments that can be redeemed within this timeframe.
- ☐ Every 5 Years: You want investments that are relatively illiquid that may or may not have a fixed investment period. You do not intend to redeem the investment within 5 years.
- ☐ Every 10 Years: You want investments that are relatively illiquid that may or may not have a fixed investment period. You do not intend to redeem the investment within 10 years.
- ☐ More than 10 Years: You want investments that are relatively illiquid that may or may not have a fixed investment period. You do not intend to redeem the investment for more than 10 years.

Investment profile selection

Investment name	Code	Allocation (%)	Priority sell method

Fixed term deposits

Instructions to invest in these products can only be submitted by your financial adviser using AdviserNET.

For information on the current FTD terms, conditions and restrictions that apply, including what happens to your percentage profile when the investment is made, please refer to the FTD product disclosure statement. Please note that funds cannot be withdrawn from the FTD in any circumstances before the term ends, including in the event of your death. A maximum of 70% of the profile allocation of a pension account can be invested in FTDs.

Switching managed investments

This option is not available if you have already completed the 'Investment profile selection' on this Form.

In this section, you can switch your total holding in any one managed investment into another one managed investment (existing or new).

You can also switch a partial holding in any one managed investment into another one managed investment (existing only) or the Cash Account balance (excess cash may invest across the profile). If you have auto invest excess cash on your account this will be initiated when switching to cash. If you do not want this to occur, an instruction to turn off this feature can be submitted to us by your financial adviser through AdviserNET.

Please note, when switching all or part of your holding in a managed investment, you may incur a buy/sell cost. See the underlying investment option's PDS for further information.

- Where there are multiple switches for a switch type, the switches will be processed in the order listed on the Form.
- Where a full switch and a partial switch are requested, partial switches will be processed before full switches.
- Where a partial switch or switch to the Cash Account balance is requested, there is a minimum of \$1,000 per switch.
- Where a full or partial switch from a closed managed investment is requested, it can only be switched to an existing managed investment already in your investment profile.
- If your 'Switch from' managed investment has been assigned an Priority Sell instruction, this priority will not be transferred to the 'Switch to' managed investment.

☐ Full switch

Switch from			Switch to	
Investment name	Code		Investment name	Code
<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"/>

Note:

- When a full switch is made, the profile percentage of the 'Switch from' managed investment will be allocated to the 'Switch to' managed investment.
- A full switch instruction will not affect holdings in the remainder of your investment profile (that is, your investment profile will not be rebalanced).

☐ Partial switch

Switch from			Switch to		
Investment name	Code		Investment name	Code	Amount \$
<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"/>

Note:

- A partial switch instruction will not affect holdings in the remainder of your investment profile (that is, your investment profile will not be rebalanced).
- Partial switches can only be made to managed investments in your current profile (excluding closed investments).
- If you wish to switch one managed investment into multiple managed investments you will need to list each request separately on this Form.
- Where the dollar amount is equal to or greater than 95% of the asset value then the entire 'Switch from' asset will be sold. This may result in more or less of the holdings being switched than requested. Where the 95% rule is applied the profile percentage of the 'Switch from' asset will remain in your client's current profile (not applicable to closed assets which have been removed from your profile).

☐ Switch to Cash Account balance

Switch from			Switch to
Investment name	Code		Amount \$ (minimum \$1,000)
<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"/>

Note:

- A switch to the Cash Account balance will not change the profile percentages in your account.
- A switch to the Cash Account balance may cause excess cash to be reinvested across your existing profile, including the 'Switch from' managed investment, unless you have instructed us not to invest excess cash, in which case no cash will be invested until you give us new investment instructions. An instruction not to invest excess cash can be submitted to us by your financial adviser through AdviserNET.

Adviser details

Adviser's company

Adviser's name

Adviser's Phone

Adviser's code

Declaration

I/We understand and acknowledge that PortfolioCare does not guarantee the performance of the investments that have been chosen, and does not express any opinion as to the appropriateness of any particular investment in the circumstances of any particular member.

I/We confirm that I/we relied on my/our own investigations and/or the advice of my/our financial adviser in choosing the investments.

I/We have also been provided with the current Elements Super/Pension and Investment Product Disclosure Statement Part 1, underlying investment option's PDS (where applicable), and any supplementary information on the investments recommended and have been provided with a written recommendation from my/our financial adviser.

I/We therefore ask that *PortfolioCare* actions these investment instructions.

I/We acknowledge that where I/we have set up a regular deposit plan, which may result in the purchase of an investment, I/we may not always have a copy of the investment's most recent PDS.

I/We acknowledge that where I/we have invested in an illiquid investment, any partial withdrawal or transfer which requires the sale of this investment may be processed in a period longer than 30 days.

I/We acknowledge that when I/we make subsequent contributions or acquisitions, I/we may not have the most up-to-date PDS relating to the investment options I/we have selected.

I/We understand and acknowledge that if I/we invest in a fixed term deposit (FTD), funds cannot be withdrawn from the FTD in any circumstances before the term ends.

I/We agree to receive any communications (including confirmation of any transaction or dealing notice of material changes and significant events and other information I may request), and documents (including PDS and other disclosure documents or underlying managed investments and periodic reports) which the trustee is required or permitted to give, or has agreed to give, to me relating to my account via Investor Online, or any other electronic means chosen by the trustee (and for these purposes, I agree I will be taken to have received the relevant information whether or not I/we access the information).

I/We confirm that I/We have read and agree to the information stated in the 'Important information' section of this form.

Individual or joint applicants sign here

If the account is in joint names, both applicants must sign.

Client's name

Client's signature

Date

Client's name

Client's signature

Date

Companies or Trustee Companies sign here

If signing under Common Seal, we confirm it was affixed in our presence.

Director/Sole Director and Sole Secretary (delete as appropriate)

Signature

Date

Common Seal

Secretary/Director (delete as appropriate)

Signature

Date

Important information

Please refer to each underlying investment manager's PDS for detailed information relating to the underlying managed investment options.

PDSs for underlying managed investment options do not constitute an offer or invitation to subscribe to or buy any of the securities offered by the fund managers of investment options. In addition, the fund managers of those investment options have not authorised or caused the issue of this document. The fund managers of those managed investment options, their respective officers, holding companies and trustees do not guarantee the capital invested by members of *PortfolioCare* Elements or the performance of the plans and investment options generally.

The performance, the payment of any particular return or any increase in the value of the assets acquired using the investments listed in this document are not guaranteed in any way.

If you would like a current copy of this document, you can call the Customer Relations Team on 1800 646 234 or speak to your financial adviser.

This publication has been prepared to provide general information only and does not take into account the financial objectives, situation or needs of any particular person. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information. Before making an investment decision, you need to consider (with or without the assistance of an adviser) whether this information is appropriate to your needs, objectives and circumstances. Past performance is not necessarily indicative of future performance. Detailed information about the product is contained in the PDS Part 1. Applications for investment in *PortfolioCare* Elements will only be accepted on receipt of an application form accompanying a current PDS Part 1. Copies of the PDS Part 1 are available by calling the Customer Relations Team on 1800 646 234 or by speaking to your financial adviser. The AMP group and their associates derive income from issuing interests in the product, full details of which are contained in the PDS Part 1. Unless specifically stated, the repayment of capital or performance of our products are not guaranteed. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.