Asgard

Asgard Open eWRAP Super/Pension

Product Disclosure Statement

Issue date: 15 March 2021

Trustee of Asgard Open eWRAP Super/Pension and issuer of this Product Disclosure Statement
BT Funds Management Limited (BTFM)
ABN 63 002 916 458
AFSL 233724

Administrator and Custodian of Asgard Open eWRAP Super/Pension
Asgard Capital Management Ltd (Asgard)
ABN 92 009 279 592
AFSL 240695

This Product Disclosure Statement (PDS) is available from financial advisers across Australia.

Updating the information in this PDS

This PDS is up to date as at the time of preparation. From time to time we may change or update information in this PDS that is not materially adverse to your interests (or the change is otherwise permitted under superannuation law), provided we give you a means of finding out about these changes. You can do this by calling Customer Relations on 1800 731 812 or, if you are an existing investor, you can check Investor *Online.* You can also obtain a paper copy of the updated information free of charge by contacting your financial adviser or us.

Who can apply?

The offer or invitation to which this PDS relates is only available to members receiving this PDS in Australia, and who have an Australian licensed or authorised adviser who is registered to distribute Asgard Open eWRAP Super/Pension. The Trustee may, at its discretion, refuse to accept applications.

Before applying

Before applying for an Asgard Open eWRAP Super/Pension account (account), it is important that you read the following documents:

Document	What it contains?
Asgard Open eWRAP Super/Pension PDS	General information about Asgard Open eWRAP Super/Pension
Asgard Open eWRAP Super/Pension – Additional Information Booklet (AIB)	Detailed information about how eWRAP Super/Pension works, in particular: – how super works – how super is taxed – your investment options – how your account works – additional explanation of fees and other costs – other information – investor declaration, conditions and acknowledgments, and – glossary. The AIB is available online at www.advisernet.com.au/avncontent/asgard/product_info/about/ewrap-suppen-AIB.pdf
Asgard Open eWRAP Super/Pension – List of Available Investment Options	Information on the managed investments available through Asgard Open eWRAP Super/Pension.

You can obtain copies of these documents free of charge from your financial adviser or by calling Customer Relations on 1800 731 812.

Contents

1. About Asgard Open eWRAP Super/Pension 4
2. What you need to know about super 7
3. How Asgard Open eWRAP Super/Pension works 9
4. What are the risks 14
5. Fees and other costs 15
6. General information 26
7. Quick reference guide 30

About BTFM

The Trustee of Asgard Open eWRAP Super and Asgard Open eWRAP Pension (collectively referred to as Asgard Open eWRAP Super/Pension) and the issuer of this PDS is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM, we, us, our and the Trustee). BTFM prepared this PDS on 11 March 2021, and the issue date is 15 March 2021.

BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac) and is a member of the Westpac Group.

About Asgard

Asgard Capital Management Ltd ABN 92 009 279 592, AFSL 240695 (Asgard and the Administrator) is the custodian and administrator of Asgard Open eWRAP Super/Pension.

Asgard is a subsidiary of Westpac and a member of the Westpac Group. Asgard has consented to being named in this PDS.

About Asgard Open eWRAP Super/Pension

Asgard Open eWRAP Super/Pension refers to Asgard Open eWRAP Super Account and Asgard Open eWRAP Allocated Pension Account which are both part of the Asgard Independence Plan – Division 2 ABN 90 194 410 365 (the Fund).

Your rights in relation to Asgard Open eWRAP Super/Pension are governed by the Asgard Independence Plan – Superannuation Trust Deed dated 12 May 1988 as amended from time to time (the Trust Deed) (which overrides any inconsistent provisions in this PDS), superannuation law and the general law.

This PDS

Information in this PDS, or that forms part of this PDS, has been prepared in accordance with our obligations under superannuation law and its terms do not form the basis of a contractual relationship between you and us, except where this is specifically intended to be the case (for example, in the 'Investor declarations, conditions and acknowledgements' section in the AIB, and in relation to any other acknowledgement and representations you make to us in the forms).

Other than as specified by legislation, including superannuation law, this PDS does not confer on you any additional rights. The Trustee reserves the right to change the features and provisions relating to this product as contained in this PDS, but will provide you with notice of any such change or the ability to access such information pursuant to superannuation law (see 'Keeping you informed' in the 'General information' section in this PDS).

General advice warning

The provision of the investments available through Asgard Open eWRAP Super/Pension or any other investment information, examples or statements in this PDS, should not be taken as the giving of financial product advice by us. The information provided in this PDS is general information only. It does not take into account your investment objectives, financial situation or needs. Before acting on the information, you should consider the appropriateness of the information having regard to your personal objectives, financial situation and needs.

Investment in Asgard Open eWRAP Super/Pension

Apart from any interest you may have in underlying bank accounts and assets held at St.George and/or Westpac through your Transaction Account, Westpac term deposit products or Westpac securities acquired through Asgard Open eWRAP Super/Pension (through your Transaction Account or otherwise), an investment in Asgard Open eWRAP Super/Pension is not an investment in, deposit with, or any other liability of Westpac or any other company in the Westpac Group. The Asgard Open eWRAP Super and eWRAP Pension accounts and the investments you select are subject to investment risk, including possible delays in repayment and the loss of income and capital invested.

The Trustee, Asgard and Westpac (including other companies within the Westpac Group) do not in any way stand behind or guarantee the capital value and/or the performance of the specific investments you select or the Asgard Open eWRAP Super account, or the eWRAP Pension account generally.

1. About Asgard Open eWRAP Super/Pension

Asgard Open eWRAP Super/Pension is an administration facility that allows you to 'wrap' all of your superannuation (super) benefits into one simple retirement account and invest – through this account – in cash, term deposits, an extensive range of managed investments and securities listed on the Australian Securities Exchange (ASX).

Asgard Open eWRAP Super/Pension offers two account types:

Asgard Open eWRAP Super	Asgard Open eWRAP Pension
– Helps you to save for your retirement – Accepts a wide range of contribution types and rollovers – Provides access to a range of life insurance options from a range of insurers to suit your insurance needs	– Allows you to turn your super savings into a flexible income stream during your retirement or transition to retirement – Allows you to have pension payments made monthly, quarterly or annually to suit your needs (subject to limits set by legislation)

Features of investing in Asgard Open eWRAP Super/Pension

As a member of Asgard Open eWRAP Super/Pension you have access to a wide range of flexible features that allow you, with the help of your financial adviser, to tailor your account to suit your financial needs. These features include the following:

- **Extensive investment menu.** You have access to a transaction account, term deposits, over 450 managed investments and a broad range of securities listed on the ASX.
- **Wholesale prices and fee rebates.** The managed investments available are typically not available to retail investors directly and generally have lower investment manager fees than retail funds. We may also be able to negotiate rebates on the fees charged by some investment managers which will be passed on in full to members. For more information, refer to 'Investment fee rebates' in the 'Additional explanation of fees and other costs' section in the AIB.
- **Consolidated reporting.** You can get one clear view of all the investments you hold through your account. You can view your account online, 24 hours a day, 7 days a week via Investor *Online*.
- **Save on fees through fee aggregation.** Where you hold more than one Asgard Open eWRAP Super and/or Asgard Open eWRAP Pension account (subject to the conditions in this PDS being met) we will automatically link these accounts for the purposes of calculating the administration fee, which means you may save money on fees.
- **Optional features.** You can automatically invest excess cash, rebalance your portfolio and make deposits into your Asgard Open eWRAP Super account, allowing you and your financial adviser to spend more valuable time developing your investment strategy.
- **Seamless transfer from super to pension.** When you transition to retirement or are ready to retire, investments you hold through an Asgard Open eWRAP Super account can be transferred to an Asgard Open eWRAP Pension account without needing to sell down your investments, which can incur transaction costs and keep you out of the market.

Features of the eWRAP Super account

- **Flexible ways for you to make contributions.** via direct debit, cheque and/or BPAY®.
- **Comprehensive insurance.** Insurance is available from a range of insurers offering Income Protection, Term Life or Life Protection and Total and Permanent Disablement (TPD) Protection to protect you and your family from the impact of any unforeseen events such as serious sickness or injury.
- **Regular deposit plan.** Makes it easy for you to adopt a disciplined approach to saving.

® Registered to BPAY Pty Ltd ABN 69 079 137 518.

Features of the eWRAP Pre-retirement account

- Enables you to access your super savings as a regular income stream once you have met your preservation age to help you transition to retirement.
- Flexible income payments – provides you with flexible pension payments monthly, quarterly or annually to help you manage your minimum and maximum drawdown limits.
- Taxed just like your accumulation super account.

Features of the eWRAP Pension account

- **Easy access to your money.** An allocated pension provides you with flexible pension payments – monthly, quarterly or annually and you can also access your benefits as a lump sum.
- **Take advantage of tax credits.** Investment income in the Asgard Open eWRAP Pension account is generally free from tax. You may also receive the value of any franking credits on the managed investments that fund your pension.

Snapshot of Asgard Open eWRAP Super/Pension

Minimums	
Minimum deposit	No minimum
Minimum additional deposit (eWRAP Super account only)	No minimum
Minimum buy or sell	
– **Managed investments**	$100
– **Listed securities**	We set no minimum, however, transaction values may be stated by the ASX and/or minimum holdings may be applicable for some company shares.
Minimum withdrawal	No minimum
Account features	
Investment options	– Cash – Term deposits – Managed investments – more than 450 managed investments – Listed securities – a broad range of securities listed on the ASX
Deposit methods	**Initial** – Rollover – In-specie transfer (rollover only) – Cheque – Direct debit **Additional (eWRAP Super account only)** – Rollover – In-specie transfer (rollover only) – Cheque – Direct debit – BPAY
Optional features	– Regular deposit plan (eWRAP Super account only) – Regular buy – Regular sell – Automatically invest excess cash – Automatically rebalance your portfolio – Income reinvestment
Insurance (eWRAP Super account only)	You have access to a range of insurers offering the following types of insurance cover: – Term life or life protection – Total & permanent disablement – Income protection For information on the insurers and to access the product disclosure statement for the relevant insurance offerings, please contact your financial adviser or call Customer Relations. Existing members can also obtain a copy of the relevant product disclosure statement through Investor *Online*.
Estate planning	You can choose from the following estate planning options: – Binding nomination – Discretionary (non-binding) nomination – Automatic reversionary nomination (pension accounts only). For more information on death benefit nominations, refer to 'Optional features of your account' in the 'How Asgard Open eWRAP Super/Pension works' section in this PDS and 'Estate Planning' in the 'How your account works' section in the AIB.

Fees and other costs[1]	
Administration fee – all assets including your Transaction Account	
	Value of your Transaction Account, managed investments, term deposits and listed securities / **% fee pa (including Goods and Services Tax (GST) net of Reduced Input Tax Credit (RITC))**
	First $850,000# / 0.250
	Balance over $850,000 / Nil
	# A minimum administration fee of $750 per annum deducted monthly applies to all accounts.
Fee aggregation	We will automatically link multiple Asgard Open eWRAP Super/Pension accounts held in your name, which may reduce the administration fee payable.
Trustee fee	Nil
Expense recovery	We have discretion in deciding whether to pass on to members all or a portion of the expenses incurred by us for costs such as government levies and complying with legislative and prudential requirements.
Investment manager fees	These fees apply to the underlying managed investments and are listed in the disclosure documents for each underlying investment, which are available from your financial adviser or Customer Relations.
Wholesale prices and fee rebates	We may negotiate rebates on the fees charged by some investment managers which will be fully passed on to members. Members with an account open at the time the rebate is credited (generally quarterly) may benefit from these rebates.
Flexible financial adviser remuneration structure	You can negotiate the fees to be paid to your financial adviser for financial advice and related services provided to you in relation to your account. We provide you with the flexibility to determine how and when your financial adviser should be paid.
Keeping you informed	
Reporting	We will produce an Annual Report and an Investor Report, both of which are available on Investor *Online*.
Investor *Online*	You will have online access to your account details and reports through Investor *Online* – accessed via www.investoronline.info – 24 hours a day, 7 days a week.
Customer Relations	Call us on 1800 731 812 or send an email to ewrap@asgard.com.au.

1 For more information, refer to the 'Fees and other costs' section in this PDS and the 'Additional explanation of fees and other costs' section in the AIB.

2. What you need to know about super

Super is a means of saving for retirement and is, in part, compulsory. It may be one of the biggest investments you make in your life. Most Australians have the right to choose the fund into which their employer should pay their super contributions. The Australian Government has provided tax savings and other benefits, which generally make super one of the best long-term investment vehicles.

How super works

Contributing to super
There are several types of super contributions – for example, personal, spouse, and employer contributions, as well as Government contributions. Generally, if you are under 67, your super fund can accept all of these types of contributions. Once you turn 67, some restrictions apply.

Limits (known as 'caps') apply to the amount of most contributions that can be made to your super. If you exceed a cap, additional tax may be payable.

You cannot add to your Asgard Open eWRAP Pension account once your pension has commenced, although you can consolidate your benefits and start a new pension. Consolidation of your benefits may have social security implications. We encourage you talk to your financial adviser first before requesting to consolidate your benefits into a new pension account.

Withdrawals – accessing your super
There are restrictions on when you can withdraw your super. Generally, you cannot access your super until you have:

- turned 65,
- retired after reaching your preservation age (currently between 55 and 60, depending on your date of birth), or
- ceased employment after turning 60.

In limited circumstances, you can access your super before you retire if you meet a condition of release under superannuation law. For example, you may be able to access your super after reaching your preservation age through a non-commutable (transition to retirement) pension, even while still working.

The minimum balance that must remain in your account after a withdrawal or rollover is $10,000. If you request a withdrawal or rollover that would result in your account balance falling below $10,000, we may reject your request.

For more information on contributing to super and accessing your super, see the 'How super works' section in the AIB

How super is taxed

To encourage superannuation savings, the Government has provided some distinct tax advantages (savings):

- you can invest 'before-tax' income through salary sacrifice.
- the income on your investment is concessionally taxed, with a maximum tax rate of 15%, and
- your benefits are tax-free if received after you turn 60.

There are generally three main taxes that apply to super:

1. **Tax on contributions**
   Some, but not all contributions are taxed in Asgard Open eWRAP Super account at 15%. If you're classified as a high income earner, you may need to pay an additional 15% tax (known as Division 293 tax) on some or all of your contributions. If this applies to you, the Australian Tax Office will notify you after the end of the financial year.
2. **Tax on income within the Fund**
   Investment income and capital gains are:
   - taxed at a maximum rate of 15% in Asgard Open eWRAP Super account, but the actual rate may be lower.
   - taxed at maximum rate of 15% in Asgard Open eWRAP Pension account if you have a pre-retirement Pension, but the actual rate may be lower.
   - currently tax free in the Asgard Open eWRAP Pension account if you do not have a pre-retirement pension.
3. **Tax on your super benefits**
   - If you are at least 60 years old, your lump sum benefits or income payments from Asgard Open eWRAP Super/Pension are tax free, or
   - If you are aged under 60, see the following table.

Tax treatment on payments to you before your 60th birthday		
	Pension payments	**Lump sum withdrawals**
Tax-free component	Nil	Nil
Taxable component	Generally if you are under 60 but have reached your preservation age, payments are included in your assessable income and taxed at your marginal rate. If you've reached your preservation age, or you are any age and you have commenced your pension because of death or disability, payments are included in your assessable income, and taxed at your marginal rate, less a 15% tax offset.	If you are under your preservation age, the tax rate is 20% (plus the Medicare Levy). If you have reached your preservation age but are under 60, the benefit is tax-free up to the low rate cap amount [1], then the rate of 15% applies (plus the Medicare Levy).

1 For current information on the low rate cap, visit www.ato.gov.au.

How tax amounts due are paid

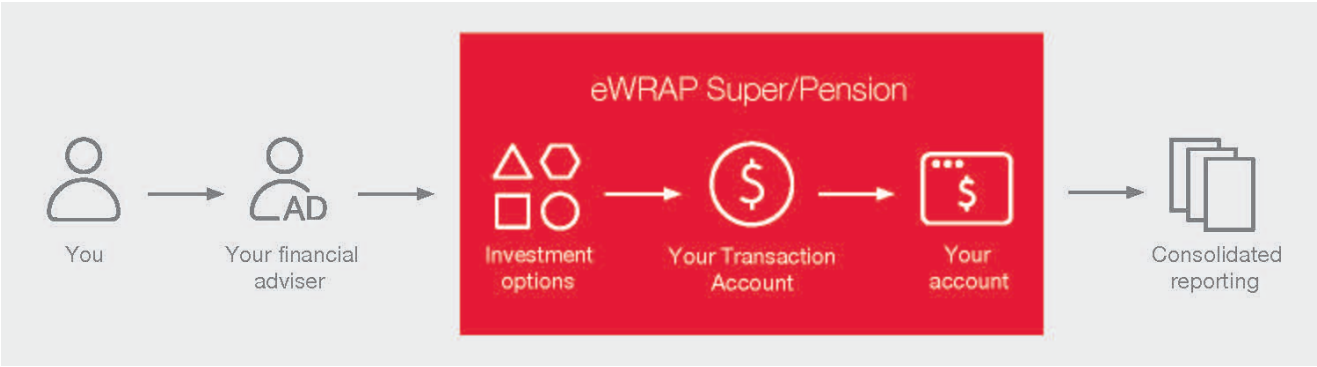
Tax is deducted from an account when the fund is required to make Pay As You Go (PAYG) Tax Instalments or the annual tax return payment. There are also annual tax adjustments that apply to both super and pension accounts. Any tax owing is also deducted prior to the closure or transfer of an account.

Tax File Number (TFN)

It's not an offence if you choose not to provide your TFN when you invest in Asgard Open eWRAP Super/Pension. However, if you don't provide your TFN, you may pay more tax on your contributions than ordinarily applies and you may be limited in the types of contributions you can make into your Asgard Open eWRAP Super account.

For more information on how super is taxed, see the 'How super is taxed' section in the AIB.

3. How Asgard Open eWRAP Super/Pension works



Your financial adviser

Your financial adviser is integral to your Asgard Open eWRAP Super/Pension account. You need to have a financial adviser to open and operate your Asgard Open eWRAP Super/Pension account.

Your financial adviser has online access to your account via AdviserNET. Through AdviserNET, your financial adviser can make amendments to your account – that is update your personal or bank account details except your Nominated Bank Account (refer to the 'Your Transaction Account' section on page 11) which only you can update, set up new features, transact on your account (such as submitting buy and sell instructions) and generate various types of reports to help make informed decisions about your super.

Whether your financial adviser can transact or make amendments to your account on AdviserNET without notifying you first depends on the level of authority you grant to your financial adviser.

Authority

You can decide what level of authority your financial adviser holds for operating your account. There are two levels of authority:

1. **Investor directed authority –** You must authorise each instruction (transaction or account amendment) in writing before your financial adviser submits it to us online.
2. **Authority to operate –** This allows your financial adviser to submit investment instructions to us online and amend your account details on your behalf, without prior authorisation from you. Unless we advise you otherwise, the authority to operate allows your financial adviser to submit all instructions on your behalf except for:
   - changing the name of your account,
   - funding a payment request,
   - transferring your account from Super to Pension,
   - setting up or increasing the adviser fee(s) to be charged to your account, and
   - in relation to any other matters outlined in this PDS and the AIB that may require your personal instruction.

Change of authority or adviser

If you change your financial adviser or cancel your financial adviser's authority to operate, you must tell us immediately. If you change your financial adviser and don't inform us, we'll continue to act on the authority to operate you granted to your previous financial adviser.

Removal of financial adviser from your account

Asgard Open eWRAP Super/Pension is designed to be used by you together with your financial adviser. For that reason, you will need to have a financial adviser to open your account and to optimise the account features and fee structures. If your relationship with your financial adviser ends, you will need to take certain steps. These include notifying us immediately and letting us know whether you will be appointing a new financial adviser. If you do not appoint another financial adviser, you will need to manage your account directly. In addition, the fees applying to your account may increase and you will be unable to access a number of account features and functionalities.

For more information on the consequences of not having a financial adviser, see 'What will occur if you no longer have a financial adviser' in the 'General information' section in this PDS.

Investment options

Through Asgard Open eWRAP Super/Pension, you have access to managed investments, term deposits and listed securities. By diversifying your investments and investing for an appropriate timeframe, you may reduce the risks associated with super.

With the help of your financial adviser, you can quickly and easily change and mix your investments at any time throughout your life or as investment markets change.

Together with your financial adviser, you are in control of where your money is invested and you can create the financial strategy that is best suited to your financial needs and goals.

Managed investments
You can choose from an extensive range of managed investments, including investments from the different asset classes of cash, fixed interest, shares or equity, and property as well as multi-sector (diversified) funds managed by some of Australia's leading investment managers.

The 'List of Available Investment Options' specifies the managed investments available through Asgard Open eWRAP Super/Pension. You can obtain this list from your financial adviser or by calling Customer Relations.

Listed securities
You have access to a broad range of securities listed on the ASX – generally those appearing in the ASX top 300 listed securities by market capitalisation, plus securities approved by us.

Please contact your financial adviser for information about the listed securities available through Asgard Open eWRAP Super/Pension.

Term deposits
Through Asgard Open eWRAP Super/Pension, we offer a range of term deposits with differing maturities/terms and interest payment options. You can learn more about the current terms and rates available from your financial adviser or by calling Customer Relations.

Term deposits are suitable for members who have an understanding of when they are likely to need to access funds in the future. They are not suitable for anyone who may suddenly need access to any funds in their term deposit as term deposits cannot be withdrawn before maturity.

For information on applicable term deposit terms, conditions and restrictions, refer to the relevant term deposit disclosure document, which you can obtain from your financial adviser or by calling Customer Relations.

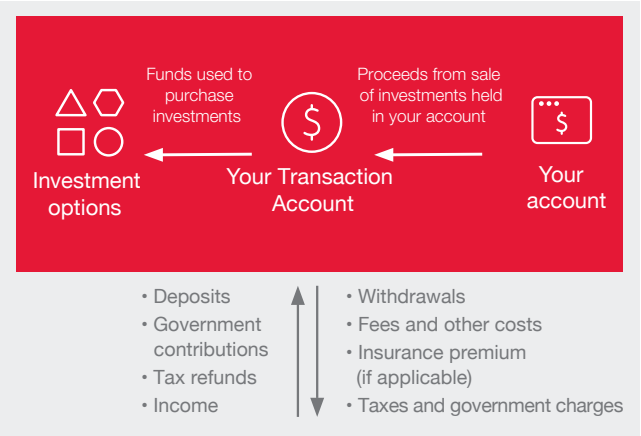
Transferring investments
If you hold investments within a superannuation fund outside of Asgard Open eWRAP Super/Pension, you may be able to transfer these investments into your new Asgard Open eWRAP Super/Pension account or existing Asgard Open eWRAP Super account (provided those investments are approved by us) without needing to sell those investments first and then buy them back in your account.

Furthermore, with the help of your financial adviser, you can seamlessly transfer all or some of the investments in your Asgard Open eWRAP Super account to a new Asgard Open eWRAP Pension account.

For more information on investment options, see the 'Your investment options' section in the AIB.

Your Transaction Account

When you open an Asgard Open eWRAP Super/Pension account, a Transaction Account is automatically established for you and acts as the main transaction account inside your Asgard Open eWRAP Super/Pension account. The Transaction Account is used to settle your managed fund, term deposit and listed security transactions. Interest accrues daily on your balance held in the Transaction Account, and is credited to your account quarterly in arrears so your money is working for you even between investments. Interest on the Transaction Account is calculated at a variable rate determined by the Administrator. The Transaction Account is transactional in nature and is not intended to be used as an investment option.



You need to provide us with details of an account you hold with a financial institution. We refer to this bank account as your 'Nominated Bank Account'. Any direct credit payment via electronic funds transfer (EFT) you make from your Transaction Account will be paid into your Nominated Bank Account.

You can amend your Nominated Bank Account by completing the 'Nominated Bank Account addition or amendment' form (available from your financial adviser or Customer Relations) and returning it to us.

You can deposit funds into your Transaction Account by cheque, direct debit (either one-off or by establishing a regular deposit plan) and via BPAY.

If you have an Asgard Open eWRAP Pension account, your regular pension payment will be paid into a bank account selected by you. You also have the choice of nominating a monthly, quarterly or yearly payment frequency.

Please note that deposits into your Super account and benefit payments are subject to restrictions under superannuation laws.

Refer to the 'How super works' section in the AIB for further information.

Maintaining a minimum balance in your Transaction Account

You have to maintain a minimum balance in your Transaction Account to pay for transactions such as insurance premiums (if applicable), pension payments, and fees and other costs.

The minimum balance applying to the Transaction Account is set out in 'Maintaining a minimum balance in your Transaction Account' in the 'How your account works' section in the AIB. You can monitor your Transaction Account balance by regularly checking the details of your account on Investor *Online*.

When your Transaction Account balance is close to or less than the minimum, you may wish to deposit additional funds into your account. You can also instruct your financial adviser to sell specific managed investments or listed securities. The sale proceeds will be paid into your Transaction Account.

If you do not top up your Transaction Account balance, we may sell managed investments. Refer to 'Your Transaction Account' in the 'How your account works' section in the AIB for more information.

Optional features of your account

Asgard Open eWRAP Super/Pension offers a number of optional features to help you and your financial adviser manage your superannuation savings and/or your account more effectively. Some of these features reduce the need to constantly monitor your account and give you greater confidence that your investment strategy is being maintained.

Optional features	Description
Regular deposit plan (eWRAP Super account only)	Allows you to regularly deposit funds into your Transaction Account from a bank account selected by you. You can choose how much you want to deposit, the frequency of your deposits (monthly, quarterly, half-yearly or yearly) and the duration of your plan.
Automatically invest excess cash	Allows you to nominate a required cash balance and automatically invest the excess above this balance on a monthly basis according to a template (model portfolio) or the current value of all managed investments held through your account.
Automatically rebalance your account	Allows you to regularly (quarterly, half-yearly or yearly) rebalance your portfolio according to a template (model portfolio) which you and your financial adviser have agreed to for the investments held in your account.
Regular buy	Allows you to regularly invest a specified dollar amount from your Transaction Account into one or more managed investments at a frequency determined by you.
Regular sell	Allows you to regularly sell a specified dollar amount from one or more managed investments held in your account at a frequency determined by you. The proceeds from the sale of managed investments are deposited into your Transaction Account.
Reinvest income distributions or dividends	You have the option to either keep income distributions from your managed investments in your Transaction Account or use the distributions to buy further units in those managed investments. When it comes to listed securities, you can elect to receive dividends as cash or participate in dividend reinvestment plans (DRPs). A DRP election applies across all listed securities held through your account (where a DRP is available).
Online participation in corporate actions	Working with your financial adviser, you can participate in corporate actions (provided those corporate actions are approved by us) quickly and easily, without having to manage this with the share registry. Your financial adviser can submit your election online using AdviserNET. For more information on corporate actions, refer to 'Transacting in your account' in the 'How your account works' section in the AIB.
Estate planning – death benefit nomination	Generally, death benefits can be paid either as a lump sum or pension (subject to some restrictions). You can nominate who should receive your death benefits in the event of your death. There are three types of nominations available: 1. A binding nomination binds us to make a death benefit payment according to your instructions (subject to certain conditions), 2. A discretionary (non-binding) nomination allows you to nominate your preferred beneficiary(ies) but ultimately leaves it to our discretion to decide who to pay your death benefit, OR 3. An automatic reversionary nomination (pension accounts only) means that your pension will automatically continue to be paid from your pension account to your nominated beneficiary, following your death (subject to certain conditions). Please note that if you were nominated as an automatic reversionary beneficiary, you cannot select another automatic reversionary beneficiary. For more information on death benefit nominations, see 'Estate Planning' in the 'How your account works' section in the AIB.
Insurance (Super account only)	Protect your lifestyle and investments with life insurance in the event of a personal crisis. The types of insurance cover available through a range of insurers are: – term life or life protection which pays a lump-sum benefit in the event of death or terminal illness – Total & Permanent Disablement (TPD) which pays a lump-sum benefit if you become totally and permanently disabled. – income protection which provides a regular monthly benefit if you become disabled due to sickness or injury. Insurance premiums are deducted from your Transaction Account.

Optional features	Description
	For information on the insurers and/or to access the product disclosure statements of the relevant insurance offering, please contact your financial adviser or call Customer Relations. Existing members can also obtain a copy of the relevant product disclosure statement through Investor *Online*.

Only your financial adviser can set up these features for you. For more information on these features, refer to 'How your account works' section in the AIB.

If your relationship with your financial adviser ends and you do not appoint a new financial adviser you may not be able to access the above features. For more information on the consequences of not having a financial adviser linked to your account, see 'What will occur if you no longer have a financial adviser' in the 'General information' section in this PDS.

Consolidated reporting

Regardless of the number of investments you hold through your Asgard Open eWRAP Super/Pension account, we provide you with easy-to-read reporting that consolidates all the transactions from the different investment managers, term deposits and listed securities in your portfolio. This makes it easier to compare and analyse how various investments are performing and for your financial adviser to make informed decisions if changes need to be made.

Following the end of each financial year, we'll produce your comprehensive Investor Report providing you with a clear snapshot of all your investments in one easy-to-understand document. This is also available on Investor *Online*.

You can access information on your account anytime and anywhere online, through Investor *Online*. For more information on Investor *Online* and other types of reporting we make available to you, refer to 'Keeping you informed' in the 'General information' section in this PDS.

ⓘ For more information on how Asgard Open eWRAP Super/Pension works, see the 'How your account works" section in the AIB.

4. What are the risks

It's important to note that all investments involve varying degrees of risk. The likely investment return and the level of risk that you could lose money are different for each investment option depending on the underlying mix of assets. Generally, the higher the potential return of an investment over the longer term, the greater the level of risk of loss in the shorter term.

When considering investment in super, it is important to understand that:

- investments will fluctuate in value
- returns are not guaranteed and you may lose some of your money
- investment returns can be volatile and may vary - past performance is not a reliable indicator of future performance
- laws affecting your super may change, and
- the amount of your future super savings may not be enough to adequately provide for your retirement.

Risks associated with a particular investment option could include (among other things) risks specific to a certain security, market risk, currency risk, interest rate risk, derivatives and gearing risk, alternative investment risk, credit risk, liquidity risk and legal and regulatory risk. The Asgard Open eWRAP Super and Pension accounts and the investments you select are also subject to investment risk, including possible delays in repayment and the loss of principal, income and capital invested.

The appropriate level of risk for you will depend on your age and investment timeframe, where other parts of your wealth are invested and how comfortable you are with the possibility of losing some of your super in some years.

A crucial part of your relationship with your financial adviser is working out your own risk/return profile, that is, how much risk you are prepared to take in order to generate the returns you want.

ⓘ For more information on risks of investing and super, see 'Investing involves risks' in the 'Your investment options' section in the AIB.

5. Fees and other costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

To find out more

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a superannuation calculator to help you check out different fee options.

Fees and other costs

This document shows fees and other costs that you may be charged. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole.

Other fees, such as activity fees, adviser fees for personal advice and insurance fees, may also be charged, but these will depend on the nature of the activity, advice or insurance chosen by you.

Taxes are set out in the 'What you need to know about super' section in this PDS and the 'How super is taxed' section in the AIB. Insurance fees and other costs relating to insurance are set out in the product disclosure statement of the relevant insurance provider.

You should read all the information about fees and other costs because it is important to understand their impact on your investment.

The fees and other costs for each managed investment offered by the superannuation entity are set out in the product disclosure statement for each managed investment. Contact your financial adviser for a copy of the relevant product disclosure statement. Existing members can also obtain a copy of the relevant PDS through Investor *Online*.

The fees and other costs shown in this section do not take into account any income tax benefit (if applicable), unless otherwise stated, include GST and any applicable stamp duty and are net of RITC.

Type of Fee	Amount	How and when paid
Investment fee	Nil	Not applicable. The Trustee does not charge an investment fee. However, the investment managers of the underlying managed investments may charge an investment manager fee. Refer to 'Investment manager fees' in the Additional explanation of fees and other costs' section in the AIB for further details.
Administration fee	**Administration fee**	
	Administration fee – all assets (managed investments, term deposits and listed securities) including Transaction Account This is the fee for the administration services we provide in relation to your account. It is not related to any financial advice. **Account balance[1] / % fee pa** First $850,000# — 0.250 Balance over $850,000 — Nil # A minimum administration fee of $750 per annum applies to all accounts.	Deducted from your Transaction Account monthly in arrears at the beginning of each month and paid to us. Calculated based on your Account balance[1] at the end of the previous month. Where your account is opened during the month, the administration fee charged to your account will be pro-rated based on the number of days your account was opened in that month.
	Plus	
	Trustee fee Nil	Not applicable. The Trustee does not charge a fee.
	Plus	
	Expense recovery Up to $155 per annum, plus 0.03% per annum of your total account balance for expenses incurred in relation to the Operational Risk Financial Requirement (ORFR). The exact amount charged to your account will be reported in your periodic Investor Report. We have discretion in deciding whether to pass on to members all or a portion of the actual expenses properly incurred in each financial year by us in operating your fund. We intend to exercise our right to recover expenses in respect of costs that relate to your account, which include paying compulsory government levies and complying with legislative and prudential requirements.	Calculated based on the expenses incurred and deducted from your Transaction Account at the time the expense is applied. The ORFR expense is calculated as a percentage of your total account balance, including the amount in your Transaction Account. It is calculated and deducted from your Transaction Account at the time the expense is applied. Expense recovery is payable to us and will not be passed on to your financial adviser or your financial adviser's licensee.
Buy/sell spread	Nil. The Trustee does not charge a buy/sell spread. However a buy/sell spread of 0.00% to 1.2%[2] may be charged by the investment managers of the underlying managed investments depending on the managed investments you select. If you invest in listed securities or term deposits, generally no buy/sell spreads will apply to these investment options.	Any buy/sell spread that is charged by an investment manager on a buy or sell of units in managed investments is applied before the unit price is provided to us. The amount you pay for specific managed investments is shown in the product disclosure statement or other disclosure document for each managed investment.

Type of Fee	Amount	How and when paid
		Refer to the 'Additional explanation of fees and other costs' section in the AIB for further details.
Switching fee	Nil	Not applicable
Advice fees Relating to all members investing in a particular investment option	Nil	Not applicable The Trustee does not charge advice fees. However, you may agree to pay adviser fees to your financial adviser. These fees may be negotiable. Refer to the 'Additional explanation of fees and other costs' section in the PDS for further details.
Other fees and costs[3]	**Adviser fees** This amount varies and is calculated on the basis agreed between you and your financial adviser.	The adviser fees are payable to your financial adviser and deducted from your Transaction Account at different times, which may be monthly or any other time agreed with your financial adviser. Refer to 'Adviser remuneration/fees' in the 'Additional explanation of fees and other costs' section in the PDS for further details.
	Plus	
	Share brokerage This amount applies when you trade in listed securities. **Trade value** / **Brokerage** Up to and including $30,000 — $25.00 Over $30,000 — 0.1025% of trade value	For share purchases, brokerage is added to the share trade value, with the total amount deducted from your Transaction Account. For share sales, brokerage is deducted from the net sale proceeds with the net amount credited in your Transaction Account.
	Plus	
	Insurance fees If you have insurance cover through your eWRAP Super account, refer to the product disclosure statement of the relevant insurance provider for information on insurance premiums and charges.	Amount varies and is deducted from your Transaction Account monthly, quarterly, half-yearly or yearly depending on the insurance provider, cover and frequency or payment you select. Refer to the 'Additional explanation of fees and other costs' section in the AIB for further details.
Indirect cost ratio[4]	**Transaction Account fee** (for the Transaction Account only) This is the amount the Transaction Account Administrator[5] earns for managing the amount held in your Transaction Account. It is equal to the amount earned in relation to the funds held in your Transaction Account, less the interest[6] credited to your Transaction Account. The estimated Transaction Account fee based on the average fee for the financial year ended 30 June 2020 is 0.86% pa.	The Transaction Account fee is not separately deducted from your Transaction Account. It accrues daily and is deducted on a monthly basis in arrears from the investment returns earned by the Administrator on the underlying assets the Administrator invests Transaction Account balances in.

Type of Fee	Amount	How and when paid
	At the time of this document, the Transaction Account fee is 0.40%. For the latest Transaction Account fee, go to Investor *Online* or contact our Customer Relations team on 1800 998 185.	

1 The Account balance is the combined value of managed investments, term deposits and listed securities held through your account. It excludes funds in your Transaction Account. **Note:** If your account balance in Asgard Open eWRAP Super/Pension is less than $6,000 at the end of the financial year or at the time of exit, the total combined amount of administration fees, investment fees and indirect costs charged in the financial year is capped at 3% of your account balance. Any amount charged in excess of this cap will be refunded.

2 Estimates are based on figures as at 30 June 2020 and are subject to change without notice. Refer to the product disclosure statement for each managed investment for the specific amount you pay.

3 For more information about the other fees and costs, refer to the 'Additional explanation of fees and other costs' section in the PDS and the AIB.

4 Fees and costs are payable to the investment managers of the underlying investments. The amount you pay for specific underlying investments is shown in the disclosure documents for each underlying investment. For more information, see the 'Additional explanation of fees and other costs' section in this PDS.

5 The Transaction Account Administrator is BT Portfolio Services Limited ABN 73 095 055 208 (BTPS). BTPS is a related body corporate of Asgard and BTFM.

6 The declared interest rate may change from time to time but will be greater than 0%. For the current interest rate declared on your Transaction Account, speak with your financial adviser or Customer Relations.

Example of annual fees and costs ($50,000)

This table gives an example of how the fees and costs for accessing the Advance Moderate Multi-Blend Fund through this superannuation product can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other platform superannuation products.

Example – Advance Moderate Multi-Blend Fund		Balance of $50,000[1]
Investment fees	Nil	For every $50,000[1] you have in the superannuation product, you will be charged $0 each year.
PLUS Administration fees	$750[1] (Administration fee – all assets including your Transaction Account) + $170[2] (expense recovery)	**And,** you will be charged $920.00 in administration fees.
PLUS Indirect costs for the superannuation product	0.86%[1] (Transaction Account fee)	**And,** indirect costs of $17.20 each year will be deducted from your investment.
EQUALS Cost of product		If your balance was $50,000[1] then for that year you will be charged fees of **$937.20**[3] for the superannuation product.

1. In this example, it is assumed that $48,000 is held in the Advance Moderate Multi-Blend Fund and an additional $2,000 is held in your Transaction Account for the whole year (please refer to the 'Maintaining a minimum balance in your Transaction Account' in the 'How your account works' section in the AIB to confirm the minimum amount required to be held in your Transaction Account). As the amount is less than $300,000, a minimum administration fee of $750 per annum applies. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure (as shown in the administration fee scale in the fee table in this section).
2. The exact amount deducted from your account will be confirmed in your Investor Report. This example includes $170 pa which is comprised of 0.03% pa of your account balance (or $15 pa) for the ORFR and $155 pa for other expenses we recover for compliance with legislative and prudential standards, and paying compulsory government levies. Please refer to the 'Additional explanation of fees and other costs' section in the AIB for more information.
3. This example does not take into account all the fees and costs that may apply to your account, for example: a) adviser fees, and b) transaction costs (that is buy/sell spread and brokerage). Refer to the 'Additional explanation of fees and other costs' section in the AIB for information about the fees and other costs that may apply.
   a) The adviser fee is negotiated between you and your financial adviser and paid to your financial adviser.
   b) The actual transaction costs incurred are dependent on the balance of your Transaction Account, managed investments, term deposits and listed securities you decide to invest in.

This example is illustrative only and fees and costs may vary for your actual investment. The example only shows the fees and costs that relate to accessing investments through the superannuation product and not the fees and costs of the underlying investments. Additional costs will be charged by the issuers of those products that you decide to invest in. Please refer to the example below 'Example of total costs' that illustrates the combined effect of the fees and costs.

Example of annual fees and costs ($100,000)

This table gives an example of how the fees and costs for accessing the Advance Moderate Multi-Blend Fund through this superannuation product can affect your superannuation investment over a one year period. You should use this table to compare this superannuation product with other platform superannuation products.

Example – Advance Moderate Multi-Blend Fund		Balance of $100,000[1]
Investment fees	Nil	For every $100,000[1] you have in the superannuation product, you will be charged $0 each year.
PLUS Administration fees	$750.00[1] (Administration fee – all assets including your Transaction Account) + $185[2] (expense recovery)	**And,** you will be charged $935.00 in administration fees.
PLUS Indirect costs for the superannuation product	0.86%[1] (Transaction Account fee)	**And,** indirect costs of $17.20 each year will be deducted from your investment.
EQUALS Cost of product		If your balance was $100,000[1] then for that year you will be charged fees of **$952.20**[3] for the superannuation product.

1. In this example, it is assumed that $98,000 is held in the Advance Moderate Multi-Blend Fund and an additional $2,000 is held in your Transaction Account for the whole year (please refer to the 'Maintaining a minimum balance in your Transaction Account' in the 'How your account works' section in the AIB to confirm the minimum amount required to be held in your Transaction Account). As the amount is less than $300,000, a minimum administration fee of $750 per annum applies. As your account balance increases, the total administration fee you pay as a percentage of your account balance will decrease due to the tiered administration fee structure (as shown in the administration fee scale in the fee table in this section).
2. The exact amount deducted from your account will be confirmed in your Investor Report. This example includes $185 pa which is comprised of 0.03% pa of your account balance (or $30 pa) for the ORFR and $155 pa for other expenses we recover for compliance with legislative and prudential standards, and paying compulsory government levies. Please refer to the 'Additional explanation of fees and other costs' section in the AIB for more information.
3. This example does not take into account all the fees and costs that may apply to your account, for example: a) adviser fees, and b) transaction costs (that is buy/sell spread and brokerage). Refer to the 'Additional explanation of fees and other costs' section in the AIB for information about the fees and other costs that may apply.
   a) The adviser fee is negotiated between you and your financial adviser and paid to your financial adviser.
   b) The actual transaction costs incurred are dependent on the managed investments, term deposits and listed securities you decide to invest in.

This example is illustrative only and fees and costs may vary for your actual investment. The example only shows the fees and costs that relate to accessing investments through the superannuation product and not the fees and costs of the underlying investments. Additional costs will be charged by the issuers of those products that you decide to invest in. Please refer to the example below 'Example of total costs' that illustrates the combined effect of the fees and costs.

Example of total costs ($50,000)

This table illustrates the combined effect of fees and costs of the superannuation product and the fees and costs for an investment in the Advance Moderate Multi-Blend Fund through the superannuation product over a one year period, based on the same assumptions as the 'Example of annual fees and costs' in the previous section.

Example – Advance Moderate Multi-Blend Fund		Balance of $50,000[1]
Cost of product		If your balance was $50,000[1], then for that year you will be charged fees of $937.20 for the superannuation product.
PLUS fees and costs for an investment in the Advance Moderate Multi-Blend Fund[1]	0.64%[2] (Management costs) 0.20%[3] (Net transactional and operational costs)[3]	**And,** fees and costs of $403.20 each year will be deducted from your investment.
EQUALS total cost of investing in the Advance Moderate Multi-Blend Fund through the superannuation product		**$1,340.40**[4]

1. This example assumes $48,000 is invested in the Advance Moderate Multi-Blend Fund and an additional $2,000 is held in your Transaction Account for the whole year (please refer to the 'Maintaining a minimum balance in your Transaction Account' in the 'How your account works' section in the AIB to confirm the minimum amount required to be held in your Transaction Account).
2. This amount includes management fees charged by the Advance Moderate Multi-Blend Fund and estimated indirect costs, such as performance-related fees and other indirect costs, incurred in managing the underlying investments but not directly charged by the Advance Moderate Multi-Blend Fund. The indirect costs are an estimate in relation to the year ended 30 June 2020.
3. Please refer to 'Other transactional and operational costs' in the 'Additional explanation of fees and costs' section of the AIB for further information.
4. Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser establishment fees, other advice fees, transaction fees, transaction costs, any applicable buy/sell spread charges, Family Law Act fees, or Government or bank fees. The actual fees and other costs incurred are dependent on the investments you decide to transact in. Refer to the 'Additional explanation of fees and costs' in this PDS and the 'Additional explanation of fees and costs' section of the AIB for information about the fees and other costs that may apply.

This example is illustrative only and fees and costs may vary for your actual investment. For information regarding the fees and costs of underlying investments, please refer to the disclosure document for each underlying investment, available at any time from your financial adviser or Customer Relations.

Example of total costs ($100,000)

This table illustrates the combined effect of fees and costs of the superannuation product and the fees and costs for an investment in the Advance Moderate Multi-Blend Fund through the superannuation product over a one year period, based on the same assumptions as the 'Example of annual fees and costs' in the previous section.

Example – Advance Moderate Multi-Blend Fund		Balance of $100,000[1]
Cost of product		If your balance was $100,000[1], then for that year you will be charged fees of $952.20 for the superannuation product.
PLUS fees and costs for an investment in the Advance Moderate Multi-Blend Fund[1]	0.64%[2] (Management costs) 0.20%[3] (Net transactional and operational costs)[3]	**And,** fees and costs of $823.20 each year will be deducted from your investment.
EQUALS total cost of investing in the Advance Moderate Multi-Blend Fund through the superannuation product		**$1,775.40**[4]

1 This example assumes that $98,000 is invested in the Advance Moderate Multi-Blend Fund and an additional $2,000 is held in your Transaction Account for the whole year (please refer to the 'Maintaining a minimum balance in your Transaction Account' in the 'How your account works' section in the AIB to confirm the minimum amount required to be held in your Transaction Account).

2 This amount includes management fees charged by the Advance Moderate Multi-Blend Fund and estimated indirect costs, such as performance-related fees and other indirect costs, incurred in managing the underlying investments but not directly charged by the Advance Moderate Multi-Blend Fund. The indirect costs are an estimate in relation to the year ended 30 June 2020.

3 Please refer to 'Other transactional and operational costs' in the 'Additional explanation of fees and costs' section of the AIB for further information.

4 Additional fees may apply. This example does not take into account other fees and costs that may apply to some or all of the available investments, such as Adviser establishment fees, other advice fees, transaction fees, transaction costs, any applicable buy/sell spread charges, Family Law Act fees, or Government or bank fees. The actual fees and other costs incurred are dependent on the investments you decide to transact in. Refer to the 'Additional explanation of fees and costs' in this PDS and the 'Additional explanation of fees and costs' section of the AIB for information about the fees and other costs that may apply.

This example is illustrative only and fees and costs may vary for your actual investment. For information regarding the fees and costs of underlying investments, please refer to the disclosure document for each underlying investment, available at any time from your financial adviser or Customer Relations.

Additional explanation of fees and other costs

Fee aggregation
Where you hold more than one Asgard Open eWRAP Super/Pension account and Asgard Infinity eWRAP Super/Pension account, we will automatically link these accounts and apply proportionately each of the administration fee scales that are relevant to the aggregated value of managed investments and listed securities held through these accounts. The administration fee that the linking of accounts generates is then compared to the sum of the administration fees payable on each of the individual accounts to determine whether any discount arises from the fee aggregation. The discount (if any) is apportioned across the linked accounts based on the value of managed investments and listed securities held through each account. This is another way we help you lower the cost of managing your investments.

To be eligible for aggregation, the accounts must be registered under the same surname, date of birth, financial adviser and adviser code. There is no limit to the number of accounts that can be linked together for the purpose of fee aggregation.

Adviser remuneration/fees
Our fee structure provides you and your financial adviser with flexibility when determining the fee they receive for the financial advice and related services they provide to you in relation to your account. The following optional fees are available for you to select the most appropriate remuneration arrangement with your financial adviser:

- Adviser fee – Contributions,
- Ongoing adviser fee, and
- One-off adviser fee.

You may negotiate with your adviser to pay one or more of the fees to your adviser or your adviser's licensee. You must specify these fees on the relevant form. The amounts you specify will be exclusive of GST. Where applicable, the actual amounts that will be deducted from your Transaction Account will include GST and may be adjusted for RITCs that may be claimed in respect of these fees.

The payment of fees that you agree to pay to your financial adviser in relation to financial product advice or related services that you receive will, subject to our duties as the Trustee, be facilitated by us in accordance with your directions. Generally, when you consent to us paying these agreed fees to your financial adviser, we will deduct those amounts in the same way (and on the same basis under the Trust Deed) used to deduct the fees you pay to us for administering your account.

Please note that all of the adviser fees are deducted by us and then paid to your financial adviser, or to your financial adviser's licensee on behalf of your financial adviser. However, we will not deduct any amounts in relation to adviser fees unless you agree, and we do not retain any portion of these adviser fees for our own benefit.

By consenting in the the relevant form you agree to the deduction and payment of agreed fees to your financial adviser (or to your financial adviser's licensee on behalf of your financial adviser). You direct us to make those payments to your financial adviser (or to your financial adviser's licensee on behalf of your financial adviser).

You authorise us to deduct the ongoing adviser fee from your Transaction Account on a monthly basis in arrears, and continue to pay these fees until you direct us to cease paying it or your consent to the deduction of the fee is withdrawn or expires.

You will be required to provide periodic consent (generally annually) for the deduction and payment of the fee to continue. If we do not receive the required consent, we will cease paying the fee to your adviser (or your adviser's licensee, as applicable).

Opting-out from advice
You may at any time opt out of receiving financial advice or related services from your financial adviser and paying your financial adviser ongoing fees by notifying us. We encourage you to talk to your financial adviser first before requesting to change the fees applying to your account. We reserve the right to cease paying to your financial adviser any adviser fees on your behalf on receipt of a written request from either of you or your financial adviser.

If you opt out of the ongoing adviser fees paid to your financial adviser, we will generally cease paying the ongoing adviser fees from the beginning of the month in which your request is processed by us. For the Adviser fee – Contributions, we will generally cease paying this from the date on which your request is processed by us. However, if you have instructed us to cease paying adviser fees without terminating or opting out of an ongoing fee arrangement with your financial adviser, then you may still be personally liable to pay the adviser fees as agreed under that arrangement. For information on disclosure of your financial adviser's remuneration, refer to 'Disclosure of fees and costs received by your financial adviser' later in this section.

Opting out from advice is not the same as ending your relationship with your financial adviser. This needs to be separately requested (if required). If the relationship with your financial adviser has ended but you do not appoint a new financial adviser, this may have an effect on the fees you pay and your account features. For more information, see 'What will occur if you no longer have a financial adviser' in the 'General information' section in this PDS.

Adviser fee – Contributions
You and your financial adviser may agree the amount of adviser remuneration that will apply to financial advice and related services provided in relation to the initial and ongoing contributions into your account (whether made by you, your

employer or another person on your behalf). It can be between nil and 5.5% (including GST). When you agree to the amount of the fee, you consent to us deducting and paying this amount from your account at the same time as we receive each contribution.

Any adviser fee – contribution agreed will apply to future deposits, excluding (a) regular deposit plans, (b) where relevant, transfers when opening a new superannuation or pension account, (c) any contributions/deposit to which an initial deposit or rollover fee has been applied, and (d) any other one-off deposits made in accordance with your instructions given on any other consent form specified for that purpose.

Ongoing adviser fee

An ongoing adviser fee can also be paid to your financial adviser in addition to the administration fee which is payable to us on a monthly basis in arrears. The ongoing adviser fee amount is calculated on the basis agreed between you and your financial adviser. When you agree on an amount, or basis of calculation, you consent to us deducting and paying this amount from your account each month.

You may select from the following monthly adviser fee options:

1. **Flat percentage amount –** Select a flat percentage between 0% and 5.5% (including GST) to apply to the value of managed investments, term deposits, listed securities and cash, OR
2. **Sliding scale –** Specify a sliding scale applicable to the value of managed investments, term deposits and listed securities, OR
3. **Flat dollar amount –** Select a flat dollar amount per month which can be adjusted, either up or down annually in line with the Consumer Price Index (CPI). You can indicate in your application the month and year in which the adjustment will first occur.

The flat percentage and sliding scale monthly adviser fee options are calculated based on your account balance (of managed investments, term deposits, listed securities and cash, as applicable) at the end of the previous month.

Ongoing adviser fees are paid monthly in arrears from your Transaction Account. Where your account is opened during the month, the ongoing adviser fee charged for the first month will be pro-rated based on the number of days your account was opened in that month.

One-off adviser fee

You can agree with your financial adviser to have a one-off flat dollar fee charged to your account. The one-off adviser fee can be paid to your financial adviser in addition to the administration fee which is payable to us. When you agree on an amount, you consent to us deducting and paying this amount from your account.

The one-off adviser fee can be charged on an ad-hoc basis but is limited to being charged once a month. It is deducted from your Transaction Account in arrears at the beginning of the next month or, if applicable, at the time your account is closed. In each case, the one-off fee will only be charged if your total account balance as at the end of the previous month was sufficient to cover the fee amount.

Disclosure of fees and costs received by your financial adviser

Your financial adviser must disclose to you any benefits they receive in relation to your investment, including all fees and costs that you have negotiated with them. See your financial adviser's Financial Services Guide and/or Statement of Advice for further information on these benefits.

If an ongoing fee arrangement exists between you and your financial adviser, your financial adviser will also be required to give you a Fee Disclosure Statement on an annual basis. It is also your and your financial adviser's responsibility to notify us to cease payment of adviser remuneration or fees in the event that the ongoing fee arrangement is either terminated or is not renewed.

Variation of fees and other costs

Our ability to charge fees and expenses, including both maximum amounts and the introduction of new fees, is not restricted under the Custody Service Deed (the trust deed for Asgard Open eWRAP Super/Pension, a copy of which can be obtained by calling Customer Relations). We may change or introduce fees and other costs payable to us at any time and will give you at least 30 days' prior written notice if we consider the change is materially adverse to your interests.

In the event of any change in tax laws or their interpretation, including changes which affect the rate of GST payable or the input tax credits, the amounts deducted from your Transaction Account in respect of the fees and costs applied to your Asgard Open eWRAP Super/Pension account may be varied or adjusted to reflect such changes without your consent or further notice to you.

We may, at our discretion, either generally or on request from you, your financial adviser or their licensee, reduce or waive any of the fees and costs applying to your account.

Any such reduction or waiver of fees and costs will cease to apply, and those fees and costs will generally revert to the un-reduced amount on 30 days' notice, or without notice if you cease to be advised by your financial adviser or their licensee.

Managed investments

Investment manager fees may be varied at any time by an investment manager, without notice to you. For further information regarding the fees and other costs for each managed investment, refer to the product disclosure statements or other disclosure document(s) for these managed investments.

Details of current fees and costs, including changes to underlying managed investment fees and costs, are available through Investor *Online* (see 'Electronic notifications, eStatements and online communications' in the 'General information' section in this PDS for more information about electronic notification).

Before making an investment decision, you should refer to the current investment manager fees applying to your account which are available at any time through Investor *Online* and by referring to any related updating information that is applicable to your account.

Related party investment arrangements and transactions
Some of the managed investments and term deposits available through Asgard Open eWRAP Super/Pension are issued or managed by companies within the Westpac Group. These Westpac Group companies receive fees in relation to your investment in the relevant managed investments and term deposits, which may include contribution fees, management fees, performance fees, withdrawal fees and other fees as specified in the product disclosure statement or other disclosure document for the relevant managed investments and term deposits. Companies within the Westpac Group may also hold on deposit and manage the monies in your cash balance on a daily basis and may perform other services in relation to assets. Related parties will receive fees for services they provide. All arrangements are on an arm's length basis.

Where a managed investment is issued or managed by a company in the Westpac Group, the same investment selection criteria applicable to managed investments issued or managed by unrelated parties applies. We also have policies that govern how we manage actual and perceived conflicts of interest that may arise and these policies apply to the managed investment selection process.

ⓘ For more information on additional fees and costs such as performance fees, buy/sell spreads and share brokerage that may apply, see the 'Additional explanation of fees and other costs' section in the AIB.

6. General information

What will occur if you no longer have a financial adviser

You must have a financial adviser when you open your Asgard Open eWRAP Super/Pension account. However, if you wish to end the relationship, you must notify us immediately by taking the steps described below. Alternatively, if we become aware of an event that ends the relationship between you and your financial adviser, we will notify you. In these cases, you can appoint a new financial adviser to manage your account.

We encourage you to have a financial adviser to allow you to access all account features and to enable efficient processing of your investment instructions.

What do you need to do

If you wish to appoint a new financial adviser, you need to complete and return to us a 'Change of Adviser' form. If you wish to end the relationship with your current financial adviser, but will not be appointing a new financial adviser at the same time, you will need to complete a 'Request to remove a financial adviser from an account' form. You can obtain both forms by contacting Customer Relations. **It is important to complete the relevant form to assist you in managing your adviser fee arrangements and deciding who can access your account.**

What happens if you do not appoint a replacement financial adviser

If you do not appoint a new financial adviser, you will assume responsibility for managing your account directly.

Once we process your 'Request to remove a financial adviser from an account' form or, alternatively, after we have notified you that your relationship with your financial adviser has ended, the following changes will automatically occur within a period that is appropriate in the circumstances or is required by law:

- Loss of any negotiated administration fee discount: if your financial adviser (or their licensee) had negotiated a reduction in your administration fee, this reduction will no longer apply and your administration fee will increase to the amount disclosed in the fee table in this PDS (see the 'Fees and other costs' section in this PDS).
- Some features of your Asgard Open eWRAP Super or eWRAP Pension account will change. For example you will be:
  - able to provide investment instructions relating to managed investments, term deposits and (if you have a share account) listed securities, but only where you complete and lodge a form with us. The form is available through Customer Relations,
  - unable to provide us with your corporate action elections, and
  - unable to access certain account features, including:
    - automatically invest excess cash
    - automatically rebalance your account
    - regular buy
    - regular sell, and
    - reinvestment of income distributions.

Keeping you informed

This table summarises how we communicate with you and how you can keep up to date with your account.

Investor *Online*	Access information on your account over the internet anywhere, anytime through Investor *Online* via www.investoronline.info. Once you've received your PIN, log on to Investor *Online* to view your: – account summary, actions and details – portfolio valuation – asset allocation and performance tables – transaction details – insurance details – disclosure documents and forms – Investor Reports and correspondence – Centrelink Schedule (Asgard Open eWRAP Pension account only) You can also change your contact details and/or provide us with your TFN through Investor *Online.*
Investor Report	We'll produce an Investor Report after the end of each financial year. The report provides a clear picture of all your investments, including details of your opening and closing balance, transaction history, net income and investment performance and is available on Investor *Online.*
Annual Report	The Annual Report for each financial year (to 30 June) which details important information for members and contains abridged fund financial statements, will also be available through Investor *Online*.
Annual Pension Review letter and PAYG Payment Summary (Asgard Open eWRAP Pension accounts only)	Your Annual Pension Review letter advises your pension limits for the coming year. If you receive a payment while you are under 60 years of age during the year, you will also receive a PAYG Payment Summary to help you complete your income tax return.
Customer Relations	Call us on 1800 731 812 or send an email to ewrap@asgard.com.au if you have any queries about your account.

Electronic notifications, eStatements and online communications

eStatements and online communication
You can view your correspondence, including reports, account actions and most letters, in the one secure location on Investor *Online* via www.investoronline.info.

If you choose to receive your correspondence online, instead of by mail, you can:

- save time – receive an eStatement notification email when something new is available
- reduce paper – cut back on storage, clutter and help the environment
- enjoy peace of mind – knowing your reports are stored securely online
- easily access your correspondence – view, download or print anywhere, anytime, and
- switch back to paper correspondence, free of charge at any time.

You can make the choice to receive correspondence online when completing your application, by notifying your financial adviser, registering on Investor *Online* or calling us. As important information about your Asgard Open eWRAP Super/Pension account may be sent to the email address you nominate in your application, it's important that you nominate a current and active email address and notify us immediately if the email address you provided to us changes.

> ⓘ Refer to the 'Investor declarations, conditions and acknowledgments' section in the AIB for the terms and conditions applying to eStatements and online communications.

Electronic notifications and updated information
We may provide you with all information, including without limitation any notification, disclosure documents or any other documents for underlying managed investments (Information), required or permitted to be given to you under the *Superannuation Industry (Supervision) Act 1993* (Cth) (SIS), the Corporations Act or any other relevant law:

- where it is or may become permissible under SIS, the Corporations Act or any other relevant law, via your financial adviser in writing or notice by email or other electronic communication (including by making it available at Investor *Online*), and
- directly:
  - by email (including emails containing a hypertext link), and
  - by other electronic communication (including documents containing a hypertext link or by making it available online at Investor *Online*).

If you're:

- a new member, by making an application to open Asgard Open eWRAP Super/Pension account, or
- an existing member, by giving an investment direction or switching request, using the Regular buy feature, or by you (or someone on your behalf) making further contributions, on or after the date of this PDS,

you agree that Information can be provided to you in any of these ways.

When we send you documents
You agree we may give you documents and other communications by any of the methods specified below including by sending them to any address for you, your financial adviser or your representative provided by you or that the Administrator reasonably believes is correct. In this case, those documents and other communications are taken to be given if:

- online, when available
- sent by post (including a letter containing a reference to a website where the relevant document or other communication can be found), three business days after posting
- sent by fax, on production of a transmission report
- sent by email (including an email containing a hypertext link to one or more documents), one business day after the email is sent, or
- given personally, when received.

You will also have access to the above information through your financial adviser and we may choose to send some or all of this information to you.

Cooling-off period

If you change your mind about investing in Asgard Open eWRAP Super/Pension, you may redeem your investment from the Fund by having your money paid to another complying super fund or paid directly back to you (in the latter case, only if you satisfy a condition of release of preserved benefits). This right can be exercised within 14 days after confirmation of your investment or 14 days after the fifth business day after the money has been invested, whichever is earlier. This cooling-off period only applies to the first contribution made into your account.

You may exercise your cooling-off rights by notifying us in writing within the cooling-off period. You cannot exercise your cooling-off rights in respect of a deposit after you have exercised any other rights or powers you have in respect of that deposit.

The amount received will reflect any market movements (up or down) in the value of the investment in your account.

We may also deduct any taxes, reasonable transaction and administration costs. In the case of Asgard Open eWRAP Pension account we may also deduct any pension payments that have already been made, or any pro-rata pension payments legally required to be made. As a result, the amount redeemed may be less than your original investment. The sale of any investments required to action the refund may also result in the realisation of a taxable capital gain.

If your money is required to be paid to another super fund, or you wish to have the money paid to another super fund, you must nominate that fund to us. You must make such a nomination to us within one month of your refund request.

If you do not advise us of the complying super fund, retirement savings account or approved deposit fund you would like your contribution to be rolled over to, we may roll over your contribution to an eligible rollover fund. For more information on cooling off, please see the 'Other information' section in the AIB.

Feedback and Complaints

Delivering on our service promise
We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have quickly and fairly.

Our commitment to you
If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 working days, however, where possible we will resolve your complaint on the spot. If we need some additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our Complaints Customer Solutions Team

Our Customer Managers are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

Your complaint will be reviewed in line with our FAIRGO principles. Find out more at
bt.com.au/personal/contact-us/feedback-complaints/fairgo.html

You can contact us

- Over the phone:
  Please call us from anywhere in Australia on 132 135
  If you are overseas, please call +612 9155 4070
- Over the internet:
  Using the secure feedback form
  at secure.bt.com.au/contact-us/contact-form.asp
- If you prefer to mail:
  BT Financial Group
  GPO Box 2675
  Sydney NSW 2001

If you are still unhappy
If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority
The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g. banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below:

Australian Financial Complaints Authority

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Post:
  Australian Financial Complaints Authority
  GPO Box 3
  Melbourne VIC 3001

ⓘ For more information on Asgard Open eWRAP Super/Pension, refer to the 'Other information' and 'Investor declarations, conditions and acknowledgements' sections in the AIB.

7. Quick reference guide

How do you...	What you need to do
...open an Asgard Open eWRAP Super/Pension account?	You need to have a financial adviser in order to open an Asgard Open eWRAP Super/Pension account. Before applying, make sure you read all the documents listed on the inside front cover of this PDS. Your financial adviser will be able to help you complete the application form and any other relevant forms, and will submit them online using AdviserNET.
…know when your application is processed?	Upon processing your application, you will receive from us: – Welcome letter to confirm your Asgard Open eWRAP Super/Pension account details, and – Personal Identification Number (PIN) to access Investor *Online*. For security purposes, we'll send your PIN separately to your welcome letter.
...register to use Investor *Online*?	When we establish a new Asgard Open eWRAP Super/Pension account for you, we will automatically register you for Investor *Online*. You can access Investor *Online* via www.investoronline.info. To login, you'll need your Asgard Open eWRAP Super/Pension account number (which we will confirm to you after we establish your account) and PIN. We will generally provide your PIN to you within five days of establishing your account. You can change your PIN at any time through Investor *Online*. **Requesting a new PIN** If you have forgotten your PIN, you may reset your PIN at any time by selecting 'Forgotten PIN' from the Investor *Online* login page.
...make an initial deposit into your Asgard Open eWRAP Pension account?	**By cheque** Make the cheque payable to 'Asgard Open eWRAP Pension Account ('Your name')' – for example 'Asgard Open eWRAP Pension Account (John Smith)' – and cross it 'Not negotiable'. The cheque must be accompanied by an application form. You need to mail the cheque and the application form (if not submitted by your financial adviser online via AdviserNET) to: Asgard, PO Box 7490, Cloisters Square WA 6850. **By direct debit** If you wish to make your initial deposit by way of direct debit, you need to complete the relevant section of the application form along with the Direct Debit Request form. You can send these forms to us or your financial adviser can submit them for you online using AdviserNET. Each direct debit must be for an amount of at least $100.
...make an initial deposit into your Asgard Open eWRAP Super account?	**By cheque** Make the cheque payable to 'Asgard Open eWRAP Super Account ('Your name')' – for example 'Asgard Open eWRAP Super Account (John Smith)' – and cross it 'Not negotiable'. The cheque must be accompanied by an application form (if the cheque relates to an initial deposit) or a Contribution Remittance Advice form. You need to mail the cheque and the relevant form to: Asgard, PO Box 7490, Cloisters Square WA 6850. **By direct debit** If you wish to make your initial deposit by way of direct debit, you need to complete the relevant section of the application form along with the Direct Debit Request form. You can send these forms to us or your financial adviser can submit them for you online using

How do you...	What you need to do
	AdviserNET. Your financial adviser can also submit additional one-off direct debit requests on your behalf on AdviserNET. Each direct debit must be for an amount of at least $100. **BPAY** To make a deposit using BPAY, you need to know: – your Customer Reference Number (CRN), and – the correct Biller Code You can find your CRN and the list of Biller Codes on Investor *Online* or by contacting us or your financial adviser. *Please note, you cannot make rollovers via BPAY.*
...change your personal details?	**Change of address details and TFN** You can easily update your address details and provide us with your TFN or email address (if required) on Investor *Online*. Alternatively, your financial adviser can update these details for you online using AdviserNET. **Change of name** If you need to change the name your account is registered under (for example due to marriage or marriage breakdown), you can do this by completing a Name Correction Request form – available from Customer Relations or from your financial adviser - and posting it to: Asgard, PO Box 7490, Cloisters Square WA 6850. Along with the form, you will also need to send us a certified copy of a document effecting or proving the name change (a marriage certificate, for example).
...transact and/or set up or change features on your account?	You will need to talk to your financial adviser about doing this, as only your financial adviser can transact and set up or amend features on your account (online via AdviserNET).
...obtain information about your account?	You can obtain information about your account by: – logging into Investor *Online* – contacting your financial adviser – calling us on 1800 731 812, and – sending an email to ewrap@asgard.com.au.
...apply for life insurance?	Contact your financial adviser to help you determine the life insurance arrangements that are suitable for your circumstances.

For more information

asgard.com.au

CUSTOMER RELATIONS
1800 731 812

CORRESPONDENCE
Asgard
PO Box 7490
Cloisters Square WA 6850

TRUSTEE
BT Funds Management Limited
ABN 63 002 916 458 AFSL 233724
Level 18, 275 Kent Street
Sydney, NSW 2000

ADMINISTRATOR
Asgard Capital Management Ltd
ABN 92 009 279 592
AFSL 240695

Asgard

AS40466-0321ox

Asgard Open eWRAP

Super/Pension

Application booklet
Issue date: 14 December 2020

Asgard

How to proceed?

The below table outlines the forms that are included in this application booklet and when you need to complete them.

Forms	When to complete?
eWRAP Super application	This form needs to be completed if you wish to open an eWRAP Super Account.
eWRAP Pension application	This form needs to be completed if you wish to open an eWRAP Pension Account.
Advice Fee Client Consent	Provide your consent to pay advice related fees. This includes ongoing advice fees and/or a one-off advice fee and/or contribution fee for advice related services to be provided to you in relation to your Asgard account.
Transfer authority	You need to complete this form if you wish to roll over benefits from other superannuation fund(s) into your new account. **Note:** A separate certified copy of proof of identification documents must be provided for each requested transfer. Multiple people cannot be certified on the one document.
Choosing your super fund	You can use this form to provide information to your employer on how to make superannuation guarantee contributions into your new eWRAP Super Account. This form should be provided to your employer. Do not send this form to us or the tax office.
Tax file number declaration	You need to complete this form if you completed the eWRAP Pension application and you are under the age of 60. Please attach this form to your application and send it to us.
Direct debit request	You need to complete this form if in your application you elected to make a one-off or regular deposit into your account (super only) via direct debit.
Binding death benefit nomination	You can use this form to make a death benefit nomination that is binding on us. You can nominate one or more dependants and/or your estate to be paid the balance in your account (including any insured benefit) when you die.
Automatic reversionary nomination (for pension accounts only)	You can use this form to make an automatic reversionary nomination. An automatic reversionary nomination means that your pension will automatically continue to be paid from your pension account to your nominated beneficiary, following your death (subject to certain conditions).

Unless otherwise defined, terms used in the application booklet have the same meaning as in the Asgard Open eWRAP Super/Pension Product Disclosure Statement (PDS).

Guide to completing the eWRAP Super Account application

If you would like to open an eWRAP Super Account, you need to complete each relevant section of the application. Your financial adviser may submit your application electronically using AdviserNET or the application in this application booklet can be completed and sent to us.

1. Existing account details

If you have an existing account that is in **exactly the same name** as this account, complete this section. If you complete this section, your existing account details will be applied to your new account, and you don't need to complete section 2 'New account details'.

If you have any changes to your existing account, mark these changes in section 2. We will only apply the amended account details to your new account.

2. New account details

Provide all details requested, unless you have completed section 1.

3. Tax file number

Provide your tax file number.
For further information, refer to 'Tax on contributions' in the 'How super is taxed' section of the Additional Information Booklet.

4. Authority to operate

Indicate whether your financial adviser will have authority to operate your eWRAP Super Account.

5. Residency details

Provide all residency details. If you are not an Australian resident for tax purposes, you must state your country of residence.

6. Employment details

Indicate your employment status and the name of your employer (if applicable).

7. Share trading

This section must be completed in order to trade listed securities through your account.

You will need to nominate whether you wish to receive dividends as cash or have them reinvested under a Dividend Reinvestment Plan (DRP). Please note that your dividend election will apply across all listed securities held in your account where a DRP is available. (Where a DRP is not available for a listed security, or there is a residual cash portion on your DRP, the dividend will be received as cash and deposited into your Cash Account).

8. Reports and information

Indicate whether your preference for receiving reports and correspondence is online or by mail.

DEC|X|AS40542

9. Initial deposits and contributions

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Where a cheque is enclosed with the application, please note the amount of the cheque. You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request in the application booklet.

10. Regular deposit plan

If you wish to make regular direct debit deposits from your nominated financial institution, complete this section. You must specify the amount you wish to deposit and the frequency of the required deposit. The minimum deposit is $100.

You must also complete the direct debit request in the application booklet, and forward the original with your application. You can only have one direct debit request for each account. Therefore, if you also want to make an initial deposit by direct debit, it must come from the same bank account.

11. Nominated bank account

As an additional security measure for verification purposes, provide us with details of your nominated bank account.

12. Nominated beneficiaries

You can nominate one or more beneficiaries (including your Estate) for your account. The nomination can be either discretionary or binding. For more information, refer to 'Estate planning' in the 'How your account works' section of the Additional Information Booklet. If you would like to make a binding nomination, complete the 'Binding death benefit nomination' form in the application booklet.

13. Adviser's details

Your financial adviser completes this section.

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, your financial adviser is required to verify your identity. The verification procedure is outlined in this booklet.

14. Declaration

Read carefully the 'Investor declarations, conditions and acknowledgements' section in the Additional Information Booklet and sign the application.

Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.

Guide to completing the eWRAP Pension Account application

If you would like to open an eWRAP Pension Account, you need to complete each relevant section of the application. Your financial adviser may submit your application electronically using AdviserNET, or the application in this application booklet can be completed and sent to us.

1. Existing account details

If you have an existing account with us that is in exactly the same name as this account, complete this section. If you complete this section, your existing account details will be applied to your new account, and you don't need to complete section 2 'New account details'. If you have any changes to your existing account, mark these changes in section 2. We will only apply the amended account details to your new account.

2. New account details

Provide all details requested, unless you have completed section 1.

3. Tax file number

Provide your tax file number. For further information, refer to 'Tax on contributions' in the 'How super is taxed' section of the Additional Information Booklet.

If you are under 60, you must complete the tax file number declaration in this application booklet and submit it with your pension account application, even if you don't provide your tax file number.

4. Authority to operate

Indicate if your financial adviser will have authority to operate your eWRAP Pension Account.

5. Residency details

Provide all residency details. If you are not an Australian resident for tax purposes, you must state your country of residence.

6. Pension eligibility

You must nominate the pension eligibility condition that applies to you.

7. Share trading

This section must be completed in order to trade listed securities through your account.

You will need to nominate whether you wish to receive dividends as cash or have them reinvested under a Dividend Reinvestment Plan (DRP). Please note that your dividend election will apply across all listed securities held in your account where a DRP is available. (Where a DRP is not available for a listed security, or there is a residual cash portion on your DRP, the dividend will be received as cash and deposited into your Cash Account).

8. Reports and information

Indicate whether your preference for receiving reports and correspondence is online or by mail.

9. Initial deposits and contributions

Indicate whether the deposit is a rollover and/or contribution. If you are making a contribution, note the amount applicable for each type of contribution.

Where a cheque is enclosed with the application, please note the amount of the cheque. You can also choose to fund your deposit directly from your financial institution account by completing the direct debit request in the application booklet.

11. Transfer details

Complete these details if you are transferring funds from your existing eWRAP Super and/or eWRAP Pension account to this eWRAP Pension Account.

11 & 12. Pension payment details

Nominate how much you would like to receive and the frequency of payment and provide details of the account your pension is to be paid into.

13. Nominated bank account

As an additional security measure for verification purposes, provide us with details of your nominated bank account.

14. Nominated beneficiaries

You can nominate a beneficiary for your account. For more information, refer to 'Estate planning' in the 'How your account works' section of the Additional Information Booklet. The nomination can either be discretionary, binding or automatic reversionary. If you would like to make a discretionary nomination, you have the choice of requesting a reversionary pension to be paid to your spouse or child. If you would like to make a binding nomination, complete the 'Binding death benefit nomination' form in the application booklet. If you would like to make an automatic reversionary nomination, complete the 'Automatic Reversionary Nomination' form in the application booklet.

15. Adviser's details

Your financial adviser completes this section.

Under the Anti-Money Laundering and Counter-Terrorism Financing Act, your financial adviser is required to verify your identity. The verification procedure is outlined in this booklet.

16. Declaration

Read carefully the 'Investor declarations, conditions and acknowledgements' in the Additional Information Booklet and sign the application.

Applications may be signed or executed by individuals under Power of Attorney. Where the applicant signs under Power of Attorney, a certified copy of the relevant Power of Attorney must be enclosed with the application. Your Power of Attorney can be certified by a Justice of the Peace, a Commissioner for Declarations or your solicitor.

Verification procedure (for financial advisers)

Identification details

Verify the individual's full name and either their date of birth or residential address.

- Complete Part I (or if the individual does not own a document from Part I, then complete either Part II or Part III).
- Contact your licensee if the individual is unable to provide the required documents.

Part I – Acceptable primary ID documents

Select ONE valid option from this section only.

- ☐ Australian State/Territory driver's licence containing a photograph of the person
- ☐ Australian passport (a passport that has expired within the preceding two years is acceptable)
- ☐ Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
- ☐ Foreign passport or similar travel document containing a photograph and the signature of the person*.

Part II – Acceptable secondary ID documents

Only needs to be completed if the individual does not own a document from Part I.
Select ONE valid option from this section.

- ☐ Australian birth certificate
- ☐ Australian citizenship certificate
- ☐ Pension card issued by Human Services (previously known as Centrelink)

And ONE valid option from this section.

- ☐ A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address.
- ☐ A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. Block out the TFN before scanning, copying or storing this document.
- ☐ A document issued by a local government body or utilities provider within the preceding three months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address).

Part III – Acceptable foreign ID documents

Only needs to be completed if the individual does not have a document from Part I.
EITHER document from this section must be presented.

- ☐ Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth*.
- ☐ National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued*.

* Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

This page has been left blank intentionally.

Asgard Open eWRAP Super Account Application

Asgard

Issue date: 14 December 2020

Instructions on how to complete this application are at the beginning of this booklet. Before completing, please read carefully 'Privacy statement' in the 'Other information' section of the Additional Information Booklet or from www.asgard.com.au. It sets out important information you should know about how we handle personal information about you.

Please complete this application in BLOCK LETTERS and:

- **Your financial adviser may submit this application online using AdviserNET (you are required to have a financial adviser to operate an eWRAP account) or you can post it to Asgard, PO Box 7490, Cloisters Square WA 6850.**
- **Make cheques payable to eWRAP Super Account (Name of investor) and cross them 'Not negotiable'.**
- **We cannot accept faxes or photocopies of this application.**

This symbol indicates you need to give us more information.

This symbol indicates a required field/section.

Questions? Call our Customer Relations team on **1800 731 812** or email ewrap@asgard.com.au

Checklist

Have you:

- ☐ signed the declaration and dated this form?
- ☐ attached the identification form including certified identification documentation?
- ☐ attached all your supporting documents if required?
  - e.g. Power of Attorney, Guardianship, Trust Deed, etc.
  - original certified copies are required.
- ☐ supplied your Tax file number?
- ☐ supplied your email address?

Additional information is required if your financial adviser has not completed the record of proof of identity section.

- ☐ Know Your Client (KYC) form

1. Existing account details

If you have an existing account that is **in exactly the same name** as this account, provide the account number and name below, mark any changes in section 2, and go to section 3. We will only apply the amended account details to your new account.

Existing account number

☐☐☐☐☐☐☐-☐☐-☐☐

Existing account name

➡ **Go to section 3**

2. New account details – Mandatory if section 1 is not completed

Title

Surname

Given names

If you are known by any other name(s), please list them below

1.

2.

3.

4.

Gender

☐ Male ☐ Female

Date of birth

☐☐|☐☐|☐☐☐☐

Residential address (we cannot accept PO Boxes)

State

Postcode

DEC|1|AS40543

Postal address (if different from residential address)

State Postcode

Phone (Home)

Phone (Business)

Phone (Mobile)

Facsimile

Email (mandatory)

Occupation

Please Select

Employment type: ☐ Full time ☐ Part time ☐ Self employed ☐ Casual ☐ Temporary ☐ Retired ☐ Student ☐ Social security recipient ☐ Unemployed ☐ Dependent contractor ☐ Independent contractor ☐ Other (home duties/work compensation/etc)

Source of Funds (mandatory)

What is the source of your contributions? Source of Funds refers to the origin and the means of transfer of the funds.

Please select all options that apply.

- ☐ Salary/Wages
- ☐ Commission
- ☐ Bonus
- ☐ Business income/earnings
- ☐ Investment Income and Earnings
- ☐ Rental income
- ☐ Superannuation/pension
- ☐ Loan
- ☐ Insurance payment
- ☐ Compensation payment
- ☐ Government benefits
- ☐ Sale of assets
- ☐ Redundancy
- ☐ Inheritance
- ☐ Gift/Donation
- ☐ Windfall
- ☐ Tax refund
- ☐ Others (list below)

Source of Wealth (mandatory)

What is the source of your wealth (accumulated net worth)? Source of Wealth refers to the origin of your financial standing or total net worth (i.e. how have you generated your wealth?).

Please select all options that apply.

- ☐ Employment income or earnings
- ☐ Redundancy
- ☐ Business income/earnings
- ☐ Investment income/earnings
- ☐ Rental income
- ☐ Superannuation/pension
- ☐ Insurance payment
- ☐ Compensation payment
- ☐ Government benefits
- ☐ Owns real estate/property
- ☐ Sale of assets
- ☐ Inheritance
- ☐ Gift/Donation
- ☐ Windfall
- ☐ Other (specify source)

3. Tax file number

Tax file number (TFN) ___-___-___

Note : You are under no obligation to provide your TFN. However, if you don't provide your TFN, tax may be charged on your account at a higher rate than would otherwise apply and we may be required to return certain contributions to you. See 'Tax file number' in the 'Other information' section of the Additional Information Booklet for more information.

4. Authority to operate

Indicate if you are giving your financial adviser authority to operate your account on your behalf.

☐ **Yes, my financial adviser is granted authority to operate my account**

I authorise my financial adviser to give, and the Trustee and Administrator to accept, instructions on my behalf as if they had been given by me, but my financial adviser agrees he/she cannot give instructions:

1. to change the name of my account
2. to transfer funds out of my Cash Account
3. in relation to any other matters outlined in the PDS that may require my personal instructions
4. to transfer my account from super to pension.

OR

☐ **No, my financial adviser is not granted authority to operate my account**

If you select this option, you will be required to sign all instructions relating to your account prior to your financial adviser submitting them to us online.

5. Residency details – Mandatory section

Are you an Australian resident for taxation purposes? ☐ Yes **OR** ☐ No

If No, state your country of residence

6. Employment details – Mandatory section

Employment status: ☐ **Self-employed** ☐ **Employed** ☐ **Not applicable (as other circumstances apply)**

Employer's business name (employed only to complete)

Date joined employer (employed only to complete)

You need to complete the below 'Work test declaration' or 'Work test exemption declaration' if you are 67 or over, but not yet 75 and want to make a contribution (other than a mandatory employer contribution) into your account.

Work test declaration

☐ I declare that I am 67 or over but not yet 75 and have been gainfully employed for at least 40 hours in 30 consecutive days in the current financial year.

Work test exemption declaration

☐ I declare that I am 67 or over but not yet 75 and

- I do not meet the conditions of the work test in the current financial year; and
- I met the conditions of the work test in the previous financial year; and
- I had a total superannuation balance[1] below $300,000 on 30 June of the previous financial year; and
- I have not previously relied on the work test exemption.

1 For more information on Total Superannuation Balance, refer to ato.gov.au.

7. Share trading

☐ I wish to trade listed securities through my eWRAP Super account.

Dividend election ☐ Cash ☐ Reinvest (DRP)

Note:

- If no dividend election is made, the default election of cash will be applied.
- The dividend election will be applied across all share holdings in your account. Where reinvesting (DRP) is not available for a listed security or there is a residual cash portion on the DRP, the dividend will be paid into the Cash Account.

8. Reports and information

Select one of the following options for receiving reports and information:

☐ Online – I choose to access all correspondence online

Email address (required so we can notify you when important information is available on Investor ***Online***):

OR

☐ By mail – I choose to receive the following correspondence by mail. Tick one preference below.

Mail Investor Report to: ☐ Investor **OR** ☐ Financial adviser

Notes:

If you select **Online:**

- you acknowledge and agree that you have read and accept the terms and conditions for eStatements and online communications set out in the 'Investor declarations, conditions and acknowledgments' section of the Additional Information Booklet.
- you'll still get some reports and letters by mail as we're progressively moving to eStatements.

Further information

☐ I would like to receive information, special offers and exclusive opportunities about other products or services.

9. Initial deposits and contributions

☐ **Rollover details**

Complete the details below for the initial rollover(s) and any additional rollovers to follow. You must forward the relevant rollover documentation with the initial rollover cheque(s) to us or complete the transfer authority in this booklet if you'd like us to manage the transfer.

Rollver 1

Institution Expected amount

$ ☐,☐☐☐,☐☐☐.XX

Fund USI ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Rollver 2

Institution Expected amount

$ ☐,☐☐☐,☐☐☐.XX

Fund USI ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

AND/OR

☐ **Deposit details**

Amount: $ ☐,☐☐☐,☐☐☐.XX Deposit type: ☐ Cheque ☐ Direct Debit

This deposit is made up of:

Employer superannuation guarantee (SG) contribution[2]	Personal deducted contribution^*[2]	Personal undeducted contribution*[1]	Salary sacrifice contribution[2]	Additional employer contribution[2]	Spouse contribution*[1]
$	$	$	$	$	$

ℹ If depositing via direct debit, complete the direct debit request in this booklet or your employer can make electronic contributions to your account using a Superstream employer portal.

Note: Contribution caps apply to each financial year's contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO at the end of the financial year. **It is your or your adviser's responsibility to monitor your contribution caps. Asgard will not be held responsible for ensuring that you do not exceed your contribution caps.**

^ If you're making a personal deductible contribution, you will also need to provide a valid Personal Tax Deduction Notice to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us by the end of the financial year following the financial year in which the contribution was made (or earlier if you are starting a pension, requesting a full or partial transfer or lump-sum withdrawal).

* We are unable to accept one off member contributions (personal deducted contributions that are not covered by a valid tax deduction notice, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN.

1 This type of contribution counts towards your non-concessional contribution cap.

2 This type of contribution counts towards your concessional contribution cap.

10. Contributions: Regular deposit plan

☐ I wish to set up a regular deposit plan on my account.

ℹ You need to complete the below section as well as the 'Direct debit request' appearing in this booklet.

Note: You will need to ensure that you are eligible to contribute to your account during the duration of your regular deposit plan. If your circumstances change (ie you are no longer eligible to make contributions into your account), you will need to provide us with instructions to cancel your regular deposit plan. For more information on circumstances in which contributions can be made, refer to the 'How super works' section of the Additional Information Booklet.

Regular deposit plan details

Regular deposit amount (minimum $100): $ ☐☐,☐☐☐.XX

Frequency: ☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Annually

Note: If you do not specify the frequency, the 'monthly' frequency will be applied to your direct debit.

Start date: ☐☐|☐☐|☐☐☐☐ End date (optional): ☐☐|☐☐|☐☐☐☐

Note: If no start date is specified, the direct debit will start immediately after this application has been processed.

This contribution is made up of:

Employer superannuation guarantee (SG) contribution[2]	Personal deducted contribution^*[2]	Personal undeducted contribution*[1]	Salary sacrifice contribution[2]	Additional employer contribution[2]	Spouse contribution*[1]
$	$	$	$	$	$

^ If you're making a personal deductible contribution, you will also need to provide a valid Personal Tax Deduction Notice to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us by the end of the financial year following the financial year in which the contribution was made (or earlier if you are starting a pension, requesting a full or partial transfer or lump-sum withdrawal).

* We are unable to accept one-off member contributions (personal deducted contributions that are not covered by a valid tax deduction notice, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN.

Note: Contributions caps apply to each financial year's contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO after the end of the financial year. **It is your or your adviser's responsibility to monitor your contribution caps. Asgard will not be held responsible for ensuring that you do not exceed your contribution caps.**

1. This type of contribution counts towards your non-concessional contributions cap.
2. This type of contribution counts towards your concessional contributions cap.

11. Nominated Bank Account details

The Nominated Bank Account must be held in your name or, if it's a joint account, a bank account where you are one of the bank account holders.

Name(s) bank account is held in

BSB number _

Bank account number

Financial Institutions and branch name

12. Nominated beneficiaries

You can nominate one or more dependants and/or your estate to be paid the balance in your account (including any insured benefit) when you die. For more information, refer to 'Estate planning' in the 'How your account works' section of the Additional Information Booklet.

Please indicate the type of nomination you wish to make:

☐ **Discretionary nomination** Complete the below section.	OR	☐ **Binding nomination** Complete the 'Binding death benefit nomination' form in this booklet.

Note: Please select only one option

Discretionary nomination

Estate/Dependant(s)	Allocation
☐ Estate	%
AND/OR	
☐ **Dependant 1** **Full name** **Relationship (please select only one option)** ☐ Spouse ☐ De-facto spouse ☐ Child* ☐ Interdependency relationship ☐ Financial dependant	%

☐ **Dependant 2** **Full name** **Relationship (please select only one option)** ☐ Spouse ☐ De-facto spouse ☐ Child* ☐ Interdependency relationship ☐ Financial dependant	☐☐ %
☐ **Dependant 3** **Full name** **Relationship (please select only one option)** ☐ Spouse ☐ De-facto spouse ☐ Child* ☐ Interdependency relationship ☐ Financial dependant	☐☐ %
☐ **Dependant 4** **Full name** **Relationship (please select only one option)** ☐ Spouse ☐ De-facto spouse ☐ Child* ☐ Interdependency relationship ☐ Financial dependant	☐☐ %
Your total allocation must total 100%	**100%**

* If one or more of your nominated dependants is a child under 18 years of age and you would like them to be paid a child pension, you need to complete a child pension nomination which must accompany this application. Your financial adviser can download this form from AdviserNET.

12. Adviser's details and declaration (Your financial adviser will complete this section) – Mandatory section

By completing this section, you (the financial adviser) authorise us to collect, maintain, use and disclose your personal information in the manner set out in our privacy brochure, a copy of which can be obtained free of charge from our Customer Relations team or from www.asgard.com.au.

Adviser's company

Adviser's name

AFS Licensee name

AFSL number

Adviser's phone

Adviser's code BA

Adviser's email address

Declaration by financial adviser

- I confirm that I have conducted the relevant customer identification procedure in line with the obligations under AML/CTF Law, and:
  - I have attached the necessary certified proof of identity documents with the application; or
  - I have sighted and retained copies of the necessary certified proof of identity documents as recorded in the 'Verification procedure' table in this booklet.
- I confirm that I provided the applicant with the Asgard FSG and BTFM FSG.

Record of proof of identity (ID)	ID document 1	ID document 2
Verified from	☐ Original ☐ Certified copy	☐ Original ☐ Certified copy
Document type		
Document issuer		
Issue date	☐☐/☐☐/☐☐☐☐	☐☐/☐☐/☐☐☐☐
Expiry date	☐☐/☐☐/☐☐☐☐	☐☐/☐☐/☐☐☐☐
Document number		
Accredited English translation	☐ N/A ☐ Sighted	☐ N/A ☐ Sighted
Date verified	☐☐/☐☐/☐☐☐☐	

Signature (financial adviser)

Date

☐☐/☐☐/☐☐☐☐

Dealer stamp

13. Declaration – Mandatory section

- I confirm that before this application was signed by me, I was given a copy of the current PDS (consisting of the PDS and Additional Information Booklet), the Asgard FSG and BTFM FSG, and any Supplementary Product Disclosure Statement(s) (SPDS) (as confirmed by my financial adviser), which I have read and understood.
- I expressly acknowledge the 'Important information' section of the PDS.
- I give and make the 'Investor declarations, conditions and acknowledgments' as part of the Additional Information Booklet.
- I confirm all details in this application are true and correct.
- I agree to receive any communications (including any confirmation of any transaction or dealing notice of material changes and significant events and other information I may request) details of illiquid investments and documents (including the product disclosure statements for underlying managed investments and periodic reports) which the Trustee and Asgard 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 Asgard (and for these purposes, I agree I will be taken to have received the relevant information whether or not I access the information).

Signature

Date

☐☐/☐☐/☐☐☐☐

Trustee:
BT Funds Management Limited ABN 63 002 916 458
RSE L0001090 AFSL 233724
Custodian and Administrator:
Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695
Customer Relations 1800 731 812
PO Box 7490, Cloisters Square WA 6850

This page has been left blank intentionally.

Asgard Open eWRAP Pension Account Application

Asgard

Issue date: 14 December 2020

Instructions on how to complete this application are at the beginning of this booklet. Before completing, please read carefully 'Privacy statement' in the 'Other information' section of the Additional Information Booklet or from www.asgard.com.au. It sets out important information you should know about how we handle personal information about you.

Please complete this application in BLOCK LETTERS and:

- **Your financial adviser may submit this application online using AdviserNET (you are required to have a financial adviser to operate an eWRAP account) or you can post it to the Asgard, PO Box 7490, Cloisters Square WA 6850.**
- Make cheques payable to **eWRAP Pension Account (Name of investor) and cross them 'Not negotiable'**. If you are investing through the eWRAP Super Account, your non-rollover cheque should be payable to **eWRAP Super Account (Name of investor).**
- **We cannot accept faxes or photocopies of this application.**

ⓘ This symbol indicates you need to give us more information.

❗ This symbol indicates a required field/section.

Questions? Call our Customer Relations team on **1800 731 812** or email ewrap@asgard.com.au

Checklist:

Have you:

☐ signed the declaration and dated this form?

☐ attached the identification form including certified identification documentation?

☐ attached all your supporting documents if required?
– e.g. Power of Attorney, Guardianship, Trust Deed, etc.
– original certified copies are required.

☐ supplied your Tax file number?

☐ supplied your email address?

Additional information is required if your financial adviser has not completed the record of proof of identity section.

☐ Know Your Client (KYC) form

1. Existing account details

If you have an existing account that is in ***exactly the same name*** as this account, provide the account number and name below, mark any changes in section 2, and go to section 3. We will only apply the amended account details to your new account.

Existing account number

☐☐☐☐☐☐☐-☐☐-☐☐

Existing account name

➡ **Go to section 3**

❗ 2. New account details – Mandatory if section 1 is not completed

Title ☐☐☐☐ Surname

Given names

If you are known by any other name(s), please list them below

1.

2.

3.

4.

Gender

☐ Male ☐ Female

Date of birth

☐☐|☐☐|☐☐☐☐

DEC|1|AS12236P

Residential address (we cannot accept PO Boxes)

State Postcode

Postal address (if different from residential address)

State Postcode

Phone (Home)

Phone (Business)

Phone (Mobile)

Facsimile

Email

Occupation

Please Select

Employment type: ☐ Full time ☐ Part time ☐ Self employed ☐ Casual ☐ Temporary ☐ Retired ☐ Student
☐ Social security recipient ☐ Unemployed ☐ Dependent contractor ☐ Independent contractor
☐ Other (home duties/work compensation/etc)

Source of Funds (mandatory)

What is the source of your contributions? Source of Funds refers to the origin and the means of transfer of the funds.

Please select all options that apply.

- ☐ Salary/Wages
- ☐ Commission
- ☐ Bonus
- ☐ Business income/earnings
- ☐ Investment Income and Earnings
- ☐ Rental income
- ☐ Superannuation/pension
- ☐ Loan
- ☐ Insurance payment
- ☐ Compensation payment
- ☐ Government benefits
- ☐ Sale of assets
- ☐ Redundancy
- ☐ Inheritance
- ☐ Gift/Donation
- ☐ Windfall
- ☐ Tax refund
- ☐ Others (list below)

Source of Wealth (mandatory)

What is the source of your wealth (accumulated net worth)? Source of Wealth refers to the origin of your financial standing or total net worth (i.e. how have you generated your wealth?).

Please select all options that apply.

- ☐ Employment income or earnings
- ☐ Redundancy
- ☐ Business income/earnings
- ☐ Investment income/earnings
- ☐ Rental income
- ☐ Superannuation/pension
- ☐ Insurance payment
- ☐ Compensation payment
- ☐ Government benefits
- ☐ Owns real estate/property
- ☐ Sale of assets
- ☐ Inheritance
- ☐ Gift/Donation
- ☐ Windfall
- ☐ Other (specify source)

3. Tax file number

Tax file number – – **OR** Exemption code – –

Note : You are under no obligation to provide your TFN. However, if you don't provide your TFN, tax may be charged on your account at a higher rate than would otherwise apply and we may be required to return certain contributions to you. See 'Tax file number' under the 'Other Information' section of the Additional Information Booklet for more information.

If you are over 60, you do not need to complete the 'Tax file number declaration'

4. Authority to operate

Indicate if you are giving your financial adviser authority to operate your account on your behalf.

☐ **Yes, my financial adviser is granted authority to operate my account**

I authorise my financial adviser to give, and the Trustee and Administrator to accept, instructions on my behalf as if they had been given by me, but my financial adviser agrees he/she cannot give instructions:

1. to change the name of my account
2. to transfer funds out of my Cash Account
3. in relation to any other matters outlined in the PDS that may require my personal instructions
4. to transfer my account from super to pension.

OR

☐ **No, my financial adviser is not granted authority to operate my account**

If you select this option, you will be required to sign all instructions relating to your account prior to your financial adviser submitting them to us online.

! 5. Residency details – Mandatory section

Are you an Australian resident for taxation purposes?

☐ Yes **OR** ☐ No

If No, state your country of residence

☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

! 6. Pension eligibility – Mandatory section

Tick the condition that applies to you:

Transition to Retirement Pension

☐ I am between my preservation age and age 64.

Account Based Pension

☐ My pension account is comprised entirely of Death Benefit Income Stream benefits[1].

☐ My pension account is comprised of unrestricted non-preserved superannuation benefits.

☐ I am between age 60 and 64 and have ceased an employment arrangement since turning 60^.

Date ceased employment: ☐☐|☐☐|☐☐☐☐

☐ I am between my preservation age and age 64 and have permanently ceased employment and do not intend to be gainfully employed again for 10 hours or more per week.

☐ I am age 65 or over.

Note: For more information on your preservation age, please refer to the relevant disclosure document for your product or visit the ATO's website, www.ato.gov.au

☐ Permanent incapacity

ℹ To access preserved benefits on the grounds of permanent incapacity, you need to provide certificates from two legally qualified medical practitioners stating that, in their opinion, because of your ill-health (whether physical or mental), it is unlikely that you can engage in gainful employment for which you are reasonably qualified by education, training or experience.

To enable us to consider whether to classify your benefit payment as a 'disability superannuation benefit' and calculate any applicable tax free component, in addition to the need for the certificates from two doctors, please:

1. Confirm that you are requesting payment of your benefits because you suffer from ill-health (whether physical or mental).

   ☐ Yes **OR** ☐ No

2. Advise that date on which you stopped being capable of being gainfully employed. (If you were employed, we would expect this date to be the date on which your employment terminated).

   ☐☐|☐☐|☐☐☐☐

3. If you were employed at the time you began to suffer ill health and your employment contract specified a retirement date prior to your 65th birthday, provide details of the earlier retirement date below. If no date is specified in your employment contract, leave the field below blank, and your 65th birthday will be used. Please note that providing an earlier date may

   ☐☐|☐☐|☐☐☐☐ (If no date is specified, the date on which you turn 65 will be used).

Notes:

1. Death Benefit Income Stream benefits cannot be combined with other superannuation or pension monies to retain the death benefit entitlements.

^ Important note: For clients that have ceased an employment arrangement on or after age 60, only unrestricted non-preserved benefits can be used to commence the pension. Any additional rollovers and contributions need to first be consolidated into Super, a condition or release applied to that Super account before the unrestricted non-preserved benefit can be transitioned to the new Pension account.

7. Share trading

☐ I wish to trade listed securities through my eWRAP Pension Account.

Dividend election

☐ Cash ☐ Reinvest (DRP)

Note:

- If no dividend election is made, the default election of cash will be applied.
- The dividend election will be applied across all share holdings in your account. Where reinvesting (DRP) is not available for a listed security or there is a residual cash portion on the DRP, the dividend will be paid into the Cash Account.

8. Reports and information

Select one of the following options for receiving reports and information:

☐ Online – I choose to access all correspondence online

Email address (required so we can notify you when important information is available on Investor ***Online***):

OR

☐ By mail – I choose to receive the following correspondence by mail. Tick one preference below.

Mail Investor Report to: ☐ Investor **OR** ☐ Financial adviser

Notes:

If you select **Online:**

- you acknowledge and agree that you have read and accept the terms and conditions for eStatements and online communications set out in the 'Investor declarations, conditions and acknowledgments' section of the Additional Information Booklet.
- you'll still get some reports and letters by mail as we're progressively moving to eStatements.

Further information

☐ I would like to receive information, special offers and exclusive opportunities about other products or services.

9. Initial deposits

Indicate the type of deposit you're making.

☐ **Rollover details:** Complete the details below for the initial rollover(s) and any additional rollovers to follow. You must forward the relevant rollover documentation with the initial rollover cheque(s) to us or complete the transfer authority in this booklet if you'd like us to manage the transfer.

Rollver 1

Institution

Expected amount

$,,.XX

Fund USI:

Rollver 2

Institution

Expected amount

$,,.XX

Fund USI

Note: If you are rolling over an internal account and you have included this account in section 12 'Transfer details' then you do not need to complete this section with the same account.

AND/OR

☐ **Deposit details**

Amount: $,,.XX

Deposit type: ☐ Cheque ☐ Direct Debit

This deposit is made up of:

Employer superannuation guarantee (SG) contribution[2]	Personal deducted contribution^*[2]	Personal undeducted contribution*[1]	Salary sacrifice contribution[2]	Additional employer contribution[2]	Spouse contribution*[1]
$	$	$	$	$	$

If depositing via direct debit, complete the direct debit request in this booklet or your employer can make electronic contributions to your account using a Superstream employer portal.

Note: Contribution caps apply to each financial year's contributions. Contributions above these caps may be liable for additional tax which is determined by the ATO at the end of the financial year. **It is your or your adviser's responsibility to monitor your contribution caps. Asgard will not be held responsible for ensuring that you do not exceed your contribution caps.**

^ If you're making a personal deductible contribution, you should provide a valid Personal Tax Deduction Notice with your application form to confirm your intention to claim a tax deduction for this contribution. The Personal Tax Deduction Notice needs to be provided to us before the pension commences, otherwise you will not be able to claim a tax deduction.

* We are unable to accept one off member contributions (personal deducted contributions that are not covered by a valid tax deduction notice, personal undeducted and spouse contributions) where it exceeds the allowable cap or you have not supplied us with your TFN.

1 This type of contribution counts towards your non-concessional contribution cap.

2 This type of contribution counts towards your concessional contribution cap.

Contributions by members aged 67 years or over but under 75

You need to complete the below 'Work test declaration' or 'Work test exemption declaration' if you are 67 or over, but not yet 75 and want to make a contribution (other than a mandatory employer contribution) into your account.

Work test declaration

☐ I declare that I am 67 or over but not yet 75 and have been gainfully employed for at least 40 hours in 30 consecutive days in the current financial year.

Work test exemption declaration

☐ I declare that I am 67 or over but not yet 75 and

- I do not meet the conditions of the work test in the current financial year; and
- I met the conditions of the work test in the previous financial year; and
- I had a total superannuation balance[1] below $300,000 on 30 June of the previous financial year; and
- I have not previously relied on the work test exemption.

1 For more information on Total Superannuation Balance, refer to ato.gov.au.

10. Transfer details

Transfer type

☐ **Full Asset Transfer**

Transfer non-tax paid investments from my existing eWRAP Super/Pension Account

☐☐☐☐☐☐☐-☐☐-☐☐ to my eWRAP Pension Account without selling these investments.

Note: If you wish to transfer part of the investments held in your super/pension account without selling them down, **you need to open your eWRAP Pension Account online with your financial adviser.**

OR

☐ **Partial $ selldown**

Transfer $ ☐☐,☐☐☐.X X from my existing eWRAP Super/Pension Account

☐☐☐☐☐☐☐-☐☐-☐☐

Note: If you nominate to transfer part of your existing super/pension account, your investments will be sold and transferred as cash to your Asgard Open eWRAP Pension Account.

OR

☐ **Full $ selldown**

Close my existing eWRAP Super/Pension Account ☐☐☐☐☐☐☐-☐☐-☐☐
and transfer the total balance.

Note: All investments in your existing super/pension account will be sold and transferred as cash to your eWRAP Pension Account.

- If you are transferring multiple accounts you will need to open your eWRAP Pension Account online with your financial adviser.

11. Commencement date of pension

Commencement date of pension ☐☐|☐☐|☐☐☐☐
(only complete if you are aggregating rollover payments in the super account)

Note: If you do not provide a pension commencement date, the commencement date of pension will be the date of receipt of your single rollover. If you do provide a commencement date, you authorise your financial adviser to change this date by notifying us. Where you are transferring some or all of the balance in your existing super/pension account and investments need to be sold, we will start selling those investments on the commencement date provided. In this case, your pension will commence as soon as all sale proceeds are received.

12. Pension details

☐ Minimum allowable pension*
* If your pension account commences on or after 1 June no minimum will be paid for that year. To receive a payment during this period, a gross amount will need to be nominated.

OR

☐ Maximum allowable pension^

OR

☐ Pay me $ ☐☐,☐☐☐.XX gross amount (before tax) to be received **each** pension payment.
This amount must be within your minimum and maximum pension^ amounts prescribed by legislation.

Make my pension payments

☐ monthly **OR** ☐ quarterly in March, June, September and December **OR** ☐ annually in June

Note:

^ A maximum only applies to Pre-Retirement Pensions.

- Pension payments are paid on or around the 20th day of the relevant month.
- If the frequency of pension payments is not selected, the pension payments will be made monthly.

Pay my pension to the following account:

Note:

- We can only make pension payments to an account that is held in your name or a joint account where you are one of the joint holders.
- We will use this bank account as your Nominated Bank Account unless you provide us with an alternative bank account in Nominated Bank Account section below.

Branch name

Branch address

Name(s) bank account is held in

BSB number ☐☐☐ – ☐☐☐ Bank account number ☐☐☐☐☐☐☐☐☐

13. Nominated Bank Account details

We will automatically set up the bank account you nominated in section 14 as your Nominated Bank Account. You only need to fill out the below bank details if you wish to nominate a different bank account to withdraw funds to.

The Nominated Bank Account must be held in your name or, if it's a joint account, a bank account where you are one of the bank account holders.

Name(s) bank account is held in

BSB number ☐☐☐ – ☐☐☐ Bank account number ☐☐☐☐☐☐☐☐☐

Financial Institution and branch name

14. Nominated beneficiaries

You can nominate one or more dependants and/or your estate to be paid the balance in your account when you die.
For more information, refer to 'Estate Planning' section in the Additional Information Booklet.
Please indicate the type of nomination you wish to make:

☐ **Discretionary nomination** Reversionary pension option – complete Part A. Nominated dependants option – complete Part B.	OR	☐ **Binding nomination** Complete the 'Binding death benefit nomination' form in this booklet. **Note: We cannot accept binding reversionary nominations.**	OR	☐ **Auto-reversionary nominations** Complete the 'Automatic Reversionary Nomination Form' in this booklet.

Note: Please select only one option

PART A – Reversionary pension option

Only complete this section if you wish to nominate a dependant to receive your death benefit in the form of a pension.

In the event of my death, I request that the pension be paid to my dependant:

Full name

Date of birth ☐☐ | ☐☐ | ☐☐☐☐

Gender ☐ Male ☐ Female

Relationship (please select only one option)

☐ Spouse ☐ De-facto spouse ☐ Child ☐ Interdependency ☐ Financial dependant

PART B – Nominated dependants option

I nominate my estate and/or dependant(s) to receive the specified proportion of my death benefits:

Estate/Dependant(s)	Allocation
☐ Estate	☐☐☐ %
AND/OR	
☐ **Dependant 1** **Full name** **Relationship (please select only one option)** ☐ Spouse ☐ De-facto spouse ☐ Child* ☐ Interdependency relationship ☐ Financial dependant	☐☐☐ %
☐ **Dependant 2** **Full name** **Relationship (please select only one option)** ☐ Spouse ☐ De-facto spouse ☐ Child* ☐ Interdependency relationship ☐ Financial dependant	☐☐ %
☐ **Dependant 3** **Full name** **Relationship (please select only one option)** ☐ Spouse ☐ De-facto spouse ☐ Child* ☐ Interdependency relationship ☐ Financial dependant	☐☐ %

☐ **Dependant 4** **Full name** **Relationship (please select only one option)** ☐ Spouse ☐ De-facto spouse ☐ Child* ☐ Interdependency relationship ☐ Financial dependant	☐☐ %
Your total allocation must total 100%	**100%**

* If one or more of your nominated dependants is a child under 18 years of age and you would like them to be paid a child pension, you need to complete a child pension nomination which must accompany this application. Your financial adviser can download this form from AdviserNET.

15. Adviser's details and declaration (Your financial adviser will complete this section) – Mandatory section

By completing this section, you (the financial adviser) authorise us to collect, maintain, use and disclose your personal information in the manner set out in our privacy brochure, a copy of which can be obtained free of charge from our Customer Relations team or from www.asgard.com.au.

Adviser's company

Adviser's name

AFS Licensee name

AFSL number

Adviser's phone

Adviser's code BA

Adviser's email address

Declaration by financial adviser

- I confirm that I have conducted the relevant customer identification procedure in line with the obligations under AML/CTF Law, and:
  - I have attached the necessary certified proof of identity documents with the application; or
  - I have sighted and retained copies of the necessary certified proof of identity documents as recorded in the 'Verification procedure' table in this booklet.
- I confirm that I provided the applicant with the Asgard FSG and BTFM FSG.

Record of proof of identity (ID)	ID document 1	ID document 2
Verified from	☐ Original ☐ Certified copy	☐ Original ☐ Certified copy
Document type		
Document issuer		
Issue date	☐☐/☐☐/☐☐☐☐	☐☐/☐☐/☐☐☐☐
Expiry date	☐☐/☐☐/☐☐☐☐	☐☐/☐☐/☐☐☐☐
Document number		
Accredited English translation	☐ N/A ☐ Sighted	☐ N/A ☐ Sighted
Date verified	☐☐/☐☐/☐☐☐☐	

Signature (financial adviser)

Date

Dealer stamp

16. Declaration – Mandatory section

- I confirm that before this application was signed by me, I was given a copy of the current PDS (consisting of the PDS and Additional Information Booklet), the Asgard FSG and BTFM FSG, and any Supplementary Product Disclosure Statement(s) (SPDS) (as confirmed by my financial adviser), which I have read and understood.
- I expressly acknowledge the 'Important information' section in the PDS.
- I give and make the 'Investor declarations, conditions and acknowledgments' section of the Additional Information Booklet and give the Trustee and Asgard the authorisations referred to in 'Aggregating rollovers and contributions' as part of the 'How your account works' section of the Additional Information Booklet.
- I confirm all details in this application are true and correct.
- I agree to receive any communications (including any confirmation of any transaction or dealing, notice of material changes and significant events and other information I may request) details of illiquid investments and documents (including the product disclosure statements for underlying managed investments and periodic reports) which the Trustee and Asgard 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 Asgard (and for these purposes, I agree I will be taken to have received the relevant information whether or not I access the information).

Signature

Date

Trustee:
BT Funds Management Limited ABN 63 002 916 458
RSE L0001090 AFSL 233724
Custodian and Administrator:
Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695
Customer Relations 1800 731 812
PO Box 7490, Cloisters Square WA 6850

Asgard

DEC|X|AS12236P

This page has been left blank intentionally.

Asgard eWRAP Super/Pension
Asgard Infinity eWRAP Super/Pension
Asgard Open eWRAP Super/Pension
Advice fee client consent

Asgard

Complete this form in **BLOCK LETTERS** by typing directly into the form or using **black pen**, print and sign it.

Send the completed form to us via one of the following methods:

- ask your adviser to lodge it on your behalf on AdviserNET
- submit a copy via our secure Document Upload facility on Investor ***Online*** or AdviserNET (accessed from Forms > Document Upload menu)
- post to Asgard, PO Box 7490, Cloisters Square WA 6850
- email a copy to client.support@asgard.com.au
- fax to (08) 9481 4834

Questions? Please contact your financial adviser or call our Customer Relations team on 1800 998 185, Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email asgard.investor.services@asgard.com.au

Note:

- When you have signed the form, please return to us via one of the above methods within 14 days.
- Privacy laws protect your privacy. Please read our privacy policy for more information. A copy can be obtained from our website at www.asgard.com.au. You should read this policy before providing your consent to this form. This policy is reviewed and may be amended from time to time.
- If you have more than one account a separate form must be used to change the fees on each account.
- Your adviser/adviser's licensee identified in section 5 below (referred to in this form as the "advice entity") is requesting your consent to arrange for the deduction of advice fee(s) below from your account described in section 1 below for their advice and related services, as set out below. If you give your consent to the advice entity, you will also give your consent to BT Funds Management Limited (BTFM) to deduct the advice fee(s) from your account to pay the advice entity (or to such other entity as directed by the advice entity).

1. Account details

a) Existing account details

Complete this section if you are providing a consent for advice fees in relation to an existing Asgard eWRAP, Infinity eWRAP or Open eWRAP Super or Pension account. The advice fees specified in this form will be applied to the account number you specify below.

Existing account number

_ _

Member name

b) New account details

Complete this section if you are providing a consent for advice fees in relation to a new Asgard eWRAP, Infinity eWRAP or Open eWRAP Super or Pension account that will be established as part of a new account application. Provide the details as entered on your account application form.

Account type (ie eWRAP Super)

Title

Surname

Given names(s)

Date of birth

DEC|1|AS40852

2. Adviser details

Financial adviser's name

Adviser code

BA

Adviser phone number

Adviser email address

3. Ongoing advice fee, advice fee – contribution and/or optional features fees

Complete this section if you wish to amend or renew an existing or set up a new ongoing advice fee contribution and/or optional features fees advice fee arrangement.

Next renewal notice day

This is the next anniversary of the date on which this ongoing fee arrangement is entered into or is renewed. This date cannot be more than 12 months from the date the form is signed.

Consent expiry date

This is the last day that this consent will be valid. This must be no more than 59 days after the next renewal notice day.

Services to be provided for ongoing advice fee, adviser fee-contribution and/or optional features fees advice fee arrangement

Describe the services (including, at a minimum financial product advice) provided under ongoing advice fee, adviser fee-contribution and/or optional features fees advice fee arrangement with sufficient detail to enable BTFM to make an assessment of the reasonableness of the amount for those services.

Warning of benefits that may cease or reduce for the member due to ongoing advice fee, adviser fee-contribution and/or optional features fees being deducted

Describe the benefits that may cease or reduce for the client due to the fees being deducted eg. advice fees will reduce your transaction account balance and if it falls below the minimum balance, you will need to top up your transaction account.

a) Ongoing advice fee

Advice fees that you and the advice entity specify are exclusive of GST and will be automatically adjusted to include GST. Where a percentage is specified, the maximum is 5% (excluding GST) per asset class.

Select ongoing advice component and enter details

☐ **Flat percentage fee** of

Cash	.	% per annum
Managed investments	.	% per annum
Shares	.	% per annum

DEC|X|AS40852

OR

☐ **Flat dollar fee** of $ ☐☐,☐☐☐.☐☐ per month

☐ Apply annual increase in line with the Consumer Price Index (CPI) released for the previous quarter commencing:

☐ January ☐ April ☐ July ☐ October Nominate year to commence: ☐☐☐☐

OR

☐ **Sliding scale** – (applied to the combined value of managed investments and shares only.)
Complete the table below:

$	to	$	☐.☐☐	% per annum
$	to	$	☐.☐☐	% per annum
$	to	and above	☐.☐☐	% per annum

Note:

- You can withdraw this consent, terminate or vary the ongoing advice fee arrangement between you and the fee recipient at any time by providing notice in writing to the fee recipient.
- Your consent for the ongoing advice fee expires on the consent expiry date shown above. Unless you terminate your arrangement with your fee recipient or withdraw your consent before the consent expiry date, this consent will last until the consent expiry date.
- The ongoing advice fee will be deducted monthly in arrears from your transaction account at the beginning of the next month. The first deduction will only occur after this consent has been received and checked by BTFM.

b) Adviser fee – Contribution

The adviser fee contribution fees are in addition to any fee nominated in section 3a and 3c and are payable at the time of each contribution.

Enter the contribution fee (excluding GST) to apply to future deposits

Cheque deposits:	☐.☐☐%	BPAY deposits:	☐.☐☐%
Direct debit deposits:	☐.☐☐%	Rollovers:	☐.☐☐%

Note:

- Your financial adviser and you are required to monitor your contributions towards your concessional contribution cap
- A maximum contribution fee of 5% (excluding GST) applies to future deposits.
- The above adviser fee option is for financial advice and related services provided by your financial adviser relating directly to the contributions/deposits made to your account.
- Any adviser-fee contribution specified above will apply to future deposits, excluding (a) regular deposit plans, (b) where relevant, transfers when opening a new superannuation or pension account, (c) any contributions to which a 'initial deposit and contributions fee' specified on this form applies, and (d) any other one-off contributions/deposits made in accordance with your instructions given on any other consent form specified for that purpose.
- You can withdraw this consent, terminate or vary the advice fee – contribution advice fee arrangement between you and the fee recipient at any time by providing notice in writing to the fee recipient.
- Your consent to the adviser fee – contribution fee expires on the consent expiry date shown above. Unless you terminate your arrangement with your fee recipient before the consent expiry date, this consent will last until the consent expiry date.
- Any adviser fee – contribution fee is deducted from your account at the time of each contribution to your account. The first deduction will only occur after this consent has been received and checked by BTFM.

C) Optional features fees (Infinity only)

Select any optional features fees (excluding GST) for advice provided to you in relation to your account. The fees are in addition to any fee nominated in section 3a and 3b. Percentage based fees will be applied to the value of your investment in the nominated asset class.

If you have selected the sliding scale fee type in section 3a (above) you can only nominate dollar-based fees to apply to the optional features below.

Optional features	Adviser fee		
	% based fee pa		$ based fee pa
Managed Investments			
☐ **Select menu** OR ☐ **Full menu**	☐.☐☐ % pa (max 5%)	OR	$ ☐☐,☐☐☐.☐☐
Term deposits			
☐ **Yes**	N/A		$ ☐☐,☐☐☐.☐☐
Shares			
☐ **Custodial**	☐.☐☐ % pa (max 5%)	OR	$ ☐☐,☐☐☐.☐☐
Insurance			
☐ **Yes**	N/A		$ ☐☐,☐☐☐.☐☐

Notes:

- You can withdraw this consent, terminate or vary the optional feature advice fee arrangement between you and the advice entity at any time by providing notice in writing to the fee recipient.
- Your consent for the optional feature fees expires on the consent expiry date shown above. Unless you terminate your arrangement with your fee recipient or withdraw your consent before the consent expiry date, this consent will last until the consent expiry date.
- The optional feature fees will be deducted monthly in arrears from your transaction account at the beginning of the next month. The first deduction will only occur after this consent has been received and checked by BTFM.
- When you remove an optional feature from your account, any adviser fees applicable for that feature will cease.

d) Advice fee estimate

Fee estimate calculation for all ongoing fee arrangements in sections a to c.

Estimated fee for the next 12 months

Amount $ ☐☐,☐☐☐.☐☐

Does the estimated fee amount entered above include or exclude GST?

☐ Amount includes GST
☐ Amount excludes GST

Fee estimate calculation method for your flat % ongoing advice fee (including feature fees)

- The estimated fee amount has been calculated by:
  (a) categorising the assets in which your balance is invested into various types (eg managed investments or shares);
  (b) multiplying the estimated value of your investment in each asset type for the year (as estimated by your adviser) by the percentage rate per annum that has been specified in section 3(a) and 3(c) above for that asset/feature type; and adding together the amounts obtained in (b) for each asset/feature type.

Fee estimate calculation method for your flat $ ongoing advice fee

- The estimated fee amount has been calculated by multiplying the monthly flat $ fees amount specified in section 3 (a) above multiplied by 12 months

Fee estimate calculation method for your flat $ feature fees

- The estimated fee amount has been calculated by adding together all annual flat dollar fees allocated to a feature specified within section 3(c).

Fee estimate calculation method for your sliding scale % ongoing advice fee:

- The estimated fee amount has been calculated by:
  (a) categorising the assets in which your balance is invested into managed investments or shares;
  (b) applying (ie multiplying) the total estimated value of your investments in managed investments and shares for the year (as estimated by your adviser) to the percentage rates pa in each tier (which has been sspecified in section 3 (a) above); and
  (c) adding together the amounts obtained in (b) for each tier.

Fee estimate calculation method for your adviser fee- contribution:

- The estimated fee amount has been calculated by:
  (a) categorising your estimated contributions by contribution types (eg BPAY);
  (b) multiplying the estimated value of your contributions in each contribution type for the year (as estimated by your adviser) by the percentage rate pa that has been specified in section 3 (b) above for that contribution type; and
  (c) adding together the amounts obtained in (b) for each contribution type.

4. One-off advice fee and initial deposits and contributions fee

Services to be provided for the one-off advice fee and/or initial deposits and contributions advice fee arrangement

Describe the services (including, at a minimum financial product advice) provided under one-off advice fee and/or initial deposits and contributions fee arrangement with sufficient detail to enable BTFM to make an assessment of the reasonableness of the amount for those services.

Warning of benefits that may cease or reduce for the member due to one-off advice fee and/or initial deposits and contributions fee being deducted

Advice fees you have agreed to will reduce your transaction account balance. If your transaction account falls below the minimum balance required, you will need to top up your transaction account balance. This may be done automatically by BTFM cashing other investments held in your account and as described in the relevant product disclosure statement.

a) One-off advice fee

Enter fee amount (excluding GST)

$ ☐☐,☐☐☐.☐☐

Note:

- Your consent will last until the fee is deducted from the account, provided that the relevant arrangement with your adviser or your adviser's licensee has not terminated and you have not withdrawn this consent prior to that date. Deduction will occur after this consent has been received and checked by BTFM.
- You can withdraw your consent by contacting BTFM at any time prior to the services being provided by your adviser.
- The one-off advice fee will be charged once only under this form and will be charged in addition to any ongoing fee(s). It is deducted in arrears from your transaction account the month following receipt of this completed consent form, or if applicable, at the time your account is closed.
- The one-off fee will only be charged if your total account balance at the end of the previous month was sufficient to cover the fee amount, otherwise the fee will carry forward to the next month.

b) Initial deposits and contributions fee

Nominate the contribution fee (excluding GST) to apply to initial deposits and rollovers. The contribution fee cannot exceed a maximum of 5% (excluding GST) of each deposit.

Rollover 1

Institution

Expected amount

$ ☐,☐☐☐,☐☐☐.☐☐

Contribution fee: ☐.☐☐% **OR** $ ☐☐,☐☐☐.☐☐

Where a percentage fee has been selected please estimate the dollar value of that fee (excluding GST): $ ☐☐,☐☐☐.☐☐

Rollover 2

Institution

Expected amount

$ ☐,☐☐☐,☐☐☐.☐☐

Contribution fee: ☐.☐☐% **OR** $ ☐☐,☐☐☐.☐☐

Where a percentage fee has been selected please estimate the dollar value of that fee (excluding GST): $ ☐☐,☐☐☐.☐☐

AND/OR

Desposit details

Amount $ ☐,☐☐☐,☐☐☐.☐☐

Deposit type ☐ Cheque ☐ Direct Debit

Contribution fee: ☐.☐☐% **OR** $ ☐☐,☐☐☐.☐☐

Where a percentage fee has been selected please estimate the dollar value of that fee (excluding GST): $ ☐☐,☐☐☐.☐☐

Note:

- Your consent will last until the fee is deducted from the account, provided that the relevant arrangement with your adviser or your adviser's licensee has not terminated and you have not withdrawn this consent prior to that date. Deduction will occur after this consent has been received and checked by BTFM.
- You can withdraw your consent by contacting BTFM at any time prior to the services being provided by your adviser.
- The initial deposits & contribution fee will be charged only once and will be charged in addition to any ongoing advice fee(s). It will be deducted from your transaction account at the same time as we receive your initial deposit.

5. Advice fee declaration

Details of the financial service licensee or the representative that has entered into the fee arrangement with the member (which in relation to an ongoing fee arrangement, will be a 'fee recipient' within the meaning of section 962C of the Corporation Act).

Fee recipient level

☐ Adviser ☐ Office ☐ Dealer

Entity name

Entity phone

Entity email

☐ **By arranging for the deduction of the fee(s) shown in this form, the advice entity confirms and agrees that:**

- the proposed advice fee(s) and the details provided in this form are consistent with the terms of the arrangement between the advice entity and the client and there is no other agreement or arrangement with the client that may be inconsistent with the details provided in this consent. To the extent of any inconsistency between the terms of the existing arrangement between the advice entity and the client and the details in this form, this form prevails,
- the advice entity will immediately inform BTFM of any changes to the arrangement with the client – eg variation or withdrawal of this consent, renewal or other terms of the arrangement – that may be inconsistent with the details provided in this consent,
- the services listed above have been or will be provided in accordance with the terms of the arrangement with the client and this consent,
- the proposed advice fee amount is a reasonable amount for the proposed services listed above,
- the services provided will only be in relation to the member's Super or Pension account,
- where this consent is in relation to a renewal of an ongoing fee arrangement, a fee disclosure statement and renewal notice that comply with Chapter 7 of the Corporations Act has been or will be provided to the client,
- the advice entity will provide any information required by BTFM for the purposes of ensuring that it complies with its legal or regulatory requirements (including guidance provided by regulators or industry groups),
- BTFM reserves the right to cease deducting or facilitating the advice fees at any time; and
- once the client has signed the form, the advice entity authorises for the signed form to be provided to BTFM.

Client declaration & signature

By signing this form, I:

- confirm that the proposed advice fee(s) and the details provided in this form are consistent with the terms of the arrangement between me and the advice entity and there is no other agreement or arrangement with the advice entity that may be inconsistent with the details provided in this consent. To the extent of any inconsistency between the terms of my existing arrangement with the advice entity and the details in this form, the latter prevails,
- consent to the advice entity arranging the fee(s) set out in this form, and to BTFM deducting the advice fee(s) set out in this form from my account, and BTFM paying the fee(s) to the advice entity (or to such other entity as directed by the advice entity), or to their assignee on the basis that their assignee will assume the obligation to provide advice to me, for the advice and related services listed above, in the manner provided in this form,
- confirm that if I commence a pension in my account, my consent to the deduction of the advice fee(s) will continue in accordance with this form unless I instruct you otherwise,
- will notify BTFM if I do not receive any of the services listed above, or an inconsistency arises between the details provided in this form and the terms of the arrangement between myself and the advice entity; and
- understand that BTFM reserves the right to cease deducting or facilitating advice fees at any time.

Full name

Client signature

Date | |

Trustee and Responsible Entity: BT Funds Management Limited ABN 63 002 916 458 RSE L0001090
AFSL 233724
Custodian and Administrator: Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695
Customer Relations 1800 731 182
PO Box 7490, Cloisters Square, WA 6850

Asgard

AS40852_0121sx

DEC|X|AS40852

This page has been left blank intentionally.

eWRAP Super/Pension
Transfer authority

Asgard

Use this form to transfer all or some of your benefits from another superannuation fund into your eWRAP Super/Pension Account.
Complete this form in **BLOCK LETTERS** by typing directly into the form or using **black pen**, print and sign it.
Send the completed form to us via one of the following methods:

- **submit a copy** via our secure Document Upload facility on Investor ***Online*** or AdviserNET (accessed from Forms > Document Upload menu)
- **post to** Asgard, PO Box 7490, Cloisters Square WA 6850
- **email a copy to** client.support@asgard.com.au
- **fax to** (08) 9481 4834

Alternatively, if you're transferring all of your benefits, you can submit this request via our Rollover Tool.
If you submit online, email or fax, you don't need to post us the original.

Important information:

- in this form, a reference to your 'FROM fund' means the superannuation fund you are transferring benefits from
- before completing this form, we recommend you ensure you have adequate insurance arrangements in place before you cancel any existing insurance cover you may have with your FROM fund
- if you want to transfer benefits from more than one FROM fund, please use a separate form for each FROM fund. Original signature is required on each form
- you do not need to complete this form if you are transferring your benefits from another eWRAP Super/Pension Account
- contact your FROM fund provider to confirm if they have any additional requirements (for example, original certified identification) before they can action this transfer authority
- if you do not supply all the required information to process your request, this may delay the actioning of your request with your FROM fund
- if your benefits have not been transferred within 6 months of us receiving this form, we will close the request as it is no longer valid
- Privacy laws protect your privacy. Read our Privacy Policy for more information. A copy can be obtained from our website at www.asgard.com.au

Questions? Call our Customer Relations team on 1800 998 185 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email client.support@asgard.com.au

1. Account details

Please indicate below the account that will receive the transfer of super benefits:

Account number (if known):

☐☐☐☐☐☐☐-☐☐-☐☐

Account name:

Account type: ☐ eWRAP Super Account ☐ eWRAP Pension Account

2. Your personal details (Mandatory)

Title

Surname

Given names

Residential address

State Postcode

Postal address (if different from residential address)

State Postcode

DEC|1|AS12236T

2. Your personal details (Mandatory) (continued)

Previous address

State Postcode

Tax file number

Note: Under the ***Superannuation Industry (Supervision) Act 1993***, you are not obliged to disclose your tax file number, but there may be tax consequences.

Gender

☐ Male ☐ Female

Date of birth

Phone (Home)

Phone (Business)

Phone (Mobile)

Email

Note: If your personal details have changed, you may need to contact your FROM Fund and update their records before they action this authority.

3. Transfer details (Mandatory)

Part A – FROM (Transferring fund)

I request that the benefits held in the superannuation fund as detailed below be transferred to my account specified in section 1:

Product/Superannuation Fund name

ABN (mandatory)

Unique Superannuation Identifier (mandatory)

Note: You can find the ABN and USI of the fund you are transferring from by contacting them directly or using the Australian Government's Super Fund Lookup tool (available at www.superfundlookup.gov.au).

Account/membership/policy name

Account/membership/policy number

Postal address

State Postcode

Phone (Business)

Note: If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

Part B – Amount/benefit to be transferred

☐ **Entire balance** ***(Your account in the FROM Fund will be closed).*** Approximate value: $	**OR**	☐ **Partial balance** Amount: $

Note: Capital Gains Tax (CGT) liability may arise and be deducted from your benefit prior to the transfer being processed. We recommend you seek taxation advice prior to authorising the transfer.

Part C – TO (Receiving fund)

Please forward cheque made payable to: 'eWRAP Super/Pension (Name of member)' with related documentation to:

Asgard
PO Box, 7490
Cloisters Square WA 6850

Note: You must check with your TO fund to ensure they can accept this transfer.

4. Declaration and signature (Mandatory)

I request that the trustee of my FROM fund (specified in Part A of section 3) to transfer my superannuation benefits (specified in Part B of section 3) to BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as trustee of the eWRAP Super Account and eWRAP Pension Account (ABN 90 194 410 365).

I make the following statements:

- I declare I have fully read this form and the information I completed is true and correct.
- I am aware that I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits and have obtained or do not require such information.
- I consent to my tax file number being disclosed for the purposes of consolidating my account.
- I authorise the trustee of my FROM fund to provide any and all relevant information to BTFM.
- I authorise the Trustee to act on my behalf in arranging and receiving information on this transfer.
- I understand and acknowledge the implications and effects of transferring my benefits from my FROM fund to my eWRAP account.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my eWRAP account.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

Signature

Date

Full Name

Things to consider when transferring your super

When you transfer your super, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you. Some of the points you may consider are:

- **Fees** – your FROM fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Your TO fund may also charge entry or deposit fees on transfer.

  Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- **Death and disability benefits** – your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.
- **Tax file number (TFN)** – you are not obligated to provide your TFN to your super fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

  If your super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will also make it easier to keep track of super in the future.

  Under the ***Superannuation Industry (Supervision) Act 1993***, your super fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another super provider when your benefits are being transferred, unless you request in writing that your TFN is not disclosed to any other trustee.

  Note: If you choose not to provide your TFN the transferring fund may ask you to prove your identity.

What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits FROM. If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about choice.

Have you changed your name or signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	**Certified original copy** of the marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	**Certified original copy** of the guardianship papers or Power of Attorney.

Trustee:
BT Funds Management Limited ABN 63 002 916 458
RSE L0001090 AFSL 233724
Custodian and Administrator:
Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695
Customer Relations 1800 731 812
PO Box 7490, Cloisters Square WA 6850

Asgard

Asgard

TO WHOM IT MAY CONCERN

CERTIFICATE OF COMPLIANCE

We certify that:

1. eWRAP Super Account and eWRAP Pension Account (each an 'account') are part of the Asgard Independence Plan – Division 2 ABN 90 194 410 365, which is a resident regulated superannuation fund (within the meaning of the Superannuation Industry (Supervision) Act 1993) ('SIS') and a complying superannuation fund under section 45 of that Act.
2. The eWRAP Super Account Unique Superannuation Identifier (USI) is 90194410365004. The eWRAP Pension Account USI is 90194410365008.
3. The Trustee of the accounts is BT Funds Management Limited.
4. None of the accounts have been directed by the Australian Prudential Regulation Authority to cease accepting contributions under section 63 of SIS.

DEC|X|AS12236T

This page has been left blank intentionally.

Asgard Open eWRAP Super Account

Choosing your super fund

Asgard

Customer Relations: 1800 731 812 **Email:** ewrap@asgard.com.au

You can generally ask your employer to pay your super contributions to the super fund of your choice.

By completing this form you'll be asking your employer to pay your super contributions to your Asgard Open eWRAP Super Account. Alternatively, you can request your employer to pay your super contributions into your chosen super fund by completing the Standard choice form available from your employer or the ATO (ato.gov.au).

There may be limited circumstances where your employer isn't required to accept your Choice of Super Fund form, eg if you have already exercised Super Choice in the last 12 months.

Employee details

Name

Employee identification number (if applicable)

Tax File Number (TFN)

You don't have to provide your TFN, but if you don't, your super contributions may be taxed at a higher rate. Your TFN also helps you keep track of your super and allows you to make personal contributions to your super account.

Details of your chosen super fund

Australian Business Number (ABN) of your chosen super fund 90 194 410 365

Super fund's name Asgard Open eWRAP Super Account

Unique Superannuation Identifier (USI) 90194410365004

Account number – –

Account name

Signature

Date (dd/mm/yyyy) / /

Once you've completed this form, hand it to your employer. Please don't send this form to the ATO or to us.

How to make super payments

Employers can make SuperStream compliant super contributions for employees using the details provided above.

Employers who are not yet making contributions in compliance with SuperStream can refer to our website asgard.com.au/choice for alternative payment options.

This section is for your employer to read and to complete

Don't send a copy of this form to us or to the ATO. You must keep a copy for your own records for a period of five years.

Provided all fields are completed and this form is signed by your employee, any super contributions you make in the two months after receiving this form can be made either to your nominated super fund (your default fund) or the employee's new chosen super fund. Super contributions after the two months must be made to the employee's new chosen super fund.

Date form received: Date (dd/mm/yyyy) / /

Date you act on your employee's choice: Date (dd/mm/yyyy) / /

Complying fund statement

Asgard Open eWRAP Super Account is a complying super fund and a resident regulated super fund within the meaning of the Superannuation Industry (Supervision) Act 1993. The Trustee of Asgard Open eWRAP Super Account is not subject to a written notice from the regulator directing the Trustee not to accept any contributions made to the fund by an employer-sponsor.

Contribution acceptance statement

Asgard Open eWRAP Super Account accepts all super contributions from any employer.

BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 RSE L0001090 is the Trustee of Asgard eWRAP Super Account, which is part of Asgard Independence Plan — Division 2 ABN 90 194 410 365.

This page has been left blank intentionally.

Tax file number declaration

Information you provide in this declaration will allow your payer to work out how much tax to withhold from payments made to you.

This is not a TFN application form.
To apply for a TFN, go to **ato.gov.au/tfn**

Terms we use

When we say:

- **payer**, we mean the business or individual making payments under the pay as you go (PAYG) withholding system
- **payee**, we mean the individual being paid.

Who should complete this form?

You should complete this form before you start to receive payments from a new payer – for example:

- payments for work and services as an employee, company director or office holder
- payments under return-to-work schemes, labour hire arrangements or other specified payments
- benefit and compensation payments
- superannuation benefits.

You need to provide all information requested on this form. Providing the wrong information may lead to incorrect amounts of tax being withheld from payments made to you.

You don't need to complete this form if you:

- are a beneficiary wanting to provide your tax file number (TFN) to the trustee of a closely held trust. For more information, visit ato.gov.au/trustsandtfnwithholding
- are receiving superannuation benefits from a super fund and have been taken to have quoted your TFN to the trustee of the super fund
- want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you. You should complete a withholding declaration form (NAT 3093)
- want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you. You should complete a withholding declaration form (NAT 3093).

For more information about your entitlement, visit **ato.gov.au/taxoffsets**

NAT 3092-06.2019

Australian Government
Australian Taxation Office

Section A: To be completed by the payee

Question 1
What is your tax file number (TFN)?

You should give your TFN to your employer only after you start work for them. Never give your TFN in a job application or over the internet.

We and your payer are authorised by the *Taxation Administration Act* 1953 to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

How do you find your TFN?

You can find your TFN on any of the following:

- your income tax notice of assessment
- correspondence we send you
- a payment summary your payer issues to you.

If you have a tax agent, they may also be able to tell you.

If you still can't find your TFN, you can:

- phone us on **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

If you phone or visit us, we need to know we are talking to the correct person before discussing your tax affairs. We will ask you for details only you, or your authorised representative, would know.

You don't have a TFN

If you don't have a TFN and want to provide a TFN to your payer, you will need to apply for one.

For more information about applying for a TFN, visit **ato.gov.au/tfn**

You may be able to claim an exemption from quoting your TFN.

Print X in the appropriate box if you:

- have lodged a TFN application form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you haven't given your TFN to your payer, they will withhold the top rate of tax from future payments
- are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the:
  - Department of Human Services – however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance, or an Austudy or parenting payment
  - Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*
  - Military Rehabilitation and Compensation Commission.

Providing your TFN to your super fund

Your payer must give your TFN to the super fund they pay your contributions to. If your super fund doesn't have your TFN, you can provide it to them separately. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- you can trace different super accounts in your name.

For more information about providing your TFN to your super fund, visit **ato.gov.au/supereligibility**

Question 2–6

Complete with your personal information.

Question 7
On what basis are you paid?

Check with your payer if you're not sure.

Question 8
Are you an Australian resident for tax purposes or a working holiday maker?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- migrate to Australia and intend to reside here permanently.

If you go overseas temporarily and don't set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

If you are in Australia on a working holiday visa (subclass 417) or a work and holiday visa (subclass 462) you must place an X in the working holiday maker box. Special rates of tax apply for working holiday makers.

For more information about working holiday makers, visit **ato.gov.au/whm**

If you're not an Australian resident for tax purposes or a working holiday maker, place an X in the foreign resident box, unless you are in receipt of an Australian Government pension or allowance.

Temporary residents can claim super when leaving Australia, if all requirements are met. For more information, visit **ato.gov.au/departaustralia**

Foreign resident tax rates are different

A higher rate of tax applies to a foreign resident's taxable income and foreign residents are not entitled to a tax-free threshold nor can they claim tax offsets to reduce withholding, unless you are in receipt of an Australian Government pension or allowance.

To check your Australian residency status for tax purposes or for more information, visit **ato.gov.au/residency**

Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each financial year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year.

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes, and one of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Answer **no** if none of the above applies or you are a working holiday maker.

If you receive any taxable government payments or allowances, such as Newstart, Youth Allowance or Austudy payment, you are likely to be already claiming the tax-free threshold from that payment.

For more information about the current tax-free threshold, which payer you should claim it from, or how to vary your withholding rate, visit **ato.gov.au/taxfreethreshold**

Question 10
Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Answer **yes** if you have a HELP, VSL, FS, SSL or TSL debt.

Answer **no** if you do not have a HELP, VSL, FS, SSL or TSL debt, or you have repaid your debt in full.

You have a HELP debt if either:

- the Australian Government lent you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP, VET Student loans prior to 1 July 2019 or SA-HELP.
- you have a debt from the previous Higher Education Contribution Scheme (HECS).

You have a SSL debt if you have an ABSTUDY SSL debt.

You have a separate VSL debt that is not part of your HELP debt if you incurred it from 1 July 2019.

For information about repaying your HELP, VSL, FS, SSL or TSL debt, visit **ato.gov.au/getloaninfo**

TSL debt?

When you have repaid your HELP, VSL, FS, SSL or TSL debt, you need to complete a *Withholding declaration* (NAT 3093) notifying your payer of the change in your circumstances.

Sign and date the declaration

Make sure you have answered all the questions in section A, then sign and date the declaration. Give your completed declaration to your payer to complete section B.

Section B: To be completed by the payer

Important information for payers – see the reverse side of the form.

Lodge online

Payers can lodge TFN declaration reports online if you have software that complies with our specifications.

For more information about lodging the TFN declaration report online, visit **ato.gov.au/lodgetfndeclaration**

More information

Internet

- For general information about TFNs, tax and super in Australia, including how to deal with us online, visit our website at **ato.gov.au**
- For information about applying for a TFN on the web, visit our website at **ato.gov.au/tfn**
- For information about your super, visit our website at **ato.gov.au/checkyoursuper**

Useful products

In addition to this TFN declaration, you may also need to complete and give your payer the following forms which you can download from our website at **ato.gov.au**:

- *Medicare levy variation declaration* (NAT 0929), if you qualify for a reduced rate of Medicare levy or are liable for the Medicare levy surcharge. You can vary the amount your payer withholds from your payments.
- *Standard choice form* (NAT 13080) to choose a super fund for your employer to pay super contributions to. You can find information about your current super accounts and transfer any unnecessary super accounts through myGov after you have linked to the ATO. Temporary residents should visit **ato.gov.au/departaustralia** for more information about super.

Other forms and publications are also available from our website at **ato.gov.au/onlineordering** or by phoning **1300 720 092**.

Phone

- Payee – for more information, phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday. If you want to vary your rate of withholding, phone **1300 360 221** between 8.00am and 6.00pm, Monday to Friday.
- Payer – for more information, phone **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

If you phone, we need to know we're talking to the right person before we can discuss your tax affairs. We'll ask for details only you, or someone you've authorised, would know. An authorised contact is someone you've previously told us can act on your behalf.

If you do not speak English well and need help from the ATO, phone the Translating and Interpreting Service on **13 14 50**.

If you are deaf, or have a hearing or speech impairment, phone the ATO through the National Relay Service (NRS) on the numbers listed below:

- TTY users – phone **13 36 77** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 7799**)
- Speak and Listen (speech-to-speech relay) users – phone **1300 555 727** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 8000**)
- Internet relay users – connect to the NRS on **relayservice.gov.au** and ask for the ATO number you need.

If you would like further information about the National Relay Service, phone **1800 555 660** or email **helpdesk@relayservice.com.au**

Privacy of information

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy, go to **ato.gov.au/privacy**

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it but we will not charge you a penalty. Also, if you acted reasonably and in good faith we will not charge you interest.

If you make an honest mistake in trying to follow our information in this publication and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest. If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

If you feel that this publication does not fully cover your circumstances, or you are unsure how it applies to you, you can seek further assistance from us.

We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for more recent information on our website at **ato.gov.au** or contact us.

This publication was current at **June 2019**.

© Australian Taxation Office for the Commonwealth of Australia, 2019

You are free to copy, adapt, modify, transmit and distribute this material as you wish (but not in any way that suggests the ATO or the Commonwealth endorses you or any of your services or products).

Published by

Australian Taxation Office
Canberra
June 2019

DE-6078

Australian Government
Australian Taxation Office

ato.gov.au

Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
- Print **X** in the appropriate boxes.
- Read all the instructions including the privacy statement before you complete this declaration.

Section A: **To be completed by the PAYEE**

1 What is your tax file number (TFN)?

For more information, see question 1 on page 2 of the instructions.

OR I have made a separate application/enquiry to the ATO for a new or existing TFN. ☐

OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax. ☐

OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance. ☐

2 What is your name? Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☐

Surname or family name

First given name

Other given names

3 What is your home address in Australia?

Suburb/town/locality

State/territory ▼ Postcode

4 If you have changed your name since you last dealt with the ATO, provide your previous family name.

5 What is your primary e-mail address?

6 What is your date of birth? Day / Month / Year

7 On what basis are you paid? (select only one)

Full-time employment ☐ Part-time employment ☐ Labour hire ☐ Superannuation or annuity income stream ☐ Casual employment ☐

8 Are you: (select only one)

An Australian resident for tax purposes ☐ A foreign resident for tax purposes ☐ **OR** A working holiday maker ☐

9 Do you want to claim the tax-free threshold from this payer?

Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.

Yes ☐ **No** ☐ Answer **no** here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.

10 Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Yes ☐ Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. **No** ☐

DECLARATION by payee: *I declare that the information I have given is true and correct.*

Signature

You MUST SIGN here

Date Day / Month / Year

There are penalties for deliberately making a false or misleading statement.

Once section A is completed and signed, give it to your payer to complete section B.

Section B: **To be completed by the PAYER** (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number?

9 0 1 9 4 4 1 0 3 6 5

Branch number (if applicable)

2 If you don't have an ABN or withholding payer number, have you applied for one? **Yes** ☐ **No** ☐

3 What is your legal name or registered business name (or your individual name if not in business)?

ASGARD INDEPENDENCE PLAN DIVISION 2

4 What is your business address?

Suburb/town/locality

State/territory ▼ Postcode

5 What is your primary e-mail address?

6 Who is your contact person?

PENSION ACCOUNT

Business phone number 1 8 0 0 7 3 1 8 1 2

7 If you no longer make payments to this payee, print X in this box. ☐

DECLARATION by payer: *I declare that the information I have given is true and correct.*

Signature of payer

Date Day / Month / Year

There are penalties for deliberately making a false or misleading statement.

Return the completed original ATO copy to:
Australian Taxation Office
PO Box 9004
PENRITH NSW 2740

IMPORTANT
See next page for:
- payer obligations
- lodging online.

Print form | Save form | Reset form

Sensitive (when completed)

30920619

This page has been left blank intentionally.

Direct debit request

Asgard

Complete this form in **BLOCK LETTERS** by typing directly into the form or using **black pen**, print and sign it.

Send the completed form to us via one of the following methods:

- ask your adviser to lodge it on your behalf on AdviserNET
- submit a copy via our secure Document Upload facility on Investor *Online* or AdviserNET (accessed from Forms > Document Upload menu)
- post to Asgard, PO Box 7490, Cloisters Square WA 6850

If you submit online you don't need to post us the original.

Questions? Call our Customer Relations team on 1800 998 185 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email client.support@asgard.com.au

Note: Privacy laws protect your privacy. Read our Privacy Policy for more information. A copy can be obtained from our website at www.asgard.com.au

1. Asgard account details

Account type (tick one only)

☐ Super ☐ Pension ☐ Investment

Account number (if known)

☐☐☐☐☐☐☐ – ☐☐ – ☐☐

Account name

2. Australian financial institution account details

Provide details of the account which is to be debited:

Bank account holder name

BSB number

☐☐☐ – ☐☐☐

Bank account number

Name of financial institution

Branch name and address

State Postcode

Note:
- Direct debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution.
- You can only have one direct debit request for each Asgard account.

3. Declaration and signature

I/We:

- request Asgard Capital Management Ltd ABN 92 009 279 592 (Asgard), until further notice in writing, to debit my/our account described in section 2, with any amounts which Asgard (User ID number 016103) may debit or charge me/us through the Bulk Electronic Clearing System (BECS).
- understand and acknowledge that Asgard may, by prior arrangement and advice to me/us, vary the amount or frequency of future debits.
- agree to the terms of the 'Direct Debit Request Service Agreement' provided on page 2.

Authorised signatories on the account specified in Section 2 sign here (if the mode of operation is 'two to sign' then both signatories need to sign this form).

Signature 1

Date ☐☐ | ☐☐ | ☐☐☐☐

Full name

Signature 2

Date ☐☐ | ☐☐ | ☐☐☐☐

Full name

DEC | 1 | AS12723

Asgard Capital Management Ltd
ABN 92 009 279 592 AFSL 240695
Customer Relations 1800 731 812
PO Box 7490, Cloisters Square WA 6850

Direct debit request service agreement

Asgard

This agreement sets out the terms on which we accept and act under a Direct Debit Request (DDR) you give us to debit amounts from your account under the Bulk Electronic Clearing System (BECS). It is additional to the arrangement under which you make payments to us.

Asgard Capital Management Ltd ABN 92 009 279 592 ('we' or 'us'), User ID: 016103

You have entered or are about to enter into an arrangement under which you make payments to us. You want to make those payments by use of the BECS.

Ensure that you keep a copy of this agreement as it sets out certain rights you have against us and certain obligations you have to us due to giving us your DDR.

When we are bound by this agreement

1. We agree to be bound by this agreement when we receive your DDR complete with the particulars we need to draw an amount under it.

What we agree to and what we can do

2. We only draw money out of your account in accordance with the terms of your DDR.
3. We do not give you a statement of the amounts we draw under your DDR.
4. On giving you at least 14 days notice, we may: change our procedures in this agreement; change the terms of your DDR; or cancel your DDR.
5. You may ask us to: alter the terms of the DDR; defer a payment to be made under your DDR; stop a drawing under your DDR; or cancel your DDR by emailing asgard.investor.services@asgard.com.au or writing to Asgard, PO Box 7490, Cloisters Square WA 6850. We require a new direct debit form if you are changing your financial institution or where you have deferred a direct debit for more than three months.
6. You can dispute an amount we draw under your DDR by calling our Contact Centre on 1800 998 185; or emailing asgard.investor.services@asgard.com.au; or writing to Asgard, PO Box 7490, Cloisters Square WA 6850.
7. We deal with any disputes under Clause 6 of this agreement as follows. We and our bank review our respective records. If necessary we contact your financial institution to review its records. We advise you and your financial adviser in writing within two to four weeks, depending on the nature and extent of the dispute, and the measures taken to resolve it.
8. If the day on which you must make any payments to us is not a business day, we will draw on your account under your DDR on the first business day following that day.
9. If your financial institution rejects any of our attempts to draw an amount in accordance with your DDR, we contact you and your financial adviser in writing. After three consecutive rejections we advise you and your financial adviser in writing that you can no longer make payments by direct debit. Should we purchase managed investments on your behalf with the proceeds of the DDR, and your financial institution does not honour the DDR, managed investments may have to be sold. We cannot be held responsible for the effect of this buying and selling.
10. We will not disclose to any person any information you give us on your DDR, which is not generally available, unless: you dispute any amount we draw under your DDR and we need to disclose any information relating to your DDR or to any amount we draw under it to the financial institution at which your account is held or the financial institution which sponsors our use of the BECS or both of them; you consent to that disclosure; or we are required to disclose that information by law.

What you should consider

11. Not all accounts held with a financial institution are available to be drawn on under the BECS.
12. Before you complete your DDR, it is best to check account details against a recent statement from your financial institution to ensure the details on your DDR are completed correctly.
13. If you are uncertain when your financial institution processes an amount we draw under your DDR on a day which is not a business day, enquire with your financial institution.
14. It is your responsibility to ensure there are sufficient cleared funds available in your account, by the due date on which we draw any amount under your DDR, to enable us to obtain payment in accordance with your DDR.
15. We request you to direct all requests to stop or cancel your DDR, and all initial enquiries relating to any dispute under Clause 6 of this agreement, to us.

Asgard Capital Management Ltd
ABN 92 009 279 592 AFSL 240695
Customer Relations 1800 731 812
PO BOX 7490, Cloisters Square WA 6850

Binding death benefit nomination
New, Confirm or Revoke

Asgard

Use this form to make a new, confirm or revoke a binding death benefit nomination. You should also read the 'What happens when you die?' or the 'Estate planning' section in the relevant PDS or AIB before completing this form.

Complete this form in **BLOCK LETTERS** by typing directly into the form or using **black pen**, print and sign it in the presence of two witnesses on the same day. Any amendments must be initialled. Send the completed form to us via one of the following methods:

- **ask your** adviser to lodge it on your behalf on AdviserNET
- submit a copy via our secure Document Upload facility on Investor *Online* or AdviserNET (accessed from Forms > Document Upload menu)
- **post to** Asgard, PO Box 7490, Cloisters Square WA 6850
- **email a copy to** client.support@asgard.com.au
- **fax to** (08) 9481 4834

If you submit online, email or fax, you don't need to post us the original.

Questions? Call our Customer Relations team on 1800 731 812 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email client.support@asgard.com.au

Note: Privacy laws protect your privacy. Read our Privacy Statement for more information. A copy can be obtained form our website at www.asgard.com.au

Information on completing this form

Make a new binding death benefit nomination

- Unless you revoke a binding death benefit nomination, it will remain valid for a period of three years from the date you first signed, last confirmed or amended it. If a binding death benefit nomination ceases to be valid it will not be binding on the Trustee and the Trustee will have the discretion to determine to whom your death benefit is paid, although the nomination will be taken into consideration.
- You can change or revoke your nomination at any time. Making a new binding death nomination will replace existing binding death benefit nomination. Your current nomination will be revoked upon acceptance of the new binding death nomination.
- You can only nominate an 'eligible dependant(s)' and/or your estate. An eligible dependant includes:
  1. **Your spouse** (including a person who, although not legally married to you, lives with you on a genuine domestic basis as a couple or in a relationship that is registered under certain state or territory laws, as the case may be),
  2. **Your child** (including an adopted child, a step child or ex-nuptial child including adult children whether or not financial dependant on you),
  3. Anyone with whom you have an **interdependency relationship** at the time of your death (refer to the 'What happens when you die' or the 'Estate planning' section in the relevant PDS or AIB for more information),
  4. Any other person **financially dependent** on you at the time of your death.
- An assessment of whether a person is an eligible dependant at the time your death is based on evidence subsequently supplied to the Trustee.
- You should ensure that your death benefit nomination is kept up to date as your circumstances change. These circumstances may include divorce, marriage, the birth of a child, the death of a nominated beneficiary and other changes in your personal circumstances. If in doubt, contact your financial adviser.

Confirm an existing binding death benefit nomination

- A binding death benefit nomination can only be confirmed before it expires. If it has expired, you will need to make a new binding death benefit nomination.
- Once a valid confirmation is received from you, your nomination will be valid for three years from the date the form is signed. You do not need a witness to confirm.

Revoke a current binding death benefit nomination

- If you are revoking your current binding death benefit nomination, you must sign and date the investor declaration section in the presence of two witnesses. Each witness must have turned 18 years of age and neither of them can be a beneficiary under the nomination being revoked. Each witness must also sign and date the witnesses' declaration section. You will then no longer have a valid nomination and the revoked nomination will not be taken into consideration by the Trustee when making any death benefit determination.
- To replace existing binding death benefit nomination, simply make a new binding death nomination. Your current nomination will be revoked upon acceptance of the new binding death nomination.

Checklist

- ☐ Ensure the total nomination allocated to your beneficiaries and/or estate equals 100% (otherwise the request will be invalid).
- ☐ Ensure that you have signed and dated this form.
- ☐ If you are making or revoking a binding death benefit nomination, ensure that the form has been signed by two witnesses.
- ☐ Ensure that the beneficiaries have not signed as witnesses.
- ☐ Ensure that your witnesses have signed and dated this form at the same time you signed the form.

1. Nomination details – mandatory

Please indicate what you'd like to do by ticking (✓) the appropriate box below.

☐ **Make** a new binding nomination – complete sections 2, 3, 4 and 5.

☐ **Confirm** an existing binding nomination – complete sections 2 and 4.

☐ **Revoke** a current binding nomination – complete sections 2, 4 and 5.

2. Account details – mandatory

Account type (tick one only)

☐ Super ☐ Pension

Account number

☐☐☐☐☐☐☐ – ☐☐ – ☐☐

Date of birth

☐☐ | ☐☐ | ☐☐☐☐

Account name

3. Nominated beneficiaries

You can nominate up to five beneficiaries, including your Estate#.

Please use whole figures when specifying the '% of benefit'.

ⓘ Your total nomination must equal 100%.

ⓘ Your request will be invalid if the total nomination (% of benefit) does not equal 100%.

Full name* of beneficiary	% of benefit
Dependant 1 **Relationship** (please select only one option) ☐ Spouse ☐ De-facto spouse ☐ Child ☐ Interdependency relationship ☐ Financial dependant	☐☐☐ %
Dependant 2 **Relationship** (please select only one option) ☐ Spouse ☐ De-facto spouse ☐ Child ☐ Interdependency relationship ☐ Financial dependant	☐☐ %
Dependant 3 **Relationship** (please select only one option) ☐ Spouse ☐ De-facto spouse ☐ Child ☐ Interdependency relationship ☐ Financial dependant	☐☐ %
Dependant 4 **Relationship** (please select only one option) ☐ Spouse ☐ De-facto spouse ☐ Child ☐ Interdependency relationship ☐ Financial dependant	☐☐ %
and/or Estate#	☐☐☐ %
Total	**100%**

* As appears on birth certificate or driver licence.

\# Estate also refers to a Legal Personal Representative.

ⓘ Ensure that you and your witnesses have signed and dated the declaration on the next page.

4. Investor declaration – mandatory

If you are making or revoking a binding death benefit nomination, this form must be signed and dated in the presence of two witnesses.

A nominated beneficiary cannot be a witness.

I have read the information on completing this form and confirm my nomination indicated under section 1. Nomination details.

Signature

Date

5. Witnesses' declaration – mandatory when making or revoking a binding death benefit nomination

Must be signed and dated at the same time the investor declaration is signed.

Your request will be invalid if all three dates are not the same.

We declare that:

- we have turned 18 years of age and we are not nominated beneficiaries for this account
- this nomination/revocation was signed by the investor in our presence.

Witness 1: Full name

Signature

Date

Witness 2: Full name

Signature

Date

Trustee
BT Funds Management Ltd
ABN 63 002 916 458, AFSL 233724

Custodian and Administrator
Asgard Capital Management Ltd
ABN 92 009 279 592
AFSL 240695

Customer Relations: 1800 998 185
PO Box 7490, Cloisters Square WA 6850

AS31400-0917sx

Asgard

This page has been left blank intentionally.

Asgard Open eWRAP Allocated Pension Account
Automatic Reversionary Nomination

Asgard

Please complete this form to make a new automatic reversionary nomination or to amend an existing automatic reversionary nomination. This form can be completed for an eWRAP Pension Account.

Complete this form in BLOCK LETTERS, in black ink and:

- **post it to** Asgard, PO Box 7490, Cloisters Square, WA 6850; or
- **fax it to** us on (08) 9481 4834 (please don't send us the original as well); or
- **email a copy to** client.support@asgard.com.au (please don't send us the original as well)

Questions? Call our Customer Relations team on 1800 731 812 or email client.support@@asgard.com.au

Note: Privacy laws protect your privacy. Read our Privacy Policy for more information. A copy can be obtained from our website at www.asgard.com.au

Information on completing this form

- An automatic reversionary nomination can only be selected for an allocated pension account.
- This nomination is binding on the Trustee. In the event of your death, the Trustee will pay your death benefit as a pension to the person you have nominated, provided that they are an eligible dependant. An assessment of whether a person is an eligible dependant at the time of your death is based on evidence subsequently supplied to the Trustee. Please refer to the relevant Product Disclosure Statement (PDS)/Additional Information Booklet for further information.
- You can change your nomination type at any time.
- You can only nominate an 'eligible dependant'. An eligible dependant includes:
  - **your spouse** (including a person who, although not legally married to you, lives with you on a genuine domestic basis as a couple or in a relationship that is registered under a prescribed State/Territory government relationship register (as the case may be));
  - **your child** (including an adopted child, a step child, or an ex-nuptial child) under 18 years of age, or between 18 and 25 years of age and is financially dependent on you, or a child over 18 with a prescribed disability;
  - anyone with whom you have an **interdependency relationship** at the time of your death – refer to the PDS for more information;
  - any other person **financially dependent** on you at the time of your death.

Replacing an existing nomination

- To replace an existing automatic reversionary or discretionary nomination, simply **make a new automatic reversionary nomination**. Your current nomination will be revoked upon acceptance of the new automatic reversionary nomination.
- If you have an existing binding death benefit nomination in place, you will need to revoke this nomination before you can make an automatic reversionary nomination.

Important information

- There may be social security implications as a result of this nomination. You should speak to your financial adviser before selecting this nomination type.
- You may be required to provide a new Centrelink Schedule to Centrelink within 14 days of selecting this nomination.
- Your death benefit nomination should be reviewed and amended, if necessary, whenever your circumstances change. These circumstances may include divorce, marriage, the birth of additional children, the death of a nominated beneficiary and other changes in your personal circumstances. If in doubt, contact your financial adviser.

1. Nomination details

Please indicate what you'd like to do by ticking (✓) the appropriate box below.

☐ Make a **new** automatic reversionary nomination (complete steps 2, 3 & 4 below).

☐ Amend an **existing** automatic reversionary nomination (complete steps 2, 3 & 4 below).

☐ Remove an **existing** automatic reversionary nomination (complete steps 2 & 4 below).

Note: If you have an existing binding death benefit nomination in place you will need to revoke this nomination before we can add an automatic reversionary nomination.

DEC | 1 | ASF33218

2. Account details

Account number

Date of birth

Account name

Phone

3. Nominated automatic reversionary beneficiary

In the event of my death, I direct you to pay my death benefit as a pension to the following person:

Title

Full name

Relationship (please select only one option)

☐ Spouse ☐ Child ☐ Interdependency relationship ☐ Financial dependant

Gender

☐ Male ☐ Female

Date of birth

4. Declaration

By signing this request I confirm the following:

- the information in this form is true and correct;
- I have read and understood the information contained in the 'Information on completing this form' and 'Important information' section of this form;
- in the event of my death, the Trustee will pay my death benefit in accordance with this nomination.

Signature

Date

ASF33218_0917sx

Trustee
BT Funds Management Ltd
ABN 63 002 916 458, AFSL 233724

Custodian and Administrator
Asgard Capital Management Ltd
ABN 92 009 279 592 AFSL 240695
Customer Relations: 1800 731 812
PO Box 7490, Cloisters Square WA 6850

DEC|X|ASF33218

Asgard

This page has been left blank intentionally.

Customer Relations 1800 731 812

TRUSTEE
BT Funds Management Limited
ABN 63 002 916 458 AFSL 233724
Level 20, 275 Kent Street
Sydney NSW 2000

ADMINISTRATOR
Asgard Capital Management Ltd
ABN 92 009 279 592
AFSL 240695

Asgard
PO Box 7490
Cloisters Square WA 6850

Asgard

AS40543_0121sx