



# Life Events Bond Additional Investment Form

## Additional Information

The AML/CTF Act requires that we collect this information.  
Your application cannot be processed without this information.

Refer to page 70 of the PDS for further information about Politically Exposed Persons.

Are you a Politically Exposed Person?

Yes

No

Please select the origin and source of funds being invested

Income from Regular  
Employment

Investments

Business Income

Borrowed Funds

Windfall (e.g. gift  
or lottery winning)

Sale of Assets

Other  
(please specify)

What is the purpose of the investment?

Savings

Retirement

Estate Planning

Child's Education

Other  
(please specify)

## Policy Owner 2

Title

Mr

Mrs

Ms

Miss

Dr

Other

Surname

Given Names

Date of Birth

Gender

Female

Male

Other

**Residential Address** (must not be a PO Box, RMB or Locked Bag)

Unit Number

Street No

Street Name

Suburb

State

Postcode

Country

**Mailing Address** (if different to above address)

Unit Number

Street No

Street Name

Suburb

State

Postcode

Country

## Contact Details

Daytime Telephone

Mobile

Email Address

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(please specify)

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Estate Planning

Child's Education

Other  
(please specify)

## 2. Investment details

### Additional Amount to be Invested

Additional one-off investment amount \$

**Do you want to proceed with this additional investment if it will exceed the 125% limit?**

**Yes** I/We acknowledge and accept that the start date of my/our 10 year period will reset to the start of investment year in which the excess additional investment is processed.

**No** Do not proceed if it will exceed the 125% limit.

### Investment Allocation

**Please allocated my investment according to my existing  
Default Investment Allocation**

*Please proceed to complete Sections 3, 4, 5 and 6 of this form.*

**OR**

**Please allocated my investment according to the specific  
investment allocations I provide on the next Page**

*Please proceed to complete Sections 2.3, 3, 4, 5 and 6 of this form.*

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## Specific Investment Allocation

Please allocate my investment according to the specific investment allocations on the next page, Section 3.

Do you want to update your Default Investment Allocation according to the instructions provided in Section 3?

**No** Do not update my Default Investment Allocation. (Default option if a selection is not made)

**Yes** Update my Default Investment Allocation in Section 3 below.

Please note:

If you choose to update your Default Investment Allocation, your existing Regular Savings Plan and Dollar Cost Averaging allocation instructions (if applicable) will be updated to reflect the updated Default Investment Allocation.

The new Default Investment Allocation will be used to invest all future contributions you make to your investment bond and does not impact your existing portfolio.

**The minimum allocation for each investment option is \$100.**

## 3. Investment details

Please specify the amount to be invested as a lump sum. For the Life Events Bond the maximum additional investment is 125%.

Of the previous policy year's total contributions, please see the relevant Product Disclosure Statement (PDS) for further information.

Investment Options	UFM	Fund Code (KI use only)	Lump Sum Invested	Default Investment Allocation
<b>Part A Indexed Diversified</b>				
Conservative Index	Vanguard	LEB1	\$	%
Balanced Index	Vanguard	LEB2	\$	%
Growth Index	Vanguard	LEB3	\$	%
High Growth Index	Vanguard	LEB4	\$	%
<b>Part B Indexed Sector</b>				
Australian Fixed Interest Index	Vanguard	LEB5	\$	%
Australian Property Securities Index	Vanguard	LEB6	\$	%
Australian Shares Index	Vanguard	LEB7	\$	%
International Shares Index	Vanguard	LEB8	\$	%
iShares Australian Bond Index	BlackRock	LEB28	\$	%
iShares Australian Equity Index	BlackRock	LEB29	\$	%
iShares Australian Listed Property Index	BlackRock	LEB30	\$	%
iShares International Equity Index	BlackRock	LEB31	\$	%
iShares Hedged International Equity Index	BlackRock	LEB32	\$	%

# Life Events Bond

## Additional Investment Form

Investment Options	UFM	Fund Code (KI use only)	Lump Sum Invested	Default Investment Allocation
<b>Part C Diversified</b>				
* Wholesale Inflation Plus – Assertive Portfolio	MLC*	LEB13*	\$	%
Conservative – Class A	Russell	LEB9	\$	%
Balanced – Class A	Russell	LEB10	\$	%
Growth – Class A	Russell	LEB11	\$	%
High Growth – Class A	Russell	LEB12	\$	%
<b>Part D Sector Specific</b>				
<b>Cash and Fixed Interest</b>				
Real Outcome	Ardea	LEB35	\$	%
* Smarter Money – Institutional Class A	Coolabah*	LEB16*	\$	%
Term Deposits	KeyInvest	LEB15	\$	%
Short Term Income Securities	Pendal	LEB34	\$	%
Diversified Fixed Interest	PIMCO	LEB36	\$	%
* Australian Cash – Class A	Russell*	LEB14*	\$	%
* Fixed Income	Schroder*	LEB17*	\$	%
Cash **	UBS	LEB33	\$	%
<b>Australian Equities</b>				
Managed Volatility Equities	AllianceBernstein	LEB38	\$	%
Australian Equities	Fidelity	LEB20	\$	%
Broadcap	Greencape	LEB39	\$	%
Australian Share	Investors Mutual	LEB22	\$	%
All Industrials Share	Investors Mutual	LEB23	\$	%
Wholesale Geared Australian Share	Perpetual	LEB25	\$	%
* Australian Shares – Class A	Russell*	LEB21*	\$	%
<b>Property and Infrastructure</b>				
Infrastructure	Magellan	LEB19	\$	%
Real Income – Class A	Martin Currie	LEB37	\$	%
<b>Global Equities</b>				
Global - Open Class	Magellan	LEB27	\$	%
* International Shares – Class A	Russell*	LEB26*	\$	%
Global Equity – I Class	T Rowe Price	LEB42	\$	%
Quality Global Growth (Managed Fund)	WCM	LEB41	\$	%
<b>Part E SRI/ESG</b>				
Sustainable Share Fund	Alphinity	LEB43	\$	%
Diversified ESG Stable	BlackRock	LEB44	\$	%
<b>Total Invested</b> (before deducting stamp duty)			\$	%

\* Closed to new investors

\*\* Current default Cash Investment Option for progressive investing.  
Check the KeyInvest website for any updates.

# Life Events Bond Additional Investment Form

## 4. Payment options

**Cheque**                      *Make cheques payable to "KeyInvest Ltd"*

**Direct Debit**              *Complete the attached Direct Debit Request Form*

**BPAY**                      Once we receive your application we will contact either:

**Policy Owner 1**              To advise you the biller code and your Customer Reference Number (CRN) to use to process your initial payment.

**AND/OR**

**Your Financial Adviser**

## 5. Direct Debit details and authorisation

### Nominated Financial Institution Account

Name of financial institution

Branch

Account Name

BSB Number

Account Number

I/We request and authorise KeyInvest Ltd — Identification Number 113657 to arrange for any amount KeyInvest may debit or charge to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above subject to the terms and conditions of the Direct Debit Request Service Agreement and any further instructions provided.

By signing this Direct Debit Request Form, I/we acknowledge having read and understood the terms and conditions governing the debit arrangements between me/us and KeyInvest as set out in this Request Form and in the Direct Debit Request Service Agreement.

*If the nominated financial institution account is a company account, sign and print full name and capacity for signing e.g. Director.*

*If the nominated financial institution account is a joint account, all signatories to that account must sign.*

**Signature of Account Holder 1**

**Signature of Account Holder 2**

Full Name and Capacity for Signing

Full Name and Capacity for Signing

Date

Date

# Life Events Bond Additional Investment Form

## 6. Declaration and signatures

- I/we declare that all details in this form are true and correct.
- I/We authorise KeyInvest to process the instructions set out in this form.
- I/We acknowledge that the processing of my/our instructions may be delayed if the form is incomplete.
- I/We confirm that I/We have received a copy of the current Product Disclosure Statement (PDS), have read, understood the PDS, and agree to be bound by the terms and conditions set out in the PDS.
- If this form is signed under Power of Attorney, the attorney certifies that he/she has not received notice of revocation of that power.
- If your power of attorney has not previously been registered by us, we will require a certified copy of the power of attorney document as well as the appropriate proof of identification documents in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

**Policy Owner 1**

**Policy Owner 2**

Power of Attorney *(tick if applicable)*

Power of Attorney *(tick if applicable)*

**Signature**

**Signature**

Date

Date

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**You can submit this form by email and mail:**

**Street Address:**

KeyInvest  
Level 5, 49 Gawler Place  
Adelaide SA 5000

**Postal Address:**

KeyInvest  
PO Box 3340  
Rundle Mall SA 5000

**Phone** 1300 658 904

**Email** [info@keyinvest.com.au](mailto:info@keyinvest.com.au)

**Web** [www.keyinvest.com.au](http://www.keyinvest.com.au)

**Hours** 8.30am – 5.00pm (CST)

# Life Events Bond Additional Investment Form

## 7. Direct Debit Request Service Agreement

### Definitions

**account** means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

**agreement** means this Direct Debit Request Service Agreement between you and us.

**business day** means a day that is not a Saturday, Sunday or bank or public holiday in South Australia.

**debit day** means the day that payment by you to us is due under your Direct Debit Request and this agreement.

**debit payment** means a particular transaction where a debit is made.

**direct debit request** means the direct debit request between us and you (and includes any form PD-C approved for use in the transitional period).

**us or we** means KeyInvest Ltd.

**you** means the person or entity providing the Direct Debit Request.

**your financial institution** is the financial institution where you hold the account that you have authorised us to arrange to debit.

### 1. Debiting your account

- 1.1 By signing a Direct Debit Request, you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.
- 1.2 We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request. If you have selected automatic increases in the Section 3 of the Direct Debit Request, you authorise us to increase your regular debit payment by the nominated percentage each year from the date of the Direct Debit Request.
- 1.3 If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

### 2. Changes by us

- 2.1 We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least 14 days' prior written notice.

### 3. Changes by you

- 3.1 Subject to 3.2, you may change the arrangements under a Direct Debit Request by contacting us on 1300 658 904.
- 3.2 If you wish to stop or defer a debit payment, or cancel your authority, you must notify us in writing at least seven days before the next debit day. This notice should be given to us in the first instance.

### 4. Your obligations

- 4.1 It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request and this agreement.
- 4.2 If there are insufficient clear funds in your account to meet a debit payment:
  - a) you may be charged a fee and/or interest by your financial institution;
  - b) you may also incur fees or charges imposed or incurred by us; and
  - c) you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- 4.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 4.4 If Commonwealth Bank of Australia ABN 48 123 123 124 (CBA) is liable to pay Goods and Services Tax (GST) on a supply made by the CBA in connection with this agreement, then you agree to pay CBA on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

### 5. Dispute

- 5.1 If you believe that there has been an error in a debit payment from your account, you should notify us directly on 1300 658 904 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you may take this up with your financial institution directly.
- 5.2 If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- 5.3 If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- 5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed

### 6. Accounts

- 6.1 Prior to completing your Direct Debit Request, you should check:
  - a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;
  - b) your account details which you have provided to us are correct by checking them against a recent account statement; and
  - c) with your financial institution if you have any queries about how to complete the Direct Debit Request.

### 7. Confidentiality

- 7.1 We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- 7.2 We will only disclose information that we have about you:
  - a) to the extent specifically required by law; or
  - b) for the purpose of this agreement (including disclosing information in connection with any query or claim).

### 8. Notice

- 8.1 If you wish to notify us in writing about anything relating to this agreement, you should write to us at:  
PO Box 3340, Rundle Mall, Adelaide, South Australia, 5000  
or email: [info@keyinvest.com.au](mailto:info@keyinvest.com.au)
- 8.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.
- 8.3 Any notice will be deemed to have been received on the date that is three business days after it is posted.