



Life Events Bond Trust or Deceased Estate Application Form

Our Product Disclosure Statement (PDS) and any supplementary (PDS) issued contains important information about the LEB, which you should consider before making an application.

The PDS is available via our website at keyinvest.com.au or you may request a copy from your Financial Adviser.

Completed application forms can be posted to KeyInvest, Reply Paid 3340, Rundle Mall SA 5000 (no stamp required) or emailed to: info@keyinvest.com.au

Important:

If either KeyPlanner, Progressive investing or Auto-rebalance are required in conjunction with this application, it will be necessary to also download a copy of those forms from our website: keyinvest.com.au

Guide to completing this form

- This application is for Trusts with individual trustees or corporate trustees.
- Refer to the 'Required Identification Documents' section below for identification requirements.

Required Identification Documents

- a certified copy of the trust deed or extracts of the trust deed showing the name of the trust, name and address of the settlor, amount of the initial settled sum, name(s) and address(s) of the trustee(s), the beneficiaries/unitholders' names/class and the trust's execution page.

For individual Beneficial Owners of the Trust (see Section 24) and individual trustees (including trustee of a deceased estate) certified copies of the following identification documents are required for each individual.

A current driver's licence or passport
(current or expired passport within the last 2 years)

OR

A birth certificate AND

Either a tax assessment (less than 12 mths old), **council rates notice**
or utilities provider account statement (less than 3 mths old)

If you are unable to meet the above requirements, please contact KeyInvest.

For Company Beneficial Owners (refer to Section 24) and Company trustees (including trustee of a deceased estate), please refer to the required identification documents as listed on the Company I/D Form – [click this link](#).

For other accepted forms of identification, please refer to the 'Identification form for Trusts' document on our website.

Are you an existing KeyInvest investor?

Yes If YES, please provide your Policy number or Member number

No

Life Events Bond Trust or Deceased Estate Application Form

1. Investor details

Full Trust Name

Business Name
(if applicable)

ABN/ACN/ARBN

Business Type or
Activity of the Trust

2. Type of Trust

Please select the type of trust:

Family Trust or discretionary Trust

Unit Trust

Foreign Trust

Testamentary Trust (i.e. under a Will)

Other - Please specify

3. Trust beneficiaries

Does the trust deed name the beneficiaries?

Yes

No

If YES, please list their full names.

If there are more than four beneficiaries/unit holders, please provide details on a separate attachment to this Form.

Beneficiary 1

Full Name
(or entity name)

Are they Beneficial Owners?

Yes

No

Are they politically exposed?

Yes

No

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Beneficiary 2

Full Name
(or entity name)

Are they Beneficial Owners?

Yes No

Are they politically exposed?

Yes No

Beneficiary 3

Full Name
(or entity name)

Are they Beneficial Owners?

Yes No

Are they politically exposed?

Yes No

Beneficiary 4

Full Name
(or entity name)

Are they Beneficial Owners?

Yes No

Are they politically exposed?

Yes No

If any of the above trust beneficiaries/unit holders have identified as being a Beneficial Owner/s, or Politically Exposed Person/s (please refer to Section 24)

If the trust identifies its beneficiaries/unit holders by specified classes and/or by names and specified classes, please list the class below and also the beneficiaries named (if any) within specified classes:

- 1
- 2
- 3
- 4

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4. Trust Settlor information

Trust Settlor Details

If the initial settled sum to establish the trust is \$10,000 or more, please provide the name and address of the settlor(s) of the trust.

A settlor is the person or entity that subscribes for or settles the initial sum to create the trust.

Name of Settlor

Unit Number

Street №

Street Name

Suburb

State

Postcode

Country

5. Type of Trustee

Are you an individual trustee? (including trustee of a deceased estate)

Yes *Continue to Section 6*

No *Go to Section 7*

6. Individual Trustee/s

If there are more than two trustees, please complete a separate form for the additional trustees and attach their details to the Application Form.

Trustee 1

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 №

Street Name

Suburb

State

Postcode

Country

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Mailing Address (if different to above address)

Unit Number Street No

Street Name Suburb

State Postcode Country

Contact Details

Daytime Telephone Mobile

Email Address

This email address may be used for Investor correspondence.

Residency Status for Tax Purposes

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all Policy Owners to provide additional information about their tax residency.

Is the Trustee a tax resident of Australia?

Yes No

Is the Trustee a tax resident of a country other than Australia?

Yes No

If YES, you will need to complete a separate Automatic Exchange of Information (AEOI) Self Certification Form. Contact our Client Services team on 1300 658 904 to assist.

Politically Exposed or Specified U.S. person?

Is the Trustee a Politically Exposed Person?

Yes No

Is the Trustee a Specified U.S. Person?

Yes If YES, please provide their Taxpayer Identification Number (TIN)

No

Trustee 2

Title Mr Mrs Ms Miss Dr Other

Surname

Given Names

Date of Birth Gender Female Male Other

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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

This email address may be used for Investor correspondence.

Residency Status for Tax Purposes

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all Policy Owners to provide additional information about their tax residency.

Is the Trustee a tax resident of Australia?

Yes No

Is the Trustee a tax resident of a country other than Australia?

Yes No

If YES, you will need to complete a separate Automatic Exchange of Information (AEOI) Self Certification Form. Contact our Client Services team on 1300 658 904 to assist.

Politically Exposed or Specified U.S. person?

Is the Trustee a Politically Exposed Person?

Yes No

Is the Trustee a Specified U.S. Person?

Yes No If YES, please provide their Taxpayer Identification Number (TIN)

No

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7. Company as Trustee

Company Details

Full Name of Company

ABN/ACN /ABRN

Business Name

Business Type

Company Contact Person

Title Mr Mrs Ms Miss Dr Other

Surname

Given Names

Business Phone

Mobile

Email Address

This email address may be used for Investor correspondence.

Company Registered Office Address (must not be a PO Box, RMB or Locked Bag)

Unit Number

Street №

Street Name

Suburb

State

Postcode

Country

Mailing Address (if different to above address)

Unit Number

Street №

Street Name

Suburb

State

Postcode

Country

Residency Status for Tax Purposes

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all investors to provide additional information about their tax residency.

Is the Company a tax resident of Australia?

Yes

No *Refer Below*

Important:

You will need to complete a **separate FATCA/CRS self-certification Form** if any of the following apply to the company. This form is available from our Client Services on 1300 658 904.

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Is the Company a tax resident of a country other than Australia or a Specified U.S Person?

Yes No

Is the Company a U.S. Company, U.S. Trust or U.S Partnership?

Yes No

Is the company an Australian Financial Institution or Other Partner Jurisdiction Financial Institution?

Yes No

Company Type

Is the company a proprietary/private company (i.e. a Pty Ltd company)?

Yes *Continue below*

No *Go to Section 9*

Director

If there are more than two directors, please complete a separate form for the additional directors and attach their details to the Application Form.

Director 1

Title Mr Mrs Ms Miss Dr Other

Surname

Given Names

Date of Birth

Residency Status for Tax Purposes

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all Policy Owners to provide additional information about their tax residency.

Is the Director a tax resident of Australia?

Yes No

Is the Director a tax resident of a country other than Australia?

Yes No

If YES, you will need to complete a separate Automatic Exchange of Information (AEOI) Self Certification Form. Contact our Client Services team on 1300 658 904 to assist.

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Politically Exposed or Specified U.S. person?

Is the Director a Politically Exposed Person?

Yes No

Is the Director a Specified U.S. Person?

Yes If YES, please provide their Taxpayer Identification Number (TIN)

No

Director 2

Title Mr Mrs Ms Miss Dr Other

Surname

Given Names

Date of Birth

Residency Status for Tax Purposes

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all Policy Owners to provide additional information about their tax residency.

Is the Director a tax resident of Australia?

Yes No

Is the Director a tax resident of a country other than Australia?

Yes No

If YES, you will need to complete a separate Automatic Exchange of Information (AEOI) Self Certification Form. Contact our Client Services team on 1300 658 904 to assist.

Politically Exposed or Specified U.S. person?

Is the director a Politically Exposed Person?

Yes No

Is the director a Specified U.S. Person?

Yes If YES, please provide their Taxpayer Identification Number (TIN)

No

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8. Beneficial Owner

Please refer (refer to Section 24) for more information. To be completed by proprietary companies only.

Important:

Please provide full name and address details of those persons who own or control 25% or more of the issued capital of the Company. If there are more than two beneficial owners please complete a separate form for the additional beneficial owners and attach their details to the Application Form.

Beneficial Owner 1

Title Mr Mrs Ms Miss Dr Other

Surname

Given Names

Business Phone

Mobile

Email Address

This email address may be used for Investor correspondence.

Residency Status for Tax Purposes

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all Policy Owners to provide additional information about their tax residency.

Is the Beneficial Owner a tax resident of Australia?

Yes

No

Is the Beneficial Owner a tax resident of a country other than Australia?

Yes

No

If YES, you will need to complete a separate Automatic Exchange of Information (AEOI) Self Certification Form. Contact our Client Services team on 1300 658 904 to assist.

Politically Exposed or Specified U.S. person?

Is the Beneficial Owner a Politically Exposed Person?

Yes

No

Is the Beneficial Owner a Specified U.S. Person?

Yes If YES, please provide their Taxpayer Identification Number (TIN)

No

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Beneficial Owner 2

Title Mr Mrs Ms Miss Dr Other

Surname

Given Names

Business Phone

Mobile

Email Address

This email address may be used for Investor correspondence.

Residency Status for Tax Purposes

Under the Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) laws, we are required to ask all Policy Owners to provide additional information about their tax residency.

Is the Beneficial Owner a tax resident of Australia?

Yes

No

Is the Beneficial Owner a tax resident of a country other than Australia?

Yes

No

If YES, you will need to complete a separate Automatic Exchange of Information (AEOI) Self Certification Form. Contact our Client Services team on 1300 658 904 to assist.

Politically Exposed or Specified U.S. person?

Is the beneficial owner a Politically Exposed Person?

Yes

No

Is the beneficial owner a Specified U.S. Person?

Yes If YES, please provide their Taxpayer Identification Number (TIN)

No

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9. Life Insured details

You must nominate a natural person (s) as life insured and include identification documents for the life insured as per page one of this application. For other accepted forms of identification, please refer to the 'Individual Identification' document on our website.

Important:

The death of the last surviving Life Insured (in case of multiple live insured) will trigger the pay out of the Life Events Bond proceeds. If there are multiple lives insured, please complete a separate form for the additional lives insured and attach their details to the application form.

Life Insured 1

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 №		
Street Name	Suburb		
State	Postcode	Country	

Mailing Address (if different to above address)

Unit Number	Street №		
Street Name	Suburb		
State	Postcode	Country	

Contact Details

Daytime Telephone	Mobile
Email Address	

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10. Investment options

You can nominate an investment term between one and 99 years.

If you do not make a selection the default term is 99 years.

Investment Term _____ Years. You may change your investment term at any time.

Investment Options

- Specify amount to be invested as a lump sum and your Regular Savings Plan amount (if applicable).
- Minimum initial lump sum investment is \$500 per investment option and a \$100 minimum additional investment.
- Minimum initial Regular Savings Plan is \$50 pm per investment option and a \$50 minimum additional investment.

Investment Options	UFM	Fund Code (KI use only)	Lump Sum Invested	Regular Savings Plan Per Month
Part A Indexed Diversified				
Conservative Index	Vanguard	LEB1	\$	\$
Balanced Index	Vanguard	LEB2	\$	\$
Growth Index	Vanguard	LEB3	\$	\$
High Growth Index	Vanguard	LEB4	\$	\$
Part B Indexed Sector				
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	\$	\$
Part C Diversified				
* 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	\$	\$
Part D Sector Specific				
Cash and Fixed Interest				
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	\$	\$
Australian Equities				
Managed Volatility Equities	AllianceBernstein	LEB38	\$	\$

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Investment Options	UFM	Fund Code (KI use only)	Lump Sum Invested	Regular Savings Plan Per Month
Australian Equities	Fidelity	LEB20	\$	\$
Broadcap	Greencap	LEB39	\$	\$
Australian Share	Investors Mutual	LEB22	\$	\$
All Industrials Share	Investors Mutual	LEB23	\$	\$
Wholesale Geared Australian Share	Perpetual	LEB25	\$	\$
* Australian Shares – Class A	Russell*	LEB21*	\$	\$
Property and Infrastructure				
Infrastructure	Magellan	LEB19	\$	\$
Real Income – Class A	Martin Currie	LEB37	\$	\$
Global Equities				
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	\$	\$
Part E SRI/ESG				
Sustainable Share Fund	Alphinity	LEB43	\$	\$
Diversified ESG Stable	BlackRock	LEB44	\$	\$
Total Invested (before deducting stamp duty)			\$	\$

* Closed to new investors

Stamp Duty Information

Stamp duty is a Government charge that may be payable in relation to your investment depending on the relevant State/Territory. Any applicable stamp duty will be deducted from your contribution at the time it is made. Please contact KeyInvest or your Financial Adviser if you would like more information on stamp duty.

11. Payment options

Cheque *Make cheques payable to "KeyInvest Ltd"*

Direct Debit *Complete the attached Direct Debit Request (DDR) Form*

BPAY Once we receive your application we will contact either:

LEB Investor/Owner To advise you of the biller code and your Customer Reference Number (CRN) details to process your initial payment.

AND/OR

Your Financial Adviser

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12. Automatic increases to Regular Savings Plan

You can elect to automatically increase your Regular Savings Plan (if selected). Only applicable by Direct Debit.

Do you wish to automatically increase your Regular Savings Plan?

Yes

No

Annual percentage increase

% (up to a maximum of 25%)

Important:

By selecting this facility, you understand that the RSP contributions will be automatically increased at the start of each investment anniversary year by the nominated percentage amount. It is important to consider the 125% limit when making any additional contributions to your LEB. For additional information on the 125% rule please refer to page 11 of the PDS.

13. Additional identification information

AML/CTF Laws require that we collect this information.
Your application cannot be processed without this information.

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)

14. Purpose for investing

What are your reasons for investing? Please choose one or more

Savings

Retirement

Estate Planning

Child's Education

Other
(please specify)

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15. Financial Adviser information (if applicable)

Existing KeyInvest Adviser Code

Financial Adviser Details

Title Mr Mrs Ms Miss Dr Other

Surname

Given Names

Mailing Address

Unit Number Street №

Street Name Suburb

State Postcode Country

Contact Details

Mobile Email

This will be used for general and client correspondence

ASIC Authorised Representative/ Adviser Number

Australian Financial Services Licensee Information

AFS Licensee Name

AFS Licensee Number

Name of Financial
Advisory Firm If applicable

Adviser Online
Email Address This will be used for your Adviser Online access

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16. Financial Adviser remuneration

Complete this section only if you have agreed to have financial advice fees deducted from your investment. You can agree with your Financial Adviser to change these fee arrangements at any time.

Financial Adviser Service Fees

I/We have agreed to the payment of a dollar based (\$) or percentage based (%) initial advice fee (below) inclusive of Goods and Services Tax (GST) to be deducted from the following investment contribution amounts:

Initial Investment

\$ _____ of contribution amount (inclusive of GST)

OR

_____ % (inclusive of GST)

I/We consent to the payment of a dollar based (\$) or percentage based (%) ongoing Financial Adviser service fee inclusive of GST to be deducted from my/our investment balance. This fee will be deducted from the investment and paid to the Financial Adviser on a monthly basis (in arrears).

If the fixed dollar ongoing fee option is chosen, you must indicate which investment option* the fees are to be deducted from.

\$ _____ p.a. (inclusive of GST) **Investment Option***

OR

_____ % p.a. (inclusive of GST)

If you choose a percentage and invest into more than one Investment Option, the service fee will be deducted proportionately across each option.

Important:

Your Financial Adviser is required by law to obtain your written consent before the Financial Adviser Service Fees can be deducted from your account. Please attach an "Advice Fee Consent Form" or download a copy here:

keyinvest.com.au/financial/forms-tools/

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17. Financial Adviser declaration

General

Where you are providing financial advice to your client(s) as the investor(s):

- you confirm that you hold an Australian Financial Services Licence, or you are authorised through a holder of a current Australian Financial Services Licence
- you confirm that your licence or authorisation enables you to deal in and advise on the investment(s) applied for under this Application Form
- you have provided the investor with a Statement of Advice in relation to the selected investment(s) strategy as required
- you have fully disclosed all fees and costs associated with investing in the Investment Bond(s)
- you confirm that any advice fees payable to you as agreed by the applicant are for financial services relating solely to the Investment Bond(s)
- you confirm that any increases to advice fee arrangements will be signed off in writing by the applicant prior to making such change
- you declare that all information provided by you in this Application Form is true and correct
- where you have submitted an electronic copy of this Application Form, you confirm that you will retain the original copy of the form for a minimum period of seven years and supply the original to KeyInvest if requested
- you consent to your personal information being disclosed to the managers of investment options in which your clients are invested for the purpose of them managing their relationship with you.

Financial Adviser Service Fees

Where an advice fee arrangement has been agreed with your client(s) as the investor(s):

- you acknowledge that a percentage advice fee cannot be paid on a borrowed amount used to make an investment
- you confirm that you have made reasonable enquiries to determine that the investment has not been made with borrowed amounts
- you will notify KeyInvest within five South Australian business days if any advice fee arrangements are varied or terminated by the investor or where consent to renew has not been received from the investor in accordance with the opt in requirements of Division 3 of Part 7.7A of the Corporations Act (2001) or other legislative requirements
- you confirm that any advice fee arrangements payable to you as agreed by the applicant are for financial services relating solely to the Investment Bond(s)
- you confirm that any increases to advice fee arrangements will be signed off in writing by your investor prior to making such change.

18. Customer Identification Procedure

You have completed an appropriate customer identification procedure on this/these investor(s), which meets the requirements, set out above in the Application Form and you have attached the relevant customer identification procedure documents.

Signature of Financial Adviser

Full Name

Date

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19. Agreement declaration

If your name appears on this Application Form, or you are the parent or guardian of a minor, or an authorised representative of the company, trust or other type of applicant, you must sign and date this Application Form. KeyInvest cannot process this Application Form without the signature(s) of each applicant (as applicable).

By signing this Application Form, I/we agree and acknowledge:

1. I/we have received in Australia, read and understood this Application Form and the entire PDS attached and to which this Application Form relates before applying to invest in the LEB
2. to be bound by the terms and conditions of the PDS (including any indemnities and releases set out in the terms of the PDS), this Application Form and the Constitution of KeyInvest (as amended from time to time)
3. to be bound by the terms and conditions of the Direct Debit Request Service Agreement in this Application Form, where I/we have opted to make a Direct Debit Request
4. I/we have not relied on statements or representations made by any person, other than those made in the PDS to which this Application Form relates
5. I/we authorise and instruct KeyInvest to complete my/our investment instructions in accordance with the instructions in this Application Form.
6. that an investment in the LEB Investment Bond (a) does not represent an investment in KeyInvest or any subsidiary of KeyInvest; and (b) is subject to investment and other risks, including possible delays in repayment and loss of income and capital invested
7. that neither KeyInvest, nor any of its subsidiaries, guarantees the performance of the LEB, the Investment Options (or its underlying managed funds), or any particular rate of return
8. in the event that KeyInvest is wound up and unable to meet its liabilities, I/we will contribute to the sum of \$1.00 only, towards the meeting of KeyInvest's liabilities
9. I/we shall be responsible for any stamp duty payable on the issue of my/our LEB or any subsequent assignment or my/our LEB
10. I/we confirm that where this investment has been recommended to me/us by a financial adviser, that financial adviser has explained to me/us the features and risks of the products details in the PDS
11. that my/our Financial Adviser will receive the payments detailed in this PDS and this Application Form where I/we have agreed with my/our Financial Adviser to such service fees; and I/we acknowledge that these payments as detailed in this Application Form represent a deduction from the value of my investment in the LEB and will be paid by KeyInvest as agent of the recipient Financial Adviser nominated in this Application Form or as otherwise notified by me/us to KeyInvest
12. that if this Application Form is signed under a power of attorney, the attorney verifies that no notice of revocation of that power has been received at the date of completing this Application Form
13. for all account types other than individual and joint accounts, that this Application Form is signed in accordance with the governing rules and/or constituent documents I/we authorise the collection, use and disclosure by KeyInvest of my/our personal information in accordance with the KeyInvest Privacy Policy that is available on the KeyInvest website www.keyinvest.com.au, and to its use for direct marketing (subject to my/our right of opt-out at any time), the management and administration of those KeyInvest products and services in which I/we have invested or for which I/we wish to apply (including the disclosure of information with the Financial Adviser and/or Australian Financial Services Licensee nominated in this Application for and/or subsequently notified to KeyInvest) and for other reasonable purposes

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14. I/we declare that any documentation or information that I/we have provided in or in connection with this Application Form (a) is complete, true and correct and I/we will inform KeyInvest within 30 days if there are any changes in circumstances; and (b) if such information is about another person or party, it is provided with the express authority of that person or party where required by law. I/we understand that penalties may apply for providing false information
15. I/we will provide any supporting or additional information which might be required in order to process this Application Form, or subsequently, as a consequence of my/our holding of units in an Investment Bond
16. I/we have no reason to suspect that the capital used to fund this investment, or any subsequent contributions into the LEB, is or will be derived from or related to any terrorism financing, money laundering or other illegal activities if I am/we are (a) a resident of a foreign country, other than Australia for tax purposes or (b) a Controlling Person(s) that is a tax resident of a country other than Australia, I/we will submit the completed AEOI Self-Certification Form; and I/we acknowledge that units in Investment Bond(s) cannot be issued to me/us until I/we have provided a completed AEOI Self-Certification Form, and that penalties may apply under local and other laws if I/we provide false or misleading information.

Each signatory below confirms that they have been duly authorised to execute this application on behalf of the investor(s). The signatures of signatory 1 and 2 will be required for any withdrawals to this investment.

Signatory 1

Signatory 2

Power of Attorney *(tick if applicable)*

Power of Attorney *(tick if applicable)*

Signature

Signature

Full Name

Full Name

Date

Date

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Direct Debit Request Form

Request and authority to debit the account named below to pay KeyInvest Ltd. Please PRINT clearly using blue or black pen, and mark boxes using crosses "x" where appropriate.

If a section or box does not apply, please place N/A or NOT APPLICABLE in that box rather than leaving it blank.

Please return the completed form to KeyInvest or phone KeyInvest on **1300 658 904** with any enquiries.

20. Names and contact details

Account Holder 1

Title	Mr	Mrs	Ms	Miss	Dr	Other
Surname/Company/ Trust Name						
Given Names						

Account Holder 2

Title	Mr	Mrs	Ms	Miss	Dr	Other
Surname/Company/ Trust Name						
Given Names						

If Company,
ABN or Trust

Address Suburb

State Postcode Country

21. Nominated financial institution account

Name of financial
institution

Branch

Account Name

BSB Number

Account Number

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22. Frequency of debits and amount

Lump Sum Contribution — this authority is for one payment only of \$

The RSP amount of \$ _____ will be deducted monthly

Do you wish to automatically increase your RSP?

Yes

No

Annual percentage increase _____ % (up to a maximum of 25%)

23. Direct Debit Declaration

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

You can submit this form by:

Email

info@keyinvest.com.au

Mail

PO Box 3340
RUNDLE MALL SA 5000

Life Events Bond Trust or Deceased Estate Application Form

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
- 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.

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24. Definitions

Beneficial Owners

A Beneficial owner is an individual who ultimately owns or controls the unregulated trust or Company that acts as trustee for a Trust.

A Beneficial Owner includes:

- control by acting Trustee
- control through capacity to direct trustees or appoint or remove trustees
- control by means of trust, agreements, arrangements, understandings and practices
- ownership by holding 25% or more of the issued shares in the company either directly or indirectly e.g. through Trusts.

Specified U.S. Person

The term U.S. individual means any private individual who is a U.S. citizen or U.S. resident for tax purposes.

Holder of a U.S TIN or U.S Reportable Account

Entities that are U.S Specified Persons

Non – U.S entities with U.S controlling persons

Politically Exposed Persons

To comply with AML/CTF Laws, we require you to disclose whether you (or any Key Beneficial Owners), have an association with, a politically Exposed Person.

A Politically Exposed Person is an individual who:

- holds a prominent public position or function in a government body or an international organisation (such as a government minister or senior government official, a high ranking member of the armed forces, or a Chairman, CEO or CFO of an international organisation); or
- is an immediate family member of a person referred to above or is a close associate of that person.

Where you identify as a Politically Exposed Person, or you have an association with a Politically Exposed Person, we may request additional information from you and this may cause a delay in processing your application.

Identity Verification Documents

Under AML/CTF Laws, we may need additional identity verification documents and/or information about you or anyone acting on your behalf. You should be aware that we may be required to pass information that we hold about you or your investment to the relevant government authority.

You have verification options for the kind of identity verification documentation that can be provided. Alternative types of identification may be accepted under circumstances permitted under AML/CTF Laws. Please refer to the "Identification form for Trusts" document available on our website or contact us for more information.

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Identification Through a Financial Adviser

If you have a financial adviser acting for you they may be able to assist with your identity verification documents to be lodged with this application. To do this, your financial adviser may need to sight your original documents or may assist you with making certified copies.

Your financial adviser might also retain the certified copies and send them to us with your Application Form. Alternatively, they may have entered into arrangements with KeyInvest, for them to collect and verify your information on our behalf. If these arrangements are in place, you do not have to attach your identity verification documents as your financial adviser will provide us with the required documentation.

Identification Without a Financial Adviser

If you are investing directly (without a financial adviser) you will need to obtain and provide us with certified copies of your identity verification documents with your application. Please refer to the 'Document Certification' section for a list of qualified people who can certify copies of your original documents.

Do not provide original documents as we will not return documents provided by you for the purposes of client identification.

Document Certification

Authorised Person Who Can Certify Customer Identification Documents

Your photocopied identification documents must be signed as certified true copies by one of the following:

an officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having two or more continuous years of service with one or more licensees (e.g. financial adviser)	an officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
an authorised Australian Post Office permanent employee	a nominated employee of KeyInvest
a Justice of the Peace	a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
a judge of a court	a magistrate
a lawyer	a chief executive officer of a Commonwealth court
a registrar or deputy registrar of a court	an Australian police officer
an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)	a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership; or
a notary public officer (for the purposes of the Statutory Declaration Regulations 1993)	

The authorised person should also print their name and position/capacity and date the document. Please refer to the 'Identification forms for Trusts, Companies and Individuals' documents available on our website for more information.

Investing Under a Power of Attorney

If your application is being signed under a power of attorney, you need to provide us with a certified copy of the document (including a specimen signature of the attorney). A certified copy of the proof of identity for the holder of the power of attorney is also required.