

Funeral Bond Additional Investment Form

3. Maximum Funeral Bond Contributions Allowed

There is no defined maximum contribution to a Funeral Bond however there are important guidelines to consider. To be an exempt asset for age and DVA pension purposes:

1. Total contributions should not exceed the Allowable Limit per person. *
2. Total contributions to a Funeral Bond should not exceed anticipated funeral expenses.

* Contributions to a single Funeral Bond must not exceed the Allowable Limit as this will result in the whole policy balance being counted toward the assets test and deeming rules will be applied under the Income Test.

4. Investment Details

For Funeral Bond policies that commenced after 15/10/19.

Please specify the amount to be invested as a lump sum.

No.	Investment Options	Fund Manager	(min \$50 per investment option) Lump Sum Amount	(KI use only) Fund Code
1	KeyInvest Funeral Bond Capital Guaranteed Fund	Janus Henderson	\$	50
2	Conservative Index	Vanguard	\$	51
3	Balanced Index	Vanguard	\$	52
4	Growth Index	Vanguard	\$	53
Total Additional Deposit			\$	

For Funeral Bond policies that commenced prior to 15/10/19.

Please specify the amount to be invested as a lump sum.

No.	Investment Options	Fund Manager	(min \$50 per investment option) Lump Sum Amount	(KI use only) Fund Code
1	KeyInvest Funeral Bond Capital Guaranteed Fund	Janus Henderson	\$	50
Total Additional Deposit			\$	

5. Service Fee Payment Instructions (Optional)

You may instruct KeyInvest to pay your financial adviser, nominated in Section 6, an additional service fee. Please note service fees will be payable to your adviser either by a withdrawal from your investment up to four weeks after processing this transaction, or be deducting the service fee from the additional contribution amount.

Payment Options

A. Additional service fee

I/We agree that the following amount is withdrawn from my/our investment as a once off additional service fee payable to my/our financial adviser nominated in Section 6.

Fixed dollar amount

% of initial investment

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6. Financial Adviser Details

Adviser Name

Adviser DOB

Company Name

Dealer Group/
Service Provider Name

Dealer Group
AFS license number
Adviser AFS
representative number

Contact Details

Daytime Phone

Mobile

Email

Business Address (must not be a PO Box)

Unit Number

Street No

Street Name

Suburb

State

Postcode

Country

Signature of Financial Adviser

Date

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7. Declaration

I/we the policy owner(s), whose signature(s) appear below, hereby understand/ acknowledge and agree as follows:

- My/our decision in relation to this product is based on the material received, including the Product Disclosure Statement (PDS) which I/we have received, read and understood.
- I/We agree to be bound by the terms of my/our Policy.
- In the event of any inconsistency between the terms of my/our Policy and the information contained in the PDS, the terms of the policy will prevail.
- I/We acknowledge that funds will be contributed as per my/our instructions above as at the date of acceptance of this form by KeyInvest.
- I/We acknowledge that the performance of an investment fund is not guaranteed by KeyInvest Ltd
- I/We acknowledge that for the Funeral Bond, the unitised options used to purchase units will be the unit price effective the day that KeyInvest receives the completed Additional Investment Form. Forms received after 2:00pm CST on a Tuesday will be processed using the following days unit price.
- I/We consent to the collection, use, storage and disclosure of my personal information as described in KeyInvest's Privacy Policy which is available at keyinvest.com.au/privacy-policy/, or by calling KeyInvest.

Signature of Policy Owner 1

Signature of Policy Owner 2

Date

Date

8. Contact Details

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

Web www.keyinvest.com.au

Hours 8.30am – 5.00pm (CST)

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9. 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 other than a Saturday or a Sunday or a public holiday listed throughout Australia.

Debit day means the day that payment by you to us is due.

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 have authorised by signing a direct debit request.

You means the customer who signed 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.

3. Debiting your account

- 3.1 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.
- 3.2 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 Application Form we will increase your regular debit amount by the nominated percentage annually from the commencement of the regular debit.
- 3.3 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.

4. Changes by us

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

5. Changes by you

- 5.1 Subject to 3.2 and 3.3, you may change the arrangements under a Direct Debit Request by contacting us on 1300 658 904.
- 5.2 If you wish to stop or defer a debit payment you must notify us in writing at least seven (7) days before the next debit day. This notice should be given to us in the first instance.
- 5.3 You may also cancel your authority for us to debit your account at any time by giving us seven (7) days notice in writing before the next debit day. This notice should be given to us in the first instance.

6. Your obligations

- 6.1 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.
- 6.2 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.
- 6.3 You should check your account statement to verify that the amounts debited from your account are correct.
- 6.4 If Commonwealth Bank of Australia A.B.N. 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 the CBA on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

7. Dispute

- 7.1 If you believe that there has been an error in debiting 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.
- 7.2 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.
- 7.3 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.
- 7.4 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 transaction and may lodge a claim on your behalf.

8. Accounts

- 8.1 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 before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

9. Confidentiality

- 9.1 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.
- 9.2 We will only disclose information that we have about you:
 - a) to the extent specifically required by law; or
 - b) for the purposes of this agreement (including disclosing information in connection with any query or claim).

10. Notice

- 10.1 If you wish to notify us in writing about anything relating to this agreement, you should write to:
PO Box 3340 Rundle Mall Adelaide SA 5000.
- 10.2 We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- 10.3 Any notice will be deemed to have been received two Business Days after it is posted.