

5. Employment details

Are you self-employed?

Yes

OR

No - provide your employer's name below

Employers name

Date joined employer

6. Change your Investment Profile and/or Priority Sell Method

Please specify the percentage (%) you wish to invest in each Investment Option and/or nominate your Priority Sell Method on any of your Investment Options. Your Investment Profile must add up to 100%. This Investment Profile will apply to all future deposits. Asgard will maintain up to 4% of your funds in your Cash Balance. You can also specify the order you want your nominated Investment Options to be sold when cash is required in your Account (For example, to fund withdrawals, fees, pension payments and Cash Balance falling below the minimum requirements).

Before you go ahead, you should know that:

By changing your Investment Profile:

- Your entire portfolio (excluding assets with sales restrictions) will be rebalanced when these changes to your Investment Profile are lodged.
- You may be charged transaction costs such as buy/sell differentials.

By nominating/changing your Priority Sell Method:

- Your instructions are used to nominate the order your Investment Options are sold when cash is required in your Account.
- If Investment Options nominated in the Priority Sell Method instruction are insufficient or where no instructions exist we will sell your Investment Options in proportion to their estimated current value.
- You can have both the Priority Sell Method and a Nominated Asset (to fund pension payments) on your Pension Account, however an Investment Option cannot be assigned as both a Priority Sell Method and a Nominated Asset. If it is, this will clear your Nominated Asset instruction.
- The Priority Sell Method will not apply to Account rebalances.
- Your Priority Sell Method instruction must be in numerical order. For example 1, 2, 3... (where 1 is the highest priority).
- If you only want to nominate or change your Priority Sell Method and don't want to change or rebalance your Investment Profile, only complete the Priority Sell Method column.**

Managed investment option	ASSIRT code	APIR code	Percentage allocation	Priority Sell Method
Diversified Multi-manager Funds				
Defensive Multi-Blend Fund	AWIEF	ADV0049AU	%	
Moderate Multi-Blend Fund	MMBF	ADV0091AU	%	
Balanced Multi-Blend Fund	AWIGF	ADV0050AU	%	
Growth Multi-Blend Fund	GMBF	ADV0085AU	%	
High Growth Multi-Blend Fund	HGMBF	ADV0087AU	%	
Sector Multi-manager Funds				
Australian Fixed Interest Multi-Blend Fund	AFIMBF	ADV0084AU	%	
Australian Shares Multi-Blend Fund	ASMBF	ADV0045AU	%	
Australian Small Companies Multi-Blend Fund	ASCMBF	ADV0096AU	%	
International Fixed Interest Multi-Blend Fund	IFIMBF	ADV0067AU	%	
International Shares Multi-Blend Fund	AWMWWS	ADV0053AU	%	
Property Securities Multi-Blend Fund	PSMBF	ADV0095AU	%	
Single-manager Funds				
Cash				
Money Market Investment Account	MMI		%	
Australian Fixed Interest				
Challenger High Yield Fund – IDPS Class	CHYI	HOW0141AU	%	

Managed investment option	ASSIRT code	APIR code	Percentage allocation	Priority Sell Method
Macquarie Master Fixed Interest Fund	MMAFIF	MAQ0061AU	%	
Schroder Hybrid Securities Fund Wholesale Class	SHSF	SCH0103AU	%	
Vanguard Australian Fixed Interest Index Fund	VAFIIF	VAN0001AU	%	
International Fixed Interest				
Credit Suisse International Fixed Interest Fund	CSIFI	CRS0006AU	%	
Credit Suisse Syndicated Loan Fund	CSSLF	CSA0046AU	%	
Vanguard International Fixed Interest Fund - Hedged	VIFIIF	VAN0103AU	%	
Diversified Fixed Interest				
Goldman Sachs JBWere Income Plus Wholesale Fund	JBWIPW	JBW0016AU	%	
Mortgage				
Colonial First State Wholesale Income Fund	CFSWM	FSF0139AU	%	
Challenger Howard Wholesale Mortgage Fund	HWMT	HOW0005AU	%	
Property				
Challenger Wholesale Hybrid Property Fund	HSBCPM	HBC0013AU	%	
Legg Mason Property Securities Trust	JPMPST	SSB0128AU	%	
UBS Property Securities Fund	UBSPSF	SBC0816AU	%	
Vanguard Australian Property Securities Index Fund	VAPSIF	VAN0004AU	%	
Australian Shares				
Advance Imputation Fund	AWIF	ADV0046AU	%	
Ausbil Dexia Australian Emerging Leaders Fund	ABLIALVE	AAPO104AU	%	
Challenger Select Aust Share Fund – Wholesale	CSASFW	HOW0026AU	%	
Credit Suisse Australian Small Companies Fund	CSAEC	CSA0131AU	%	
Custom Choice Boutique Australian Share Portfolio – Wholesale	CBASPI	HOW0019AU	%	
Investors Mutual Australian Share Fund	IMAS	IML0002AU	%	
IOOF Perennial Value Shares Trust	IWPVST	IOF0206AU	%	
Lazard Australian Equity Fund	LAEW	LAZ0010AU	%	
Legg Mason Australian Equity Trust	JPMET	SSB0125AU	%	
Perpetual's Wholesale Industrial Share Fund	PWISF	PER0046AU	%	
Portfolio Partners High Growth Shares Trust	NUPPHGST	PPL0106AU	%	
Schroder Australian Equity Fund	SAEF	SCH0002AU	%	
UBS Australian Share Fund	SBCAE	SBC0817AU	%	
Vanguard Australian Shares Index Fund	VASIF	VAN0002AU	%	
International Shares				
ABN AMRO Global Equity Fund	ABNGEF	ARO0006AU	%	
Advance International Sharemarket Fund	AWISF	ADV0047AU	%	
Allianz Global Investors RCM Global Analysts' Choice Fund	TIOT	THO0003AU	%	
AXA Wholesale Global Equity - Value Fund	AXAWGEVF	NML0348AU	%	
Barclays Hedged International Share Fund	BHISF	BGLO109AU	%	
Credit Suisse International Shares Fund	CSIS	CRS0005AU	%	
Merrill Lynch Hedged Global Small Caps Fund (Class D Units)	MLWHGSCF	MAL0135AU	%	
Platinum International Brands Fund	PIBF	PLA0100AU	%	
Platinum International Fund	PLTIF	PLA0002AU	%	
UBS International Share Fund	SBCIS	SBC0822AU	%	
Vanguard International Shares Fund Index - Hedged	VISIFH	VAN0105AU	%	
Alternative Investments				
Advance Global Alpha Fund – Wholesale	AASF	ADV0117AU	%	
HFA Diversified Investments Fund	HFADIF	HFL0104AU	%	
Rubicon Australian Leaders Fund	RALF	RCP0017AU	%	

7. Switching investment options

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

Switch from investment option	Switch to investment option
_____	_____
_____	_____
_____	_____

- This switch instruction will not affect holdings in the remainder of your portfolio (that is, your portfolio will not be rebalanced).
- This facility is not available for closed products.
- When a switch is made, the profile percentage of the 'Switch from' investment option will be allocated to the 'Switch to' investment option.
- If your 'Switch from' investment option has been assigned a Priority Sell Method this priority will not be transferred to the 'Switch to' investment option.

8. Reports and information

Send Annual Investor Reports to (tick one):

- Investor Financial Adviser

I'd like to receive information, special offers and exclusive opportunities about other products or services (including Axis magazine), which may be supplied by Asgard, other members of the St.George Group or preferred providers that you consider may be of value and interest to me*.

- Yes No

* If you do not tick either box, we will use your information as set out in our Privacy Brochure.

9. Monthly adviser remuneration

Specify the monthly remuneration your financial adviser will receive for servicing your Account.

- Standard Monthly Adviser Remuneration.** Your financial adviser will receive 0.60% (including GST) per annum of your total Account value.

- Flat percentage remuneration** of % per annum (excluding GST) of your total Account value.

- Flat dollar remuneration** of \$ per month (excluding GST) per month.

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

- January April July October Year

10. Regular Deposit Plan

i If you wish to commence a Regular Deposit Plan or change your financial institution account details, also complete a Direct Debit Request.

Also see next page, *Definitions of Contributions*.

- Establish a regular Deposit Plan or amend my existing plan as follows:**

My regular deposit will be \$ commencing on

Please allow up to 5 days from receipt of Account Amendment.

The frequency of deposits will be (tick one): monthly quarterly half-yearly annually

Date of final payment (optional)

My contributions will be made up of:

Superannuation Guarantee Contribution	Employer Contribution	Personal Deducted Contribution*	Personal Undeducted Contribution	Salary Sacrifice Contribution	Spouse Contribution*
\$	\$	\$	\$	\$	\$

* Usually only self-employed people can claim a tax deduction for Personal Contributions. See next page for more detail.

10. Regular Deposit Plan (continued)

Nominate the Regular Deposit Plan fee (before GST) to apply to your Regular Deposit Plan deposits (a corresponding amount will be paid to your financial adviser as remuneration):

Regular Deposit Plan fee % (max 5.0%)

I wish to cancel my Regular Deposit Plan.

Under superannuation law, you must be eligible to make a contribution to this Account. The table below shows the circumstances under which you are eligible to make each type of contribution. Please tick the circumstances that apply to you.

Circumstances in which contributions may be made and the types of contributions that may be accepted by us

Circumstances	Mandated employer contributions	Non-mandated employer contributions	Eligible spouse contributions [#]	Personal contributions
<input type="checkbox"/> 1. You are under age 65	✓	✓	✓	✓
<input type="checkbox"/> 2. You have reached age 65 but not age 70 and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made	✓	✓	✓	✓
<input type="checkbox"/> 3. You have reached age 70 but not age 75 and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made	✓	✗	✗	✓
<input type="checkbox"/> 4. You are over age 75	✓	✗	✗	✗

[#] If a spouse contribution is made, you confirm the person making the contribution is either legally married to you or living with you on a genuine domestic basis and is not entitled to a tax deduction for the contribution.

Definitions of contributions

All contributions are preserved.

Employer Contributions are contributions made by the employer which are more than the minimum Superannuation Guarantee Contributions (see below).

Personal Deducted Contributions are contributions made by employees that **will be claimed as a tax deduction**. Most employees don't qualify to claim a tax deduction for their own contributions as they must get 90% of their income from self-employment.

Personal Undeducted Contributions are contributions made by employees, and **won't be claimed as a tax deduction** by the employee.

Salary Sacrifice Contributions are contributions made by the employer from an employee's pre-tax salary. The employee sacrifices part of their salary and their employer pays an equivalent amount as a superannuation contribution. Although this type of contribution is considered to be an employer contribution, it belongs to the employee.

Superannuation Guarantee Contributions are the minimum contributions payable by employers. They are currently equal to 9% of an employee's salary. A productivity or Award superannuation paid under an Industrial Award or Agreement is also classified as this type of contribution.

Spouse Contributions are contributions made by a legally married or defacto spouse living with the member on a genuine domestic basis. These contributions **won't be claimed as a tax deduction** by the member or the spouse making the contribution.

11. Auto-rebalancing

Please rebalance my investments to my chosen investment profile* on the following basis:

Quarterly (on or around 15 March, June, September and December)

Half-Yearly (on or around 15 June and December)

Yearly (on or around 15 June)

* If you choose the Auto-rebalancing facility, you should be aware that:

- at the time of Auto-rebalancing we will check your Cash Balance and if necessary, restore it to the required level
- if any of the managed investments in your Investment Profile are closed to further investment or have sales restrictions, then those managed investments will not be included in the Auto-rebalance, although the rest of your managed investments will be
- no Auto-rebalancing will occur if your Account is in the process of being closed or if the transactions are otherwise impeded
- the Auto-rebalancing facility is not available if you choose to have your pension paid from a single nominated managed investment (see Section 8 'Nominated Asset').

OR

I wish to cancel Auto-rebalancing.

16. Change of financial adviser

I have changed my financial adviser. My new financial adviser is:

Adviser's company

Adviser's name

Adviser's phone

Adviser's code

 BA

Asgard Client Relationship Centre

I authorise Asgard to change the financial adviser on this Account. This authorisation revokes my previous financial adviser's right to information relating to this Account and now authorises Asgard to provide information relating to this Account, and pay adviser remuneration in respect of the financial adviser above.

Dealer stamp

17. Signatures

Please make the changes as marked in sections 1 to 16 to my Account.

If section 6 has been completed, I understand that this Account Amendment will rebalance my Account to the percentages listed in that section.

If section 6 or 7 has been completed, I have received a copy of the current* Product Disclosure Statement for the Account and a copy of the current* Product Disclosure Statement (except where not required) for each Investment Option in my Investment Profile.

* As confirmed by my financial adviser

Signature

Date