

# Superannuation Application Form

The Trustee will only accept this form if it is correctly and fully completed

The information in this document forms part of the Australian Expatriate Superannuation Fund [AESF] Product Disclosure Statement [PDS]. Prior to completing this application form please read and consider carefully the PDS. You should also read and consider the separate Member Guide and Investment Guide which form part of the PDS. To secure copies, refer to **ivcm.com/aesf** or email us if you would like a hard copy sent to you.



## Important Information

Before sending this Application form to AESF, please check that you have completed all the questions on the Application form by printing clearly in the spaces provided, and have signed the relevant sections.

**When complete** email and post this form:

**newbusiness@ivcm.com**

IVCM (Aust) Pty Ltd  
PO Box 7403  
Baulkham Hills  
NSW 2153

Issued by:

The Trustee, Tidswell Financial Services Ltd  
[ABN 55 010 810 607, RSE Licence L0000888,  
AFSL 237628]

Tidswell Master Superannuation Plan - Australian  
Expatriate Superannuation Fund, Division  
[ABN 34 300 938 877, RSE R1004953]

## Section A

### Your Application details

#### 1. Personal details

Mr      Mrs      Ms      Miss      Other

Name [first name, middle, surname]

Date of birth [dd/mm/yy]

Nationality

#### 2. Addresses

##### Residential address

[Your residential address cannot be a post office box]

Unit number

Street number

Street name

Suburb

State

Postcode

##### Postal address

[If different to your residential address. Your postal address cannot be your Financial Adviser's address]

Post Office Box number

Country

Suburb

State

Postcode

#### 3. Email / Telephone

Email address 1

Email address 2

Mobile number

Home number

Work number

#### 4. Tax File Number

If a valid TFN is not provided, contributions cannot be accepted. Please refer to the PDS for more information.

**4. Transfer Details**

**Transfers from Foreign Pensions / Superannuation Funds**

Scheme name

Policy number

Estimated Value

**Transfers from Australian Superannuation Funds Only**

Scheme name

Policy number

Estimated Value

Where your funds come from an Australian Superannuation Scheme, please complete Form 13 - ATO Rollover Initiation Request available on our website <https://ivcm.com/products/aesf/#documents>

**5. Applicable Fund Earnings Factual Information**

You may want to consult with your tax adviser as the Australian Expatriate Superannuation Fund does not provide tax advice or complete tax forms on your behalf, however this section helps us with factual information and the administration of the fund on receipt of any Foreign Superannuation transfers.

Please answer the following questions:

**A.** On receipt of your Foreign Superannuation transfer / rollover into the Australian Expatriate Superannuation Fund, you can elect to have the assessable amount deducted by completing the ATO Foreign Super Form – Form 3 available on our website <https://ivcm.com/products/aesf/#documents>

Please note you can ONLY complete the ATO Foreign Super Form when the funds have been received. To help us administer your pension upon receipt please confirm one of the following:

Yes – I shall complete the ATO Foreign Super Form when my Foreign funds arrive into my Australian Expatriate Superannuation Fund Account. I fully understand that I need to complete this form myself or I shall seek the appropriate registered advice.

No – I shall not require the assessable amount to be deducted through my Australian Expatriate Superannuation Fund Account. I shall deal with my assessable tax through alternative channels. I fully understand that this is my responsibility and therefore cannot hold the Australian Expatriate Superannuation Fund Account liable or responsible for my own actions.

**B.** Date of Australian Tax Residency

This information shall be required to help you complete the ATO Foreign Super Form.

Value of UK Pension Plan at this date        \$

**C.** The entitlement being transferred includes earnings in the foreign superannuation fund, accumulated since you became an Australian resident. This information will help you complete the ATO Foreign Super Form.

**D.** UK Residency Confirmation - To be completed for all QROPS transfers.

I am no longer a UK Tax Resident with effect from [dd/mm/yy]

*Please note: If this information has not been presented to you by your UK / Foreign pension provider at the application stage please confirm by ticking the box that you have or will request this information under separate cover and shall provide this information within the next 2 to 3 weeks.*

Section B  
**Transferring Scheme Details**  
 Continued

**B**

**Please note**

Refer to the Investment Guide for more information on investments.

If any of your personal contributions are being made:  
 - from the sale of a small business which qualifies for CGT concessions; or  
 - due to certain circumstances involving personal injury,  
 you need to send us an election form for tax purposes before or at the time the contribution is made.

The election forms and instructions can be found at [ato.gov.au](http://ato.gov.au). Speak to your Financial Adviser for more information.

**6. Contributions - Please note this is separate to transferred / rollover money.**

Are you making any initial or regular contributions to your account? Yes  Complete the details below No  Please proceed to Section 8

Contribution type	Initial Contribution	Regular Contribution	Per Month or Year?
Personal contribution	\$	\$	
Spouse contribution	\$	\$	

Employer contribution Yes  Note - all Employer Contributions must be paid via SuperStream. Refer to the Australian Tax Office website at [ato.gov.au](http://ato.gov.au)

# Section C

## Your Investment strategy



### 7. Investment Instructions

I instruct and direct the Trustee to allocate 100% of my initial and future contributions and rollovers as specified in Table 1.

In giving this instruction I have considered the information disclosed in the Investment Guide and the current PDS and have determined that the investment option[s] I have chosen and detailed below are appropriate to me.

**Initial investment** - shows how you want your initial contributions and/or rollover[s] allocated.

**Ongoing investment** - shows how you want your regular and one-off contributions allocated in the future. If no ongoing investment strategy is nominated, contributions will be allocated in as per your initial investment strategy.

#### Please note

- When you make an investment, you receive units in the investment option(s) you have chosen. The unit price reflects the value of the underlying assets of that option less any liabilities, provisions for taxation and other related expenses.

Applicant  
Name in Block  
Capitals

Applicant's  
Signature

Date  
[dd/mm/yyyy]

**Table 1. Investment Options**

Investment Options	Currency	Initial Investment	Ongoing Investment <small>[if different from your initial investment]</small>
Vanguard Conservative Index Fund	AUD	%	%
Vanguard Balanced Index Fund	AUD	%	%
Vanguard Growth Index Fund	AUD	%	%
Vanguard High Growth Index Fund	AUD	%	%
Vanguard Global Infrastructure Index Fund [unhedged]	AUD	%	%
Russell Investments Balanced Fund	AUD	%	%
Russell Investments Conservative Fund	AUD	%	%
Russell Investments Diversified 50 Fund	AUD	%	%
Russell Investments Growth Fund	AUD	%	%
Russell Investments High Growth Fund	AUD	%	%
Vanguard Australian Shares Index ETF	AUD	%	%
Vanguard Australian Property Securities Index ETF	AUD	%	%
Vanguard International Fixed Interest [hedged] ETF	AUD	%	%
Vanguard Australian Fixed Interest Index ETF	AUD	%	%
Vanguard Australian Government Bond Index ETF	AUD	%	%
Vanguard All-World ex-U.S. Shares Index ETF	AUD	%	%
Vanguard FTSE Asia ex Japan Shares Index ETF	AUD	%	%
Vanguard MSCI Australian Small Companies Index ETF	AUD	%	%
Vanguard MSCI Index International Shares ETF	AUD	%	%
Vanguard U.S. Total Market Shares Index ETF	AUD	%	%
Vanguard International Small Companies Index ETF	AUD	%	%
Vanguard MSCI Index International Shares Hedged ETF	AUD	%	%
Vanguard Australian Corporate Fixed Interest Index ETF	AUD	%	%
BetaShares Australian High Interest Cash ETF	AUD	%	%
Magellan Infrastructure Fund (Currency Hedge)	AUD	%	%
ishares S&P500	AUD	%	%
ishares Emerging Markets	AUD	%	%
Perth Mint Gold	AUD	%	%
GBP Vanguard FTSE 100 UCITS	GBP	%	%
GBP ishares UK Property UCITS	GBP	%	%
GBP ishares Core £ Corporate Bond UCITS	GBP	%	%
GBP iShares Global High Yield Corp Bond GBP Hedged	GBP	%	%
GBP iShares S&P 500 GBP Hedged UCITS ETF	GBP	%	%
GBP iShares MSCI World GBP Hedged UCITS ETF	GBP	%	%
GBP iShares £ Index-Linked Gilts UCITS ETF	GBP	%	%
USD ishares Core Conservative Allocation ETF	USD	%	%
USD ishares Core Moderate Allocation ETF	USD	%	%
USD ishares Core Growth Allocation ETF	USD	%	%
USD ishares Core Aggressive Allocation ETF	USD	%	%
USD Vanguard High Dividend Yield	USD	%	%
Cash [Bank SA]	AUD	%	%
Cash [Bank SA]	GBP	%	%
Cash [Bank SA]	USD	%	%
Total must equal 100% or this direction will be invalid		100 %	100 %

# Section D

## Adviser Appointment



### Note

I acknowledge that the Advice fee is a fee I have negotiated with my financial adviser and that additional fees are payable in connection with my account as disclosed in the AESF PDS.

### 8. Financial Adviser Details

Please only complete this section of the Application Form if you have appointed an authorised Financial Adviser, who shall receive either an initial fee and or an ongoing fee that shall be deducted from your Australian Expatriate Superannuation Account.

#### 8.1 Initial Fee

Financial Adviser Name

Financial Adviser Company Name

Financial Adviser Company Address

AFS Representative No. [if applicable]

Telephone Number

Email Address

I consent and authorise the trustees to deduct an initial adviser fee as stated below, from my AESF account to pay my financial adviser [Details in Section 8.1] for the initial advice provided.

Initial Advice Fee     \$

Or     %

**Note:** If no initial advice fee is nominated, 0% / \$0.00 will apply to the initial advice fee. The maximum upfront advice fee is 3% plus GST.

# Section D Adviser Appointment

## Continued



### Note

I acknowledge that the Advice fee is a fee I have negotiated with my financial adviser and that additional fees are payable in connection with my account as disclosed in the AESF PDS.

### 8.2 Ongoing Fee

Your ongoing adviser may differ to your initial adviser therefore please confirm where an ongoing fee is arranged the following:

#### **Please tick one of the following:**

My financial adviser for the ongoing advice is the same as the initial adviser details above titled 8.1 Initial Fee (tick if applicable and move to section 8.2b)

My financial adviser for the ongoing advice is **NOT** the same as the initial adviser details above titled 8.1 Initial Fee (tick if applicable and complete section 8.2a and 8.2b)

#### 8.2a Ongoing Adviser Details

Financial Adviser Name

Financial Adviser Company Name

Financial Adviser Company Address

AFS Representative No. [if applicable]

Telephone Number

Email Address

#### 8.2b Ongoing Adviser Fee Instruction

I consent and authorise the trustees to deduct the initial and/or ongoing fees, stated above, from my AESF account to pay my financial adviser [Details in Section 8.2a] for the ongoing advice and service provided.

Ongoing Advice Fee \$ \_\_\_\_\_ Or % \_\_\_\_\_

**Note:** If no ongoing advice fee is nominated, 0% / \$0.00 will apply. The maximum ongoing advice fee is 1% plus GST.

Please note that ongoing fee arrangements are to be renewed and instructed annually. The ongoing fee arrangement stated in this form is not therefore payable for a period longer than 12 months.

# Section D Adviser Appointment

## Continued



### Note

I acknowledge that the Advice fee is a fee I have negotiated with my financial adviser and that additional fees are payable in connection with my account as disclosed in the AESF PDS.

### What level of authority will this person have on your account?

My Financial Adviser is able to make enquiries only on my super account.

My Financial Adviser is able to make enquiries and switch investment options on my super account until I give written notice to the Trustee to terminate the authority.

**Note:** We may seek further verification from you or your Financial Adviser before acting on instructions from them.

I acknowledge that the adviser fee laid out in this form, I have negotiated with my financial adviser.

I fully understand that any future payments agreed between myself and the adviser that are to be paid through my Australian Expatriate Superannuation Fund shall be instructed under separate cover.

I fully understand that any ongoing fee arrangements are to be renewed and instructed annually to the Australian Expatriate Superannuation Fund.

The Trustee reserves the right to contact either you or your financial adviser to confirm that:

- You authorised the deductions to be made from your YourChoice account.
- The deductions are consistent with the authorisations and disclosures provided to you by your adviser.
- You've been provided the services for which the fees relate to.
- The adviser fees deducted from your super account only relate to advice and or services relating solely to your superannuation or insurance within superannuation.
- The fees deducted from your account for the advice services are in your best interest.

### Signature of applicant

Date [dd/mm/yyyy]

### Signature of Financial Adviser

Date [dd/mm/yyyy]

Full name of Financial Adviser



# Section E

## Member Declaration



### Please read

Carefully before signing this declaration.

### If signed under the Power of Attorney:

Attorneys must attach a certified copy of their Power of Attorney documentation. The Attorney hereby certifies that he/she has not received notice of any limitation or revocation of his/her Power of Attorney and is also authorised to sign this form.

Power of Attorney documents cannot be accepted via facsimile.

## 9. Declaration

### Member Acceptance

I have received and read the current AESF PDS, Additional Information and Investment Guide and apply to become a member of the AESF division of the Tidswell Master Superannuation Plan [Fund] and agree to be bound by the provisions of the Trust Deed. I understand this application will form the basis of my participation in the Fund. I confirm that I am eligible to contribute to the Fund or have contributions made on my behalf. I acknowledge that it is my responsibility to be fully informed about any investment I consider for inclusion in my portfolio at all times and agree to the Trustee providing me with a copy of the underlying investment manager PDS's by making them available on the AESF website for downloading located on [ivcm.com/aesf](http://ivcm.com/aesf) I also confirm my understanding and consent to the Adviser service fees set out in Section E on page 6.

### Understanding investment risk

I understand that my investment does not represent a deposit with or a liability of the Trustee, or its directors, officers or related parties. I acknowledge that an investment in AESF is subject to investment risk including possible delays in repayment and loss of income and capital invested.

### Investment Strategy

I instruct the Trustee to allocate 100% of my initial and future contributions and rollovers to the investment option[s] specified in Section C on page 4. In giving this instruction I have considered the information disclosed in the current AESF PDS, Member Guide and Investment Guide with respect to investments and determined that the investment option[s] is/are appropriate to me including currency risk.

I further acknowledge that all reporting of my investments will be expressed in AUD using the exchange rate at or near the reporting date if my investment is held in GBP or USD.

### Applicant declaration

As far as I am aware, everything I have provided in this Application form is true, and if there are any changes to this information in the future, I will notify the Trustee in writing as soon as possible.

### Australian law

I understand that this application is made in Australia in accordance with Australian laws and my account will be regulated by these laws and all values reported will be expressed in AUD.

### Cooling-off

I understand that if this investment does not suit me, I have 14 days after confirmation of my membership or 19 days of the Fund receiving my initial contribution or application to join to advise the Trustee to close my super account. For further details on cooling-off, please refer to the AESF PDS.

### Notification of changes

I understand that I will not be given advance notice of any product changes that are not materially adverse. I am aware that any non-material changes will be notified on [ivcm.com/aesf](http://ivcm.com/aesf)

### Privacy

I acknowledge that I have access to the Trustee's privacy policy and agree the Trustee may collect, use, disclose and handle my personal information in a manner set out in the Trustee's privacy policy available on [ivcm.com/aesf](http://ivcm.com/aesf)

### Marketing consent

We are continually seeking to better understand and serve you. From time to time we may be able to inform you of special offers or services that may become available. In accordance with the Privacy Act 1988, the Trustee requires your confirmation that you are willing to receive such information. By signing this declaration, you have indicated your approval to receive this information. You also consent to our disclosing your personal information to third party service providers, regulators and other persons associated with the Fund for purposes related to your superannuation account.

If you do not wish to receive special offers from AESF, please tick this box

### Signature of Applicant or Attorney

Full name of authorised representative

Date [dd/mm/yyyy]
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# Section E

## Member Declaration

### Continued



Please complete this page for each pension scheme.

#### 10. UK Pension Transfer Request & Declaration

Scheme information for the Plan you want to Transfer:

Scheme  
Name

Scheme  
Address

Plan  
Reference  
Approximate  
Value

This Declaration must be completed if you are making a UK Pension Transfer and provide authorisation for Australian Expatriate Superannuation Fund [AESF] to obtain information in relation to your existing plan in order to assist in the transfer of the existing plan into AESF.

I [full name]

Of  
[address]

Date of birth

Acknowledge and accept that:

1. Any withdrawals or transfers I make may result in a UK tax penalty of which I am solely liable for if the amount includes UK Pension Transfer Money transferred:
  - before 6 April 2017 and I have not been a UK tax non-resident for five clear and complete UK tax years [the UK tax year runs from 6 April to 5 April]; or
  - on or after 6 April 2017 and I have not been a UK tax non-resident for ten clear and complete UK tax years and the transfer amount has not been invested in a ROPS for five clear and complete UK tax years.

I am aware that other requirements may be imposed by the HMRC or the United Kingdom time in the future which may affect my funds.

2. I acknowledge that I may be liable to pay a Post Overseas Transfer Charge if my circumstances change within five full UK tax years following receipt of the transfer amount from the UK Pension Fund. I confirm I indemnify the Manager from any such charge and further confirm that I will notify the Manager in writing within 60 days, if I change my country of residence within those five years. The amount of the charge may be up to 25% of my UK Pension Transfer Money. I acknowledge that the Manager may be required to deduct the charge from my investment in AESF and pay it to Her Majesty's Revenue and Customs [HMRC] on my behalf.
3. By transferring UK Pension Fund money into AESF I may be liable for tax in Australia.
4. I will forfeit all protection associated with any Protected Rights funds that are transferred.
5. I acknowledge that the Supervisor and the Manager take no responsibility for any foreign currency transactions.
6. I may be liable to pay an unauthorised payment charge to HMRC if I make any unauthorised withdrawals.
7. I understand that, following the application of the transfer value, neither I nor any dependents, will have any further entitlement or claim under the transferring plan.

The Manager has not provided me with tax advice or advice in respect of transferring UK Pension Transfer Money to AESF and I understand that the Manager and the Supervisor take no responsibility for any tax or other consequences of any action I may take in regard to this UK Pension Transfer.

**Applicant's  
Signature**

**Date  
[dd/mm/yyyy]**

# Section F

## Beneficiary Nomination



### 11. Your beneficiary nomination

Select one of the following options and complete the table below.

#### Non-lapsing binding nomination

Complete the table below. Note that we can only accept your nomination as non-lapsing binding if two witnesses have signed and dated the witness declaration below on the same date.

#### Non-binding nomination

Complete the table below.

#### Reversionary Beneficiary

Complete the table below - you may only nominate one person as a Reversionary Beneficiary. Please consult with your financial or taxation adviser regarding the tax consequences of your selection.

Advise Reversionary Beneficiary gender:    Male                  Female

Name of beneficiary Please print full name	Date of birth dd/mm/yyyy	Relationship to you Only the following options can be accepted	Portion of total benefit
		Spouse                  Financial dependant	%
		Child                    Interdependency relationship	
		Spouse                  Financial dependant	%
		Child                    Interdependency relationship	
		Spouse                  Financial dependant	%
		Child                    Interdependency relationship	
		Spouse                  Financial dependant	%
		Child                    Interdependency relationship	
Legal personal representative [your Estate]	Not applicable	If you want all or part of your benefit paid to your estate, please write the percentage here.	%
Total must equal 100% or all nominations will be invalid. You can nominate a percentage[s] up to two decimal places.			
<b>Total</b>			<b>100%</b>

**12. Your Agreement and Declaration**

I have read and understand the information provided on beneficiary nominations on page 10 of this form and I request the Trustee accept my beneficiary nomination. I understand I should review my nomination regularly, especially when my circumstances change [eg. marriage, having children or any other life changing event], to ensure my nomination is always up to date and further understand that:

- a Non-lapsing binding beneficiary nomination will be subject to the Trustee's consent;
- a Non-binding beneficiary nomination is not binding on the Trustee and only provides a guide to the Trustee as to how I would like my death benefit to be paid.
- a Reversionary Beneficiary nomination is binding and not subject to the Trustee's consent, but my remaining pension account balance will only be able to continue to be paid as a reversionary pension if the person nominated meets the eligibility criteria and accepted by the Trustee.

**Signature of Member**

**Date** [dd/mm/yyyy]

**Witness declaration [only required for Non-lapsing binding nomination]**

I declare:

- I am over 18 years of age;
- I am not a nominated beneficiary of the applicant; and
- This form was signed and dated by the applicant in my presence.

*Two [2] witnesses must sign on the same date as the applicant otherwise we cannot accept this as a Non-lapsing nomination.*

**First name**

**First name**

**Family name**

**Family name**

**Signature of witness**

**Signature of witness**

**Date** [dd/mm/yyyy]

**Date** [dd/mm/yyyy]

### **Types of nominations**

#### **1. Non-lapsing binding nomination**

If you provide us with a non-lapsing binding nomination that satisfies all legal requirements subject to our accepting the nomination, and the nomination being valid at the time of your death, we must pay your death benefit to the beneficiary[ies] you have nominated and in such proportions as you have specified, provided:

- each nominated beneficiary is a dependant or your legal personal representative at the time of your death; and
- your binding nomination is in writing and two persons over 18 years of age who are not nominated beneficiaries have witnessed you signing your nomination on the same day.

**Note:** the binding nomination is non-lapsing, i.e. it will remain in place until it is amended or revoked.

#### **2. Non-binding nomination**

If you provide us with a non-binding nomination, your nomination is not binding on the Trustee and only provides a guide as to how you would like your death benefit to be paid, provided:

- each nominated beneficiary is a dependant or your legal personal representative at the time of your death.
- you have not married, entered a de facto or like relationship with a person of either sex or permanently separated from your spouse or partner since making your nomination; and
- your non-binding nomination has not been revoked and is not defective for any reason.

It is important to note that a non-binding nomination will not override a previous, valid binding nomination made by you.

If you have already made a binding nomination you must revoke it first and then make a non-binding nomination.

#### **3. Reversionary Beneficiaries**

- If you nominate a Reversionary Beneficiary and you die during the lifetime of your payments, your remaining account balance immediately reverts to your Reversionary Beneficiary as a pension benefit.
- You may only nominate one individual as your Reversionary Beneficiary.
- Your Reversionary Beneficiary can be any individual who can be nominated under superannuation law as described under 'Who can you nominate'.
- You can only nominate a child if the child is less than 18 years of age or if the child is between 18-25 years of age and financially dependent on you or the child suffers from a permanent disability.

#### **4. No nomination**

The Trustee will decide in its absolute discretion who receives your account balance [including any applicable insurance proceeds] from amongst one or more of your dependants and your legal personal representative [estate].

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## Section F

# Beneficiary Nomination

### Continued

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#### **Who can you nominate?**

Under superannuation law, you can nominate:

##### **Individuals**

- your spouse or de-facto spouse, including same sex partner
- children [including step and adopted children, children of your spouse and other children within the meaning of the Family Law Act 1975]
- individuals who are financially dependent on you at the time of your death
- someone in an interdependency relationship with you at the time of your death.

##### **Legal representative [your estate]**

Your legal representative - ie the executor under your will or a person granted letters of administration for your estate if you die without having left a valid will.

#### **Why can't you nominate other family members or friends?**

The law only allows you to nominate individuals who are your spouse, your children, who are otherwise financially dependent on you or who have an interdependency relationship with you at the time of your death. However, you can choose to nominate to have all or part of your benefit paid to your estate and then via your will your friends and/or other family members can become entitled to receive these superannuation funds.

#### **What is a financial dependant?**

Someone who is financially dependent upon you at the time of your death. The definition of a dependant under superannuation legislation may be different to the definition which is used for tax purposes regarding how much tax the recipient of the benefit will be required to pay. For more information on estate planning we recommend you speak with your financial or legal adviser.

#### **What is an interdependency relationship?**

This is a close personal relationship between two people who live together, where one or both of them provide for the financial and domestic support and personal care of the other. This type of relationship may exist if there is a close personal relationship, but the other requirements are not satisfied because of some physical, intellectual or psychiatric disability.

#### **Where can you check your beneficiary nomination?**

Your beneficiary nomination details will be confirmed each year in your Annual Statement and can be viewed online at any time on [aesf.com.au](https://www.aesf.com.au)