

Change of details

Investment Growth Bond

Important information

This form may be posted to: **Resolution Life, GPO Box 3306, Sydney NSW 2001**

Contact phone number: **133 731** between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays.

Please note:

- This form should be used for policies opened **on or after 18 March 2013**.
- Fields marked with an asterisk (*) must be completed for the purposes of anti-money laundering and counter-terrorism financing laws and the Foreign Account Tax Compliance Act (FATCA).

Section 1 – Personal or company details (applicant)

Policy number

Bond owner 1

Date of birth (dd/mm/yyyy)

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s) Surname

Other names known by (if any) or Full Company/Business Trust name

Residential/Business address (PO Box is not acceptable)*

State	Postcode	Country

Postal address

State	Postcode	Country

Mobile number Alternate phone number

Email address

Bond owner 2

Date of birth (dd/mm/yyyy)

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s) Surname

Other names known by (if any) or Full Company/Business Trust name

Residential/Business address (PO Box is not acceptable)*

State	Postcode	Country

Postal address

State	Postcode	Country

Mobile number Alternate phone number

Email address

Section 2 – New automatic withdrawal facility details (available to investment of at least \$10,000)

Please note: Complete the banking details to enable funds to be deposited into an account. We will not pay automatic regular withdrawals by cheque.

Please nominate the Investment option for the automatic withdrawal.

☐ Tick this box to indicate that you wish the automatic withdrawal to deduct from the next available investment option. If there are insufficient funds available the automatic withdrawal facility will cease.

Investment option	Amount of each payment (minimum \$500 per option)
	\$
	\$
	\$

Frequency (please indicate (✓))

☐ Monthly ☐ Quarterly ☐ Half-yearly ☐ Yearly

Please note: If an investment option is not nominated the automatic withdrawal will be deducted on a pro-rata basis.

Account name (must be in the name of the bond owner(s)) BSB number Account number

First withdrawal date (dd/mm/yyyy) Last withdrawal date (if required) (dd/mm/yyyy) Rate of increase in payments
 Nil ☐ or % each year

Section 3 – Switching investment options (funds)

Please complete the amount you wish to switch in the 'Switch from' and 'Switch to' columns. Ensure the totals of each column are equal. **The minimum switch is \$200 per fund.**

Investment option	Switch from	Switch to
IGB - Cash (3NCS)	\$	\$
IGB - Diversified Fixed Interest (3NFI)	\$	\$
IGB - Conservative (3NCO)	\$	\$
IGB - Balanced (3NDI)	\$	\$
IGB - Growth (3NBA)	\$	\$
IGB - High Growth (3NGR)	\$	\$
IGB - Listed Real Assets (3NPR)	\$	\$
IGB - Australian Share (3NAU)	\$	\$
IGB - International Share (3NIN)	\$	\$

* If you switch the full amount and you previously nominated your adviser service fee to be deducted from the 'Switch from' investment option we will now deduct the adviser service fee from the 'Switch to' investment option.

Section 4 – Additional investments

Please note: Minimum is \$200 per fund. Cash deposits will not be accepted.

Investment option	Amount
IGB - Cash (3NCS)	\$
IGB - Diversified Fixed Interest (3NFI)	\$
IGB - Conservative (3NCO)	\$
IGB - Balanced (3NDI)	\$
IGB - Growth (3NBA)	\$
IGB - High Growth (3NGR)	\$
IGB - Listed Real Assets (3NPR)	\$
IGB - Australian Share (3NAU)	\$
IGB - International Share (3NIN)	\$

Please indicate (✓) how will you be paying:

- ☐ Cheque (please attach with this form)
- ☐ BPAY® (please refer to the **Product Disclosure Statement (PDS)** before using BPAY®)
- ☐ Direct debit

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Direct Debit

I/We authorise and request Resolution Life – Direct Debit User ID 639871 for the above policy, until further notice in writing to arrange for funds to be debited from my/our account, at the financial institution identified and as described below, any amounts which Resolution Life may debit or charge me/us.

Details of account to be debited

Account name (For example 'J Citizen'. Do not show the account type, such as savings). The account name must be in the name of the investor.

BSB number

Account number

Name of financial institution where account is held

Please note: Direct debit is not available through the Bulk Electronic Clearing System (BECS) on all accounts offered by financial institutions. If in doubt, please refer to your financial institution.

Regular Investment Plan

Regular investment amount to be debited (min \$200) Start date

\$

Frequency

☐ Monthly ☐ Annually

Section 5 – Adviser service fees(s)

Please note: This section must be completed in all circumstances.

- ☐ I wish to cease the adviser service fee arrangement on my policy ► Go to **section 6**
- ☐ I wish to vary the adviser service fee arrangement on my policy ► Complete the details below in **section 5**

Please note: Complete this section if you consent for Resolution Life to pay your adviser(s) a one-off and/or an ongoing adviser service fee.

Section 5 – Adviser service fees(s) (continued)

One-off adviser service fee

I/We consent for Resolution Life to deduct a one-off adviser service fee of \$ (please specify the total dollar amount) on (insert date (dd/mm/yyyy)). Any payments to financial advisers are in accordance with the arrangements we have with their dealer group. My financial adviser(s) and allocations are noted below.

Name of financial adviser	Allocation of dollar amount*
1.	
2.	

*Only required if the payment is to be split between two financial advisers.

The amount nominated above should be deducted from my chosen investment option(s) as follows:

Investment option	Amount
IGB - Cash (3NCS)	\$
IGB - Diversified Fixed Interest (3NFI)	\$
IGB - Conservative (3NCO)	\$
IGB - Balanced (3NDI)	\$
IGB - Growth (3NBA)	\$
IGB - High Growth (3NGR)	\$
IGB - Listed Real Assets (3NPR)	\$
IGB - Australian Share (3NAU)	\$
IGB - International Share (3NIN)	\$

Please note: where you do not indicate which investment option(s) the one-off adviser service fee is to be paid from, the amount will be deducted on a pro-rata basis.

Ongoing adviser service fee

I/We consent for Resolution Life to deduct an ongoing adviser service fee of \$ each month or % each year.

Please note: This section must be completed in all circumstances.

Any payments to financial advisers are in accordance with the arrangements we have with their dealer group. My financial adviser(s) and allocations are noted below.

Name of financial adviser	Allocation of dollar amount*
1.	
2.	

*Only required if the payment is to be split between two financial advisers.

Allocation of ongoing adviser service fee to be deducted from each investment option

Please note: If no nomination is made the ongoing adviser service fee will be deducted on a pro-rata basis.

Investment option	Fixed amount to be paid each month (\$)	or	Allocation of percentage
IGB - Cash (3NCS)	\$		%
IGB - Diversified Fixed Interest (3NFI)	\$		%
IGB - Conservative (3NCO)	\$		%
IGB - Balanced (3NDI)	\$		%
IGB - Growth (3NBA)	\$		%
IGB - High Growth (3NGR)	\$		%
IGB - Listed Real Assets (3NPR)	\$		%
IGB - Australian Share (3NAU)	\$		%
IGB - International Share (3NIN)	\$		%

Section 6 – New personal or company details (applicant)

Name of financial adviser 1

Financial adviser number

AFSL number

Company name of financial adviser (if applicable)

Contact name

Mobile number

Alternate phone number

Name of financial adviser 2

Financial adviser number

AFSL number

Company name of financial adviser (if applicable)

Contact name

Mobile number

Alternate phone number

Customer contact

If required, do you give us permission to contact the bond owner(s) to clarify any necessary matter? ☐ Yes ☐ No

Section 7 – Financial adviser declaration

By signing this form I declare as follows:

- ☐ I certify that I have provided the bond owner(s) with the **Investment Growth Bond Product Disclosure Statement (PDS)** with a preparation date of 4 August 2024.
- ☐ I certify that the adviser sections of the relevant Identification and Verification form for all bond owner(s) have been completed.
- ☐ Where any adviser service fee(s) have been noted in **section 5**, I certify that I am able to set up this adviser service fee arrangement with the bond owner(s) and that they have agreed to this arrangement and that I have read and understood the 'advisor service fee' section of the relevant PDS.

Signature of financial adviser 1

Date (dd/mm/yyyy)

Signature of financial adviser 2

Date (dd/mm/yyyy)

Section 8 – Investor's declaration

Please note: This section must be completed in all circumstances.

By signing this form I declare as follows:

- I believe that I have obtained all information sufficient to explain the investment objectives, the risk and effect of each investment option chosen.
- If this form is signed under a Power of Attorney, the Attorney declares that they have not received notice of revocation of that power (a certified copy of the Power of Attorney should be submitted with the form).

Bond owner's signature

Date (dd/mm/yyyy)

Joint bond owner's signature (if any)

Date (dd/mm/yyyy)

If investor is a company, then this must be signed by an authorised officer (e.g. director, company secretary).

What you need to know

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Direct Debit Request Service Agreement

This form must be retained by the customer

We, Resolution Life Australasia Limited, note our commitment to you as follows:

This is your Direct Debit Request Service Agreement with Resolution Life Australasia Limited (APCA ID 639871, ABN 84 079 300 379, AFSL No.233671). It explains what your obligations are when undertaking a Direct Debit arrangement with us. It also details what our obligations are to you as your Direct Debit provider. Please keep this agreement for future reference. It forms part of the terms and conditions of your Direct Debit Request (DDR) and should be read in conjunction with your DDR authorisation.

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 or DDR means the Direct Debit Request between us and you.

Us or we means Resolution Life - Direct Debit User ID 639871, the Debit User you have authorised by requesting a DDR.

You means the customer who has signed or authorised by other means the DDR.

Your financial institution means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

1.1 By signing a DDR or by providing us with a valid instruction, you have authorised us to arrange for funds to be debited from your account. You should refer to the DDR 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 DDR. By agreeing to the Direct Debit Request, by the method presented, you authorise us to arrange for funds to be debited from your account in accordance with the Agreement or if we have sent to the address nominated by you in the DDR, a billing advice which specifies the amount payable by you to us and when it is due. We will do this except where we have agreed to a temporary variation in accordance with your instructions under **Clause 3** of this agreement, or where a credit tribunal or other legal tribunal has instructed us to vary the arrangement.

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. Amendments by us

2.1 We may vary any details of this agreement or a DDR at anytime by giving you at least 14 days written notice.

2.2 We reserve the right to cancel this agreement if the first debit from your account is returned unpaid or two or more debit attempts are returned unpaid by your financial institution.

3. Amendments by you

You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least 14 days notification by contacting us in writing at **Resolution Life, GPO Box 3306, Sydney NSW 2001** or by phone on **133 731** between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays. You can also arrange any change through your financial institution, which is required to act promptly on your instructions.

*In relation to the reference to 'change', your financial institution may change your debit payment only to the extent of advising us of your new account details.

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 DDR 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.

5. Dispute

5.1 If you believe that there has been an error in debiting your account, you should notify us directly on **133 731** between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively, you can take it up directly with your financial institution.

5.2 If as a result of our investigations, we conclude 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 as a result of our investigations, we conclude 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 in writing.

5.4 Any queries you may have about an error made in debiting your account should be directed to us in the first instance and, if we are unable to resolve the matter, you can refer such queries to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

6. Accounts

6.1 Before completing the DDR you should check with your financial institution whether direct debiting is available from your account, as direct debiting is not available through the Bulk Electronic Clearing System (BECS) on all accounts offered by financial institutions.

6.2 You should confirm that the account details you provide to us are correct by checking them against a recent account statement.

6.3 If you have any questions about how to complete the DDR, you should contact your financial institution.

7. Confidentiality

7.1 Subject to **Clause 7.2**, we will keep any information (including your account details) collected as part of your DDR 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 about you that we have collected as part of your DDR:

- a) to the extent specifically required or permitted by law or under our Privacy Policy or procedures, or
- b) for the purposes of this agreement, including disclosing information in connection with any query or claim.

8. Notice

8.1 If you wish to notify us about anything relating to this agreement, you can write to us at **Resolution Life, GPO Box 3306, Sydney NSW 2001**.

8.2 We will notify you by sending a notice in the ordinary post or via email to the address you have given us in the DDR.

8.3 Any notice will be deemed to have been received on the third business day after posting.

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