



Advice Fee Consent Form

The purpose of this consent is to enable your Financial Adviser to be paid advice fees from your Life Events Bond (LEB) and/or Funeral Bond (FB).

IMPORTANT

From 1 July 2021, an **Advice Fee Consent Form** must accompany all new business applications for the Life Events Bond and Funeral Bond that have 'ongoing advice fee' arrangements. All new business applications will be processed but no advice fees will be deducted until KeyInvest is in receipt of a signed Advice Fee Consent Form. KeyInvest will accept other "Advice Fee Consent Forms" which meet the recommended disclosure requirements.

Policy Type

KeyInvest Life Events Bond (LEB)

KeyInvest Funeral Bond (FB)

Policy Number

1. Your Personal Details

A. Individual

Title Mr Mrs Ms Miss Dr Other

Surname/Company/
Trust Name

Given Names

Date of Birth Gender Female Male Other

B. Joint Account

Name of
Joint Account

C. Sole Trader/Company/Trust

Name of
Entity/Company/Trust

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2. Ongoing Advice Fee

Choose your fee option. Fees should be provided including GST. Blank boxes will default to NIL.

- KeyInvest Ltd (KeyInvest) as the account provider of your Life Events Bond and/or Funeral Bond policy, requires written consent before an ongoing fee (i.e. an arrangement that is to be paid over a period greater than 12 months) can be deducted from your account. You are not under any obligation to consent to the fee being deducted and you can cease the fee at any time by notifying your adviser or KeyInvest. Your adviser will seek your consent each year to continue the arrangement.
- Advice Fees can only be deducted from your Life Events Bond and/or Funeral Bond policy if they relate to advice you receive about your Life Events Bond or Funeral Bond.
- For further information on advice fees, please refer to the relevant Product Disclosure Statement.

The available fee options are:

A. Percentage Based Fee Option – Flat Percentage

Up to a max. percentage % p.a. (inclusive of GST)

Your Adviser has estimated a fee of \$ per month commencing

When the Percentage based fee option is selected, the above percentage rate will be calculated against the average balance of your account and will be charged to your account monthly.

OR

B. Flat Dollar Fee

\$ per month (inclusive of GST)

Please select how your client would like to have the Ongoing Service Fee deducted from their portfolio

Same proportion as the Investment Allocations

Custom-select allocation

Go to pages 4/6 to select investments

The **start date** is optional. If no start date is provided, the Start Date will default to the Open Date for this application

Start Date

The **end date** is optional. If left blank it will default to 150 days from Reference Date

End Date

Reference Date is optional. If left blank the Reference Date defaults to the anniversary of the Initial Application date minus one day. The Reference Day is important as it determines the time period for the renewal of this Agreement and must not be more than 60 days before the Reference Date. No fees will be deducted from you policy after 150 day from the Reference Date without a renewed Ongoing Fee Arrangement.

Reference Date

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3. Client Declaration & Signature(s)

Important Note: KeyInvest collects the information in this form for the purpose of updating the information it holds about you. Any personal information provided in this form will be handled in accordance with the KeyInvest privacy policy available at www.keyinvest.com.au.

Please note: If this form is signed under 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 this form unless we have already received it.)

- I authorise KeyInvest to charge the advice fee selected against my account. This fee, if charged on my Life Events Bond and/or Funeral Bond policy is for advice I have or will receive about my Life Events Bond and/or Funeral Bond.
- The amount of any advice fee(s) that are paid to my financial adviser, as agreed by me, will be an additional cost to me and charged against my account. An advice fee will not be charged unless I instruct KeyInvest to do so.
- Any agreed advice fee(s) will be charged to my account and paid in full to the financial adviser, until I instruct KeyInvest to cease payment, the fixed period ends or my ongoing fee consent expires.
- I understand the consent for KeyInvest to pay the ongoing fees to my adviser will cease on the consent end date, which is 150 days after the next anniversary date for my ongoing fee arrangement.
- I understand my consent will last until the end date stated above.
- I understand I can withdraw my consent or vary the ongoing fee arrangement at any time by notice in writing to my financial adviser or by contacting KeyInvest Client Services at info@keyinvest.com.au.

Individual Investor

This form must be signed within 90 days of the start date of the advice fee.

Signatory 1

Date

Full Name

Joint Investors

This form must be signed within 90 days of the start date of the advice fee.

Signatory 1

Signatory 2

Date

Date

Title

Title

Full Name

Full Name

Life Events Bond

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Investment Allocation

Please choose the investment options(s) you wish the ongoing advice fee to be deducted from. You can use either a dollar amount or a %

| Investment Options | UFM | Fund Code (KI use only) | Ongoing Adviser Fee \$ | Ongoing Adviser Fee % |
|--|-------------------|----------------------------|------------------------|-----------------------|
| 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* | \$ | % |
| World Allocation 30/70 Trust | Dimensional | LEB9 | \$ | % |
| World Allocation 50/50 Trust | Dimensional | LEB10 | \$ | % |
| World Allocation 70/30 Trust | Dimensional | LEB11 | \$ | % |
| World Equity Trust | Dimensional | 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 | \$ | % |
| Australian Equities | Fidelity | LEB20 | \$ | % |
| Broadcap | Greencape | LEB39 | \$ | % |
| Australian Share | Investors Mutual | LEB22 | \$ | % |
| All Industrials Share | Investors Mutual | LEB23 | \$ | % |
| Wholesale Geared Australian Share | Perpetual | LEB25 | \$ | % |
| * Australian Shares – Class A | Russell* | LEB21* | \$ | % |

Life Events Bond

| 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

** Current default Cash Investment Option for progressive investing.
Check the KeyInvest website for any updates.

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4. Adviser Declaration

I confirm that fees have been fully explained to the applicant and that any advice fees charged on the Life Events Bond and/or Funeral Bond relate to advice about the applicant's Life Events Bond or Funeral Bond policy.

Adviser Name

Licensee Name

Contact Name

Contact Details

Daytime Phone

Mobile

Email

(this will be used for general and client correspondence)

Business Address

Unit Number

Street No

Street Name

Suburb

State

Postcode

Country

AFS License Number

Adviser Code

Name of Financial
Advisory Firm

Signature of Financial Adviser

Date

5. 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)