ZURICH

Zurich Investments Equity Income Fund

APIR ZUR0538AU

Product Disclosure Statement (PDS)

Issue date 1 July 2015
Strategic investment partner: Denning Pryce Pty Ltd

1. About Zurich Investments

Zurich Investment Management Limited (Zurich Investments) is the responsible entity of the Fund. Zurich Investments is a subsidiary of Zurich Financial Services Australia Limited (ZFSA), which is part of the worldwide Zurich Insurance Group based in Switzerland. In Australia, ZFSA's core lines of business are general insurance, life risk, investments and superannuation solutions.

As responsible entity of the Fund, Zurich Investments is responsible for ensuring that the Fund is managed in accordance with its Constitution and in accordance with relevant laws. Zurich Investments provides exclusive access to specialist investments by combining the expertise of specialist fund managers with our distribution and customer service strength. This Fund is one of several funds issued by Zurich Investments, known as the Zurich Investments Funds.

About Denning Pryce

Zurich Investments has appointed Denning Pryce Pty Ltd (Denning Pryce) as the investment manager for the Fund. Denning Pryce is a boutique asset management company, established in 2006. Denning Pryce specialise in investments which use shares, options and futures to target specific investment objectives.

Important information

The information in this PDS is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

This PDS provides a summary of significant information about the Zurich Investments Equity Income Fund (Fund), and contains a number of references to the **"Zurich Investments Funds: Additional Information Guide"** and the **"Zurich Investments Funds: Application Booklet"**, which form part of the PDS and are available at www.zurich.com.au. It is important that you read this PDS and the additional information before making a decision about the Fund.

Preparation date 3 June 2015

Contact Zurich Investments
5 Blue Street North Sydney NSW 2060
Phone: 131 551 (+61 2 9995 1111) Fax: +61 2 9995 3734
Email: ut.admin@zurich.com.au
www.zurich.com.au

Issued by Zurich Investment Management Limited
ABN 56 063 278 400 AFSL 232511 as responsible entity of the Zurich Investments Equity Income Scheme
ARSN 121 589 035.

Contents

1. About Zurich Investments
2. How the Zurich Investments Equity Income Fund works
3. Benefits of Investing in the Zurich Investments Equity Income Fund
4. Risks of managed investments schemes
5. How we invest your money
6. Fees and costs
7. How managed investment schemes are taxed
8. How to apply

All amounts in this PDS are in Australian Dollars. If you are a New Zealand-based investor, please ensure you read the 'Important Information for New Zealand Investors' in the **"Zurich Investments Funds: Additional Information Guide"**.

Platform Investors: Investors in Australia or New Zealand who wish to access or invest in the Fund through an Investor Directed Portfolio Service or wrap platform ('Platform') may rely on this PDS. For more information about investing through a Platform, please refer to the 'Investing through a Platform' section in the **"Zurich Investments Funds: Additional Information Guide"**.

Updated information

We reserve the right to change the terms of this Fund where permitted to do so by the Fund's Constitution and the relevant law. The information in this PDS is up to date at the preparation date, however certain information in this PDS and the incorporated materials may change from time to time – this includes but is not limited to possible changes which we have identified. Where we indicate to you that we will give notice of such changes, or where changes that are not materially adverse to you occur, we will update such information on our website, www.zurich.com.au. A paper copy of the updated information will also be available free of charge upon request by calling us on 131 551.

2. How the Zurich Investments Equity Income Fund works

What is a Managed Fund?

Managed funds allow you to pool your money with that of many individual investors. This money is then invested, in a way that aims to achieve the investment objectives of the Fund.

About the Fund

The Zurich Investments Equity Income Scheme (Scheme) is a managed investment scheme registered with the Australian Securities & Investments Commission (ASIC) under the Corporations Act. The Australian Registered Scheme Number (ARSN) for the Scheme is 121 589 035.

Under the Constitution for the Scheme, we have the power to establish and issue additional classes of units. Different "classes" of units will generally represent different fee levels and investment minimums. In this case, the 'Zurich Investments Equity Income Fund' refers to the offer of Class B units in the Scheme. Any additional class of units we may decide to introduce in future will not adversely affect the rights and interests of investors in the Fund.

As an investor, you are allocated 'units' in the Fund, which represent your beneficial interest in the Fund as a whole. The value of these units will vary in accordance with the value of the underlying assets which is reflected in the unit price. In addition, your rights and obligations as an investor are set out in the Fund's Constitution. For more information refer to the **"Zurich Investments: Additional Information Guide"**.

Minimum investment amounts	
Initial and minimum investment value	$5,000
Additional investment	$1,000
Withdrawal	$1,000
Account balance	$5,000

Applications and redemptions

Direct Investors: Applications can be accepted directly from you or your financial adviser. Investments can be made via cheque, BPAY or bank transfer. For more information on how to invest, please refer to section 8 of this PDS and the **"Zurich Investments: Application Booklet"**.

You may make additional investments into the Fund at any time, by completing an Additional Investment Form available from our website, www.zurich.com.au or by contacting us on 131 551 (+612 9995 1111).

You may request a withdrawal or 'redemption' from the Fund by completing a Withdrawal Form, available from our website, www.zurich.com.au or by contacting us on 131 551 (+612 9995 1111). In normal circumstances, we will pay your withdrawal amount by cheque or credit your nominated bank account within 10 business days after we receive your withdrawal request.

Applications and withdrawals are normally accepted immediately on receipt. However, we may delay acceptance by up to 30 days in unusual circumstances, or if we consider it to be in the best interests of investors to do so. Once a withdrawal request is accepted, payment may be further delayed by such period as we consider reasonable if it is not possible for us to redeem the units or we consider such delay to be in the best interests of investors as a whole.

Platform Investors: To invest in or withdraw from the Fund through a Platform, please complete the documents provided by your Platform Operator. Minimum transaction amounts are determined by the Platform Operator, and may differ from those set out above. For more information about investing through a Platform, please refer to the **"Zurich Investments Funds: Additional Information Guide"**.

Unit Pricing

When you invest, we divide your application monies, by the entry price to allocate you with units. Generally, we determine a value for the Fund every business day in Sydney using valuation procedures set out in the Fund's Constitution. The Constitution for the Fund describes the process and the frequency of calculation of prices.

Entry price – If an application is accepted before 3pm by Zurich in Sydney on a business day, the entry unit price for that day will apply. The entry unit price is based on that day's closing market value. For applications accepted after 3pm by Zurich in Sydney on a business day, the entry unit price for the next business day will apply. The entry unit price is calculated as the value of assets in the Fund, less liabilities, divided by the number of units on issue in the Fund, plus the buy spread. In some circumstances, we have the right to refuse or delay processing applications at our discretion, including where there is a suspension of the Fund, and will do so when we consider it to be in the best interest of investors.

The Funds must be credited to our Australian bank account before an application can be accepted. New Zealand investors should note that international funds transfers may result in delays in our ability to accept applications.

Exit price – If a withdrawal or switch is accepted before 3pm by Zurich in Sydney on a business day, the exit unit price for that day will apply. The exit unit price is based on that day's closing market value. For withdrawals accepted after 3pm by Zurich in Sydney on a business day, the exit unit price for the next business day will apply. The exit unit price is calculated as the value of assets in the Fund, less liabilities, divided by the number of units on issue in the Fund, less the sell spread. In some circumstances, we have the right to refuse or delay processing withdrawals at our discretion, including where there is a suspension of the Fund, and will do so when we consider it to be in the best interest of investors.

Distributions

Direct Investors: The Fund normally makes distributions within 30 days of the end of each month. Distributions comprise net income including (at June) assessable realised capital gains. There may be periods when the Fund does not distribute.

The income is accrued on a daily basis and is reflected in the daily unit prices. At the end of each distribution period the income accrued will be allocated to each investor in proportion to the units they hold at that time.

The Fund's unit price will usually fall after each distribution to reflect the income that is paid out to you. If you invest just before this time, you may get some of your capital back as income.

Unless you give us other instructions, we will reinvest your distributions back into your Fund at the reinvestment price of units in the Fund on the first business day following the end of the distribution period. The reinvestment price is based on the value of Fund assets, divided by the number of units on issue.

Please note that reinvested distributions do not incur the buy spread. This price does not take into consideration any market movement on the first day following the end of the distribution period.

You can also elect to have your distributions paid directly to an Australian or New Zealand bank, building society or credit union account. If your bank, building society or credit union returns your distribution to us, we will reinvest it in the relevant Fund using the entry price on the day the distribution is returned.

Platform Investors: Distributions will be paid to your Platform Operator in accordance with the above. You should refer to the documents provided by your Platform Operator for information regarding how and when your distributions will be paid to you.

You should read the important information about investing in and withdrawing from the Fund before making a decision. Go to the **"Zurich Investments Funds: Additional Information Guide"** and **"Zurich Investments Funds: Application Booklet"**, both located at www.zurich.com.au/PDS. The material relating to investing in and withdrawing from the Fund may change between the time you read this Statement and the day you acquire the Product.

3. Benefits of investing in the Zurich Investments Equity Income Fund

The benefits of investing in the Zurich Investments Equity Income Fund include:

- access income distributions paid monthly
- access to a portfolio of shares in leading companies listed on the Australian Securities Exchange (ASX)
- an investment in a strategy that seeks protection against the impact of falling markets
- the potential for long-term capital growth with some tax effective income
- regular reporting and a dedicated customer service team to keep you up to date on your investments
- online access to information about your investments via the Zurich website.

You should read the important information about regular reporting and online account access before making a decision. Go to the **"Zurich Investments Funds: Additional Information Guide"**, located at www.zurich.com.au/PDS. The material relating to regular reporting and online account access may change between the time you read this Statement and the day you acquire the Product.

4. Risks of managed investment schemes

All investing involves risk. Generally, the more risk you bear, the higher your potential return may be over the longer term. For example, growth assets such as shares, property and property securities have historically provided the potential for higher returns over the longer term than income assets such as fixed interest and cash, but may also have a higher level of short term risk. However, growth assets have historically produced more volatile returns than income assets.

The value of an investment in the Fund can fall as well as rise in line with movement in the value of that Fund's assets. General factors that can affect the value of your investment include interest rates and inflation, company performance, exchange rate fluctuations, and changes in government policies, taxation and laws affecting managed investment schemes.

Investments in shares and securities may also be subject to liquidity risk (i.e. how actively tradeable the shares and securities are). Investments in the Fund are subject to investment risk, including possible delays in repayment and loss of capital invested. There is no guarantee of the repayment of capital – which means you could receive less than initially invested. There is also no guarantee in relation to the payment of income, the performance of the Fund or the achievement of investment objectives. The Fund's future returns will vary, and may differ from past returns.

In addition to these general factors, there are other specific factors that may affect the value of an investment in the Fund as outlined below.

Australian shares

The value of underlying shares in the Fund can be affected by:

- a company's performance in the markets where it operates and changes to its financial conditions,
- performance of the industry in which a company operates,
- changes to the overall level of the sharemarket, and
- Australian social and political factors.

Derivatives

The value of a derivative will generally move according to movements in the underlying asset, and therefore carries the risks associated with that asset but in many cases magnifies these risks. Where the derivative is used to enhance positive returns, there is also the risk of potentially magnifying losses. In addition to these risks there is potential illiquidity of the derivative. Refer to section 5 of this PDS for more information on 'Use of Derivatives'.

Counterparty risks

There is a risk of default by any counterparties to the contracts underlying this Fund. Counterparties may include brokers and clearers of exchange traded securities, futures and options.

Cash

Whilst the value of a cash investment as such is not affected by external factors, changes in the level of interest rates will affect the amount of interest paid on cash investments.

The risk level you are willing to accept will depend on your personal circumstances, including your age, your investment timeframe, where other parts of your wealth are invested and your overall tolerance to risk.

5. How we invest your money

In planning your investment strategy and choosing your Fund, you should consider the likely investment returns, the relevant risks and your investment time frame. You should also consider seeking professional financial planning advice.

Zurich Investments Equity Income Fund

Description

This Fund is suitable for investors seeking regular monthly income and some capital growth from the Australian share market.

Investment return objective

To provide investors with regular income and some capital growth from the Australian share market.

The Fund aims to provide 7 to 9 percent gross running yield per annum over rolling three year periods before fees and taxes.

Performance benchmark

The investment returns of the Fund may be compared from time to time against the returns of the S&P/ASX 50 Accumulation Index.

Investment strategy

The Fund invests in a range of securities listed on the Australian Securities Exchange that are expected to deliver a regular income stream. The Fund maintains a portfolio of bought and sold options over shares and equity index futures in order to deliver additional income and reduce investment risk.

Asset Allocation and Range

The table below shows the typical range for each asset class. These ranges represent physical holdings as a percentage of the Fund's net asset value. The Fund uses exchange traded options and index futures to create an effective exposure to Australian shares of between 25-80% of its net asset value.

Asset class	Range %
Australian shares	60–100
Cash	0–40

Stock selection process

It is intended that a portfolio will be constructed from those securities on the ASX in which there is a liquid options market. Selection will generally be limited to between 30 – 60 securities with weightings broadly in line with that of the S&P/ASX 50 Accumulation Index, with a bias toward higher yielding stocks. A security includes the aggregate of physical shares and derivatives associated with those physical shares.

Cash

Cash investments include cash in bank or broker margin accounts, deposits with banks, bank bills, bank certificate of deposits (no greater than 120 days), treasury notes, RBA cash rate futures, bank bill futures, forward rate agreements, corporate promissory notes and unit trusts investing in these instruments.

Use of derivatives

It is intended that the Fund will maintain a portfolio of bought and sold options over shares and equity index futures. The aim of these positions is to;

- reduce and control equity exposure,
- increase the income stream of the Fund via option premiums, and
- lower the volatility of the portfolio.

The Fund's derivative selection process is designed to maximise the net amount of income received from selling options whilst managing and controlling the Fund's exposure to the share market. Any short derivatives positions will be backed by physical assets or long derivatives positions. Long derivatives exposures will be backed by cash or other liquid assets. The Fund does not intend to use derivatives for the purposes of leverage or gearing.

The Fund will not engage in short selling of a physical stock. With the exception of long put options, the Fund does not intend to use derivatives, physical securities or any combination of the two to produce financial exposures that are effective net short exposures.

An investment in derivatives is governed by the Fund's risk management process. Losses as well as gains are possible on these derivative instruments.

Risk level

High – the likelihood of the value of your investment going down over the short term is high as compared to investment in funds which invest in assets such as cash or fixed interest.

Recommended minimum investment timeframe

5+ years

Distribution frequency

Monthly

Fund inception date

3 October 2006

Change to Investment Strategy

Zurich Investments may change the Fund's investment strategy (including by adding or removing asset classes or varying asset allocation ranges and performance benchmarks) and the investment manager used at any time. Investors will be notified of any changes as set out under 'Updated Information', on page 1 of this PDS.

Environmental, social and ethical considerations

Decisions about the selection, retention or realisation of investments in the Fund are primarily based on economic factors. We do not take into account labour standards, environmental, social or ethical considerations when making decisions although sometimes these matters do indirectly affect the economic factors upon which our decisions are based. We do not have a predetermined view as to whether we will take the above matters into consideration in making investment decisions affecting the Fund in future.

Switching between Funds

As your investment needs change, you can simply switch all or part of your investment to another Fund managed by Zurich Investments (subject to a minimum switch amount of $1,000 and a minimum balance of $5,000 in each Fund). A switch is a withdrawal from one Fund and an application into another. As the withdrawal is a disposal of units, it may have tax implications.

If you do not wish to complete a new application form to switch your investment between Funds, you may complete a switch form available on our website www.zurich.com.au, or by calling us on 131 551 (+61 2 9995 1111).

6. Fees and costs

Did you know?

Small differences in both investment performance and fees and costs can have a substantial impact on your long- term returns. For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from $100,000 to $80,000).

You should consider whether features such as superior investment performance, or the provision of better member services, justify higher fees and costs. You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask your Platform operator or your financial adviser.

To find out more

If you would like to find out more, or see the impact of fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.moneysmart.gov.au) has a managed investment fee calculator to help you check out different fee options.

Fee table

This table shows fees and other costs that you may be charged. These fees and costs may be deducted from your money or from the returns on your investment or from the Fund's assets as a whole. You should read all of the information about fees and costs, as it is important to understand their impact on your investment. You can use the information in this table to compare fees and costs between this Fund and other managed investment products.

All fees are inclusive of GST, and are reduced to take account of any Reduced Input Tax Credits available, where applicable. If you are a Platform Investor, contact the Platform Operator for more information regarding the fees charged by them.

Type of fee or cost	Amount	How and when paid
Fees when your money moves in or out of the Fund		
Establishment fee: The fee to open your investment.	Nil	Not applicable
Contribution fee: The fee on each amount contributed to your investment.	Nil [1,2]	Not applicable
Withdrawal fee: The fee on each amount you take out of your investment.	Nil [1,2]	Not applicable
Termination fee: The fee to close your investment.	Nil	Not applicable
Management costs		
Management costs: The fees and costs for managing your investment.	1.39% p.a.	Generally deducted daily. The management fee is deducted from the underlying assets of the Fund before the unit price is struck. For more information regarding management costs refer to the 'Zurich Investments: Additional Information Guide'.
Service fees [2]		
Investment switching fee: The fee for changing investment options.	Nil [1,2,3]	Not applicable

[1] *However, a buy/sell spread will apply, refer to the **"Zurich Investments: Additional Information Guide"** for more information.*

[2] *See section under 'Maximum Fees' in the **"Zurich Investments: Additional Information Guide"** for more information.*

[3] *An Investment Advice Fee may also be payable (an amount agreed with your Adviser, which you instruct Zurich to deduct and pay from your investment). For more information, refer to 'Adviser Remuneration' in this PDS.*

Example of Fees and Costs

The fees and costs shown in the following table is a measure of the total costs that you would pay to us in dollar terms assuming an investment balance of $50,000 with total contributions of $5,000 during the year. This table gives an example of how fees and costs on this product can affect your investment over a 1 year period. You should use this table to compare this product with other managed investment products.

Example – balance of $50,000 with total Contributions of $5,000 during the year		
Contribution Fees	Nil	For every dollar you put in you will be charged $0.
Plus Management Costs	1.39% p.a.	And, for every $50,000 you have in the Fund you will be charged $695 pa*.
Equals Cost of Fund		If you had an investment of $50,000 and you put in an additional $5,000 during the year then you would be charged fees of $695 pa*.

** Additional fees, including an Investment Advice Fee, may apply.*

The Cost of Fund is based on your investment balance remaining static at $50,000 throughout the year. Please note that in the above example your $5,000 additional investment would also incur an investment management fee as described in the fee table. An additional buy spread will apply, refer to the **"Zurich Investments: Additional Information Guide"** for more information.

Changes to Fees and Costs

We have the right to change the fees and costs outlined in this PDS. Where we decide to vary any fees, we will notify you within 12 months of the change occurring except where the change is an increase in which case we normally will give you at least 30 days advance notice.

Adviser Remuneration

Your adviser does not receive any upfront or ongoing commission payments from Zurich Investments on account of your investment in the Fund.

You can agree with your financial adviser to have a direct 'fee for service' arrangement for any personal financial advice and services they provide to you in relation to your investment. You should refer to the Statement of Advice (SOA) provided by your Adviser where such fees will be set out.

You may choose to pay this fee for service directly to your adviser or alternatively you can authorise Zurich to pay your adviser an 'Investment Advice Fee' from your holdings in the Fund(s) you are invested in. This Investment Advice Fee is negotiable between you and your adviser, and is an additional cost to you, separate from the fees payable by you as an investor in the Funds.

You may elect to pay the Investment Advice Fee as either:

(a) Initial Investment Advice Fee – a set dollar amount, or an agreed percentage of your investment in the Fund(s), deducted as a one-off; or

(b) Ongoing Investment Advice Fee – a set dollar amount, or an agreed percentage of your investment in the Fund(s), deducted from your account on a monthly basis.

The Initial Investment Advice Fee may be deducted from your holdings in a selected Zurich Investments Fund, or proportionately from your holdings across all Fund(s) in which you are invested. The Ongoing Investment Advice Fee may only be deducted proportionately from your holdings in all of the Fund(s) you are invested.

You should read the important information about fees and costs payable before making a decision. Go to the **"Zurich Investments Funds: Additional Information Guide"**, located at www.zurich.com.au/PDS. The material relating to fees and costs payable may change between the time you read this Statement and the day you acquire the Product.

7. How managed investment schemes are taxed

You should note that investing in managed investment schemes is likely to have tax consequences. You are strongly advised to seek professional tax advice.

The following taxation information is based on current taxation laws, their continuation and interpretation.

Australian Investors

The Fund does not pay tax on behalf of investors. We intend that the Fund will distribute all of its taxable income, which means that the Fund will not pay tax on any income or capital gains generated by the Fund. You may be taxed on your share of the Fund's net income, which will form part of your assessable income for tax purposes.

You will need to include the taxable components of distributions in your tax return, even if your distributions have been reinvested.

By investing in certain Funds you may benefit from the tax advantages of imputation credits on shares, foreign tax credits and certain tax benefits from property investments such as tax deferred income.

You may incur a capital gains tax liability should you withdraw, switch or if the Fund makes a realised capital gain which is distributed. You will need to include any taxable capital gains in your tax return.

Additionally, the operation of the Taxation of Financial Arrangements regime may require the Fund to include in its distributions to investors, as assessable income, accrued amounts on certain debt securities which have not yet been received as income by the Fund.

In accepting a withdrawal request, Zurich may determine the withdrawal of units to be a Significant Withdrawal in which case the withdrawal proceeds will include an estimate of the proportion of the realised capital gains of the Fund for that year (including assets realised to fund redemptions).

The Australian taxation system is complex and different investors have different individual circumstances. You should consider whether you need to seek professional tax advice before investing.

New Zealand and Non-resident Investors

If you are a non-resident investor, including a New Zealand investor investing in Australia, we recommend that you seek independent professional tax advice on any tax implications arising, including advice on the specific tax implications in your country of residence. Withholding tax may be withheld from distributions of Australian source income and gains paid to a non-resident investor.

Providing your tax file number (TFN)

For Australian residents, you are not required to give us your TFN, Australian Business Number (ABN) or exemption information. However if you don't, we are required to deduct tax at the highest marginal tax rate plus the Medicare levy from income distributions made to you. Collection of TFNs is permitted by taxation and privacy legislation.

8. How to apply

Direct Investors

To invest in the Fund you need to complete the Application Form and return it to us together with the other documents requested and your initial investment. The Application Form is included in the Application Booklet available at www.zurich.com.au or on request by calling us on 131 551.

This offer is available only to persons receiving it (including electronically) within Australia & New Zealand. We cannot accept cash or applications signed and mailed from outside Australia & New Zealand. The Fund's Operations and your rights may be restricted if you cease to be a resident of Australia or New Zealand.

Platform Investors

If you are investing in the Fund via a Platform then you are an indirect investor. This means that it is the Platform operator who invests for you and therefore has the rights of an investor.

As an indirect investor you do not have to complete any Zurich Investments forms. We will not send you any confirmation letters, distribution statements or annual tax statements; these will be provided by your Platform operator.

Cooling-off period

Should you decide that your initial investment in the Funds does not suit your needs for any reason, you can request in writing to have it cancelled within the 14 day cooling-off period. The cooling-off period begins when you receive confirmation of your investment or 5 days after your units are issued, whichever is earlier. The amount we refund will be the original amount invested, adjusted to take into account:

- any increase or decrease in the value of your investment
- any tax or duty that may have been payable, and
- reasonable administrative and transaction costs.

You will not be able to exercise any cooling off rights once you have exercised any right or power in respect of your investment in the Fund.

Enquiries and complaints resolution

Zurich Investments is committed to providing you with a high level of service, and we have arrangements in place for handling enquiries or complaints. If you have an enquiry or complaint or you require any further information about your investment, please contact us on 131 551 (+61 2 9995 1111). We aim to acknowledge any complaint within 24 hours and to resolve the complaint within 45 days.

We are also a member of the Financial Ombudsman Service (FOS), an independent body designed to help you resolve complaints relating to your investment, as well as complaints relating to financial or investment advice and sales of financial or investment products. If you are not satisfied with the response from us, or we fail to resolve the complaint within 45 days (or any extended period you agree), you can raise the matter with FOS at GPO Box 3, Melbourne VIC 3001. Telephone: 1300 780 808.

If you are investing through a Platform, your first point of contact for complaints or requests for further information, other than as specified in this PDS, should be directly with the Platform operator. If you have any issues that remain unresolved, then you may contact the complaints scheme of which the Platform operator is a member.

You should read the important information how to apply and additional application requirements before making a decision. Go to the **"Zurich Investments Funds: Application Booklet"**, located at www.zurich.com.au/PDS. The material relating to how to apply and additional application requirements your may change between the time you read this Statement and the day you acquire the Product.

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Zurich Investment Management Limited
ABN 56 063 278 400 AFSL 232511

5 Blue Street North Sydney NSW 2060

Client Service Centre
Telephone: 131 551 (+61 2 9995 1111)
Facsimile: +61 2 9995 3734

www.zurich.com.au

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Zurich Investments Funds Additional Information Guide

The information in this document forms part of several Product Disclosure Statements issued by Zurich Investment Management Limited (Zurich Investments). We may update this document from time to time in accordance with the relevant Funds' Constitution and the law. The updated document will be available on our website, www.zurich.com.au, and you can also obtain a copy free of charge upon request. You should keep a copy of this document and any updates to it for your reference.

Additional explanation of fees and costs

Management costs

The management costs in relation to a Fund, expresses the administration and investment fees and costs (but not transaction costs such as brokerage) as a proportion of the Fund's size.

These costs include:

- management fees payable to strategic investment partners
- fees charged by custodians
- performance fees (for the Zurich Investments Small Companies Fund), and
- expense recoveries.

Zurich Investments deducts the whole amount of the management costs, pays the costs of administering the Fund and retains the balance.

The management costs for the funds, as shown in section 6 of the relevant Fund's PDS, are inclusive of GST and reduced to take account of any Reduced Input Tax Credits available to the Funds. The current percentage amount of management costs for the Funds are calculated based on the total assets of the Funds.

The Funds may acquire investments directly or may invest in other funds managed by Zurich Investments. If the Funds invest in another Zurich Investments fund, management costs are only charged once.

Performance fee – only for the Zurich Investments Small Companies Fund

A performance fee is payable where the Fund's performance exceeds its defined performance hurdle. The performance fee will vary in future depending on the Fund's return relative to its performance hurdle.

What and when is the performance fee calculated and paid?

The performance fee is calculated on each business day. It is calculated as 20.5% of the difference between the Fund's gross return (before fees) and the performance hurdle. The performance hurdle is the daily return of the S&P/ASX Small Ordinaries Accumulation Index plus the current management fee (ie. 0.90% pa). Therefore, the fund must outperform its benchmark on an after management fee basis, before the performance fee becomes payable.

The daily performance fee can be a positive or negative amount depending on whether or not the performance hurdle has been exceeded. The performance fee at the calculation date is the aggregate of the daily performance fees since a performance fee was last paid from the Fund.

If the aggregate of the performance fees is a positive amount, then this positive amount will be incorporated into the fund's accounts and reflected in the unit price.

If the aggregate of the performance fees over the period is negative then no performance fee amount will be reflected in the unit price, but the negative amount will generally need to be offset by future positive performance fees before any performance fee becomes payable.

The performance fee is payable from the Fund for quarterly periods, ending 31 March, 30 June, 30 September and 31 December, where the aggregate of the daily performance fee amounts for your class of units is positive. If the aggregate performance fee is negative at the end of a quarter then this negative amount will be carried forward to the next quarter and will need to be offset before any performance fee becomes payable.

We may determine not to carry forward a negative performance fee amount on a twelve monthly review of the performance fee or under certain circumstances for example if we replace the strategic investment partner for the Fund. Should we decide this is appropriate we will provide you with 30 days prior notice.

If the negative performance fee is not carried forward then a performance fee may be earned after this date even though we have not made up the prior negative performance fee.

Transactional and operational costs

Transactional and operational costs of a Fund are reflected by the buy/sell spread. The buy/sell spread is an estimate of the costs of buying or selling assets associated with an investment in, or withdrawal from, a Fund. This is not a fee paid to us, but is reflected in the unit price, and is an additional cost to you. These costs include brokerage, settlement and clearing costs and stamp duty.

The buy/sell spread is an estimate and may change in the future. Zurich Investments may vary or waive a spread to reflect the actual level of transaction costs incurred where the Constitutions permit (eg. in the event of an in specie transfer or significant transaction).

The current buy/sell spreads for the Zurich Investments Funds are outlined in the table below.

Zurich Investments Fund	Buy Spread (%)	Sell Spread (%)
Equity Income Fund	0.10	0.10
Emerging Markets Equity Fund	Nil	Nil
Global Equity Income Fund	0.20	0.20
Australian Value Share Fund	0.28	0.28
Small Companies Fund	0.30	0.30
Australian Property Securities Fund	0.30	0.30
Global Thematic Share Fund	0.08	0.08
Hedged Global Thematic Share Fund	0.08	0.08
Unhedged Global Thematic Share Fund	0.08	0.08
Global Growth Share Fund	0.08	0.08
Unhedged Global Growth Share Fund	0.08	0.08
Managed Growth Fund	0.12	0.12

Investment Advice Fee

The deduction to pay an Investment Advice Fee will result in a cost base adjustment to your account, which may have tax implications for you (refer to 'How managed investment schemes are taxed' in the PDS for each fund for more information). All deductions will be inclusive of 10% GST.

Please note Zurich can refuse a request to pay an Investment Advice Fee. Should you want to stop paying the fee at any time, you will need to do so by notifying us in writing.

When an adviser's stamp appears on your application form, we will provide your investment details to that adviser and advisory group. Please notify us in writing if you do not want your adviser to have your investment details, or if you change your adviser, and want us to direct this information to your new adviser.

Differential fees, rebates and related payments

We may negotiate fees with sophisticated or professional investors on an individual basis in accordance with the ASIC class order relief.

We reserve the right to use our own resources to provide assistance to platform operators to cover Zurich Investments related costs including marketing and distribution of Zurich Investments products via a platform.

Cooling-off

We may charge a fee covering reasonable administration and transaction costs where you exercise your cooling-off rights.

Maximum fees

In accordance with the Fund Constitution for each fund we reserve the right to vary any fees (subject to any limitations) and expenses referred to above. Under each Fund Constitution we are entitled to:

- charge a maximum investment management fee of 5% pa of your investment in a Fund (ie. $50 pa per $1000 invested). This fee is included in the management costs for the Funds,
- charge a maximum issuer fee of 0.1% pa of your investment balance in a Fund (ie. $1 pa per $1000 invested referred to as the trustee fee in the Fund Constitutions), however we have waived this fee for the duration of this PDS,
- charge a contribution (entry) fee of up to 10% of each additional investment (ie. $100 per $1000 invested), however we have waived this fee for the duration of this PDS,
- introduce a switching fee, however we have waived this fee for the duration of this PDS.

In addition, for the Zurich Investments Small Companies Fund we are entitled to charge a maximum performance fee of 20% (before GST) of performance over the benchmark.

Note these are the maximum fees outlined in the Fund Constitutions and fees are not currently charged at these levels. If these fees are charged they would increase your management costs and/or contribution fees. The maximum fees quoted are before GST and any available RITC.

Fee waivers

In relation to all fees payable out of a Fund to Zurich Investments, Zurich Investments reserves the right to waive, assign or rebate its entitlements to remuneration or reimbursement in part or in whole, subject to requirements of the Corporations Act or any other applicable law.

Other charges

Where we receive a cheque for investment in a Fund on your behalf and that cheque is dishonoured, or a direct debit from your financial institution account (for investment in a Fund) is refused by your financial institution, we may charge you a fee of $50 and any bank charges that we incur in relation to the failed transaction.

You are responsible for any charges levied by your bank for the use of your cheque or direct debit facility.

Alternative remuneration

In addition to the amounts described earlier, Zurich and adviser dealer groups may pay alternative forms of remuneration to financial advisers or their dealer licensees. It is required that members of the Financial Services Council and members of the Financial Planning Association (FPA) record payments of this kind in Alternative Forms of Remuneration Registers. To obtain a copy of Zurich's Alternative Forms of Remuneration Register, please contact us on 131 551 or visit www.zurich.com.au. Check with your adviser or dealer group whether they maintain a register.

External manager payments

Zurich Investments may receive payments in respect of any externally managed funds for volumes of business generated. These payments may be up to 0.20% pa of the value of the amount invested in the Fund. For example, if the amount invested in a Fund was $10 million, Zurich could receive a payment of up to $20,000 pa from the external manager or operator. Where this happens, the payments are made by the managers or operators out of their own resources. These are not additional to the management costs payable by you in respect of that Fund as outlined earlier in this PDS. The amount and nature of these payments can change over the life of this PDS.

Unit pricing discretions

Zurich Investments maintains a Unit Pricing Discretions Policy, which deals with Zurich's discretions relating to issue and withdrawal prices for the Funds and Zurich's policy in exercising those discretions. This policy includes the types of discretions that we may exercise, the method that we may apply, and why the policy is reasonable. If Zurich departs from the policy in exercising discretion, Zurich will separately document how and why it did so, and retains a copy of the policy and any decisions made by Zurich Investments at our offices. You can obtain a copy of our Unit Pricing Discretions Policy by contacting us on 131 551 (+61 2 9995 1111).

Current unit process are available on our website, www.zurich.com.au, or by contacting us on 131 551 (+61 2 9995 1111).

Keeping in touch

Writing to us

You can apply to make withdrawals, additional investments or switches and update your details by writing to us. To assist you with these requests, you can obtain transaction forms directly from us. Copies of these forms can be obtained from our website or by calling 131 551 (+61 2 9995 1111).

Written requests must include your name and investment number, the name of the Fund(s) and your clearly specified request with all relevant information to allow us to process your request. Most importantly your request must be signed by the authorised signatories on the account.

Regular reports on your investment

As an investor in a Zurich Investments Fund you will receive:

- investment confirmation – confirming all your transaction details when you transact
- a quarterly statement – providing details of any distribution transactions on your account and also details of any additional or regular investments or withdrawals, as well as your account balance for the quarter
- an annual financial report – containing a copy of the auditor's report on the Funds (if you request it)
- an annual tax statement – to help you complete your tax return. It shows the tax components of any distributions during the year.

You can also request a transaction statement or any of the above documentation free of charge at any time. If you have any queries about your statements, please call your financial adviser or the Zurich Client Service Centre on 131 551 (+61 2 9995 1111).

Online investment information

The Zurich website, www.zurich.com.au, can provide you with information you may need to monitor your Zurich investments. Information you can access includes:

- historical and current unit prices,
- monthly fund performance reports,
- planning tools, including budget planners and investment savings calculators,
- annual financial reports,
- investment articles, and
- other product information.

My *Zurich* – online access

You can access your Zurich investments details 24 hours a day via My *Zurich* on the Zurich website. My *Zurich* will enable you to access your personal information – including balances, transactions and statements – online. You can also nominate to receive information relating to your account, online rather than as a printed paper copy via your communication preferences in My *Zurich*.

Once you receive your initial investment confirmation, go to www.zurich.com.au and click on 'My Zurich' followed by the 'Register here' link. You will need to provide your Zurich Investments Number to register for this service.

Monitoring your investment

In order for you to keep up to date with how your investment is performing we provide regular performance information for the Funds offered in this PDS including,

- performance returns,
- fund sizes, and
- actual asset allocations.

We also use industry benchmarks to assess the performance and volatility of the Funds. All the latest performance information including benchmarks can be found on the Zurich website, www.zurich.com.au. A paper copy of the most recent performance information will be sent to you free of charge on request, by calling 131 551.

Calculating performance

Zurich Investments act in accordance with the standards set by the Financial Services Council when calculating the performance of the Funds.

Continuous disclosure documents

As a disclosing entity under the Corporations Act, the Fund is subject to certain regular reporting and disclosure obligations. Copies of documents lodged with ASIC in relation to the Fund may be obtained from, or inspected at, an ASIC office.

You may also obtain the following documents from us:

- the Fund's annual financial report most recently with ASIC
- any half-year financial report lodged with ASIC after the lodgement of the annual report and before the date of the PDS
- any continuous disclosure notices given by the Fund after the lodgement of the annual report and before the date of this PDS
- any other material updates.

We will send you a printed or electronic copy of any of the above documents free of charge within five days of receiving your request. Alternatively, you can view the annual financial report on our website, www.zurich.com.au.

Important information about the Fund Constitution

Each of the relevant Funds are governed by a Constitution, as supplemented by the Corporations Act and the general law, which sets out certain rights, duties and obligations of us and any investor. Some of the provisions of the Constitution are included in this PDS, others relate to:

- the nature of units
- how we must calculate unit prices
- when we can suspend new investments or withdrawals from the Fund
- the right of investors to share any Fund income, and how we calculate it
- our powers, and how we can exercise them
- the times we are not liable to investors
- combining the assets of the Fund with other assets
- changing the Constitution
- when we can terminate the Fund, and what happens at that time
- resolving complaints
- our rights to receive fees and recover expenses out of the Fund.

Subject to the Corporations Act and the Constitution for the Fund, Zurich may change the Fund Constitution or any details of the Fund and the terms and conditions on which units in the Fund are held from time to time. However, if the amendments will adversely affect the rights of the investors, we must obtain the approval of investors in accordance with the Corporations Act. You can inspect a copy of the Constitution at our head office or we will provide you with a copy free of charge upon request.

Compliance plan

In accordance with the Corporations Act, we have prepared a compliance plan for each Fund and lodged it with ASIC.

The compliance plan for a Fund sets out how Zurich will comply with the Corporations Act and that Fund's Constitution.

Borrowing

The Constitutions permit Zurich Investments to borrow for a Fund, with or without security. However, none of the Funds currently borrow and it is not our intention to borrow on behalf of any Fund.

Privacy

Zurich is bound by the Privacy Act 1988 (Cth). Before providing us with any Personal or Sensitive Information ('Information'), you should know that:

We collect, use, process and store Personal Information and, in some cases, Sensitive Information about you in order to comply with our legal obligations, assess your application and, if your application is successful, to administer the products or services provided to you, to enhance customer service and/or product options ('purposes').

If you do not agree to provide us with the Information, we may not be able to process your application, or administer your investment.

By providing us or your intermediary with your Information, you consent to our use of this Information which includes us disclosing your Information where relevant for the purposes, to your intermediary, affiliates of the Zurich Insurance Group Ltd, our service providers, our business partners, government authorities or as required by law within Australia or overseas.

We may use Personal Information (but not Sensitive Information) collected about you to notify you of other products and services we offer. If you do not want your Personal Information to be used in this way, please contact us.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose your Information to, a list of countries in which recipients of your Information are likely to be located, details of how you can access or correct the Information we hold about you or make a complaint, please refer to the Privacy link on our homepage – www.zurich.com.au, contact us by telephone on 132 687 or email us at Privacy.Officer@zurich.com.au.

Investing through a Platform

People who invest in the Fund through a Platform are an indirect investor, which means that an investor gaining exposure to the Fund through a Platform does not themselves become an investor in the Fund. Instead, it is the Platform Operator of the Platform who invests for you and therefore has the rights of an investor. The Platform Operator may or may not exercise these rights, in accordance with their arrangements with you.

You will receive reports from your Platform Operator and should direct your enquiries to them.

The relevant Fund's PDS and the incorporated materials should be read in conjunction with the documents issued by your Platform Operator. The availability of a Fund through a Platform may be withdrawn at any time.

Please note that Platform Operators charge fees in addition to those disclosed in the relevant Fund's PDS. Please refer to the documents issued by your Platform Operator for details of such fees.

Important Information for New Zealand Investors

(a) This offer to New Zealand investors is a regulated offer made under Australian and New Zealand law. In Australia, this is Chapter 8 of the Corporations Act 2001 and Regulations. In New Zealand, this is Part 5 of the Securities Act 1978 and the Securities (Mutual Recognition of Securities Offerings – Australia) Regulations 2008.

(b) This offer and the content of the offer document are principally governed by Australian rather than New Zealand law. In the main, the Corporations Act 2001 and Regulations (Australia) set out how the offer must be made.

(c) There are differences in how securities are regulated under Australian law. For example, the disclosure of fees for collective investment schemes is different under the Australian regime.

(d) The rights, remedies, and compensation arrangements available to New Zealand investors in Australian securities may differ from the rights, remedies, and compensation arrangements for New Zealand securities.

(e) Both the Australian and New Zealand securities regulators have enforcement responsibilities in relation to this offer. If you need to make a complaint about this offer, please contact the Securities Commission, Wellington, New Zealand. The Australian and New Zealand regulators will work together to settle your complaint.

(f) The taxation treatment of Australian securities is not the same as for New Zealand securities.

(g) If you are uncertain about whether this investment is appropriate for you, you should seek the advice of an appropriately qualified financial adviser.

Currency Exchange

(a) The offer may involve a currency exchange risk. The currency for the securities is not New Zealand dollars. The value of the securities will go up or down according to changes in the exchange rate between that currency and New Zealand dollars. These changes may be significant.

(b) If you expect the securities to pay any amounts in a currency that is not New Zealand dollars, you may incur significant fees in having the funds credited to a bank account in New Zealand in New Zealand dollars.

Dispute Resolution

The dispute resolution process described in this offer document is only available in Australia and is not available in New Zealand.

Contact Zurich Investments
5 Blue Street North Sydney NSW 2060
Phone: 131 551 (+61 2 9995 1111)
Fax: +61 2 9995 3734
Email: ut.admin@zurich.com.au
www.zurich.com.au

PGOD-009567-2014 ZU21229 V5 10/14

Zurich Investment Management Limited
ABN 56 063 278 400 AFSL 232511

5 Blue Street North Sydney NSW 2060

Client Service Centre
Telephone: 131 551 (+61 2 9995 1111)
Facsimile: +61 2 9995 3734

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Zurich Investments Funds Application Booklet

	Page
Important information	1
Payment options	2
How to invest	3
Application Form	5
Identification forms	13
Individuals	14
Australian Companies	15
Australian Regulated Trusts & Trustees	17

This information in this document forms part of several Product Disclosure Statements issued by Zurich Investment Management Limited (Zurich Investments). We may update this document from time to time in accordance with the relevant Funds' Constitution and the law. The updated document will be available on our website, www.zurich.com.au, and you can also obtain a copy free of charge upon request. You should keep a copy of this document and any updates to it for your reference.

Important information

This booklet contains an Application Form for the Zurich Investments Funds (Funds). An application to invest in one or more of the Funds can only be made using this form if you have also received a copy of the current Product Disclosure Statement (PDS) for the relevant Fund(s) you wish to invest in. A copy of the current PDS for each Fund is available at www.zurich.com.au/pds or by contacting us directly on 131 551 (+61 2 9995 1111). Please ensure you read the PDS and incorporated materials before submitting an application. You must also provide us with any relevant identification information.

Anti-Money Laundering, Counter-Terrorism Financing Requirements, FATCA & Other Relevant Laws

Zurich is required to satisfy various regulatory and compliance obligations, including under the Anti-Money Laundering/ Counter-Terrorism Financing Act 2006 (Cth), the Financial Transaction Reporting Act 1996 (NZ) and the Foreign Account Tax Compliance Act (FATCA).

FATCA is a United States (US) tax law aimed at financial institutions and other financial intermediaries to prevent tax evasion by US citizens and US tax residents through use of non-US investments or accounts. Under an intergovernmental agreement between Australia and the US, the FATCA provisions have been introduced into the Taxation Administration Act 1953 (Cth), and are administered by the Australian Taxation Office (ATO). Zurich intends to fully comply with its FATCA obligations. These obligations may include (but is not limited to) Zurich identifying and documenting the status of the investor as either a US person, US controlled entity or a non-complying (FATCA) financial institution. Zurich may then be obligated by law to report certain information on applicable investors to the ATO which will in turn report these information to the US Internal Revenue Service.

Zurich is not liable for any loss an investor may suffer as a result of its compliance with FATCA. This information is of a general nature only. Please consult your tax advisor should you wish to understand the implications of FATCA on your particular circumstances.

As an investor in the Funds, you must complete the Customer Identification forms (either included in this PDS or available from us on request), and provide the required identity verification information.

Zurich may, from time to time, require additional information from you, which you must provide. In accordance with our obligation, Zurich will monitor your transactions; may also delay or refuse to process certain transactions. We may also be required to disclose information about you to a regulator or law enforcement body.

In addition, the Zurich worldwide group of companies has obligations under various Australian and foreign laws. Despite anything to the contrary in this PDS or any other document related to the products described in this PDS, the products' terms will operate subject to all laws with which a Zurich worldwide company considers it must comply.

Appointing an investor representative (optional)

By appointing an investor representative you authorise another person to operate your investment. This person could be your financial adviser, solicitor, accountant or someone you trust to act on your behalf. If you appoint an investor representative, your right to operate your investment remains unchanged. Please read the following terms and conditions if you wish to appoint an investor representative.

Terms and conditions for appointing an investor representative

1. An investor representative must be an individual over 18 years old.
2. Your investor representative has authority, until we receive written notice from you revoking that authority:
   - to apply for additional units in the nominated Fund/s on your behalf and to sign all documents for that purpose
   - to make written requests to withdraw units from the nominated Fund/s and to receive the proceeds

PGOD-009076-2014 ZU21228 V7 10/14

- to enquire about your investment
- to make changes to your investment including change of address, bank account details etc
- to access your personal information held by Zurich.

3. Payment by us of any withdrawal amount to your investor representative or as your investor representative directs, will constitute good discharge to you by us.
4. We may, after giving you 14 days prior written notice, vary these conditions or cancel the appointment of your investor representative during the term of their appointment.
5. You hereby irrevocably ratify each and every action taken by your investor representative and agree that you and every person claiming through or under you shall have no claim in relation to any such action or any payment made or purporting to be made to or at the direction of your investor representative, against the Funds, us or any person from time to time guaranteeing any of our obligations.
6. You and your investor representative will release and indemnify us from and against all actions, proceedings, claims, losses and any other liabilities incurred directly or indirectly in consequence of the appointment of your investor representative. This release and indemnity will not apply, to the extent that the loss or liability is attributable to any wilful, unlawful or negligent act or omission by us.
7. An investor representative cannot appoint other investor representatives. Only you have this power.
8. Once you have appointed your investor representative they may act on your behalf without your consent until we receive written notice from you revoking that authority.
9. In relation to any personal information we collect about an authorised investor representative, Zurich will be bound by the same terms and conditions as set out under the section Privacy in the **"Zurich Investments Funds: Additional Information Guide"**.

Facsimile terms and conditions

You can fax most of your written requests to us, including withdrawal requests. By investing in this PDS you understand and agree:

- that there is a greater risk of fraud on your account where you choose to fax a transaction request to us
- to release us from, and indemnify us against, all losses and liabilities arising from any payment we make or action we take based on any instruction (even if not genuine) that we receive by facsimile bearing your investment number and a signature that is apparently yours or that of an authorised signatory on your account
- that neither you nor anyone claiming through you has any claim against us or the Funds in relation to these payments or actions
- that you bear the risk of any fraudulent redemption requests made by someone who has access to your investment number and a copy of your signature and which may be facilitated by reliance on fax authorisation
- that we reserve the right to confirm with you fax requests received on your account and to add further requirements at any time, but will in no way be liable to make such requests or for not making such requests
- that any additional investments received by fax will not be accepted until we receive your cheque or money transfer
- that in some circumstances we may not be able to receive faxed instructions including any documents relating to your initial application.

If you do not want us to accept any future instructions by fax you will need to indicate this in Section C of the application form or you can send us an original signed request.

Accepting your application

If, for whatever reason, we are unable to finalise your application, Zurich Investments will immediately hold any monies paid by you in trust for you until we are able to do so. Under current legislation this money can normally only be held in trust for one month. If one month has expired and we are unable to issue you with an interest pursuant to your instructions, we will normally return your money to you. If we are still following up outstanding requirements, and it is not reasonably practicable to return your money after one month, we may retain it for as long as it is reasonable in the circumstances (this period will generally not exceed three months).

Any interest earned on any monies held in trust for you may be retained by Zurich Investments for its own purposes. Should the interest be paid to you, tax at the highest marginal rate plus the Medicare levy will be deducted from the interest payment if your tax file number is not provided.

Payment options

An investment in the Funds can be made via either cheque bank transfer or BPAY.

Cheque

Cheques must be in Australian dollars and drawn on an Australian bank, building society or credit union.

Any cheque should be made payable to:
Zurich Investment Management Limited

To lodge your completed application form mail it to:
Zurich Investment Management Limited
Locked Bag 994, North Sydney NSW 2059

Bank transfers

Payments may also be made to:

Account name:	Zurich Investment Management Limited
BSB number:	012-366
Account number:	836304741

If you are investing via bank transfer you must ensure that the account name on the application form is provided in the reference section of the bank transfer details.

BPAY

You may make initial or additional investments using BPAY from your bank account via phone or online banking. To do so, you will need to quote the BPAY Biller Code 198358 and your BPAY Reference Number. Your BPAY Reference Number will be issued by Zurich when we first process your application form.

For a new application you will need to send through the completed application form (and any identification information) we will then contact you and provide you with your BPAY Reference Number so that you can complete your application.

If you are investing via BPAY or bank transfer, your application will be processed based on the receipt of the later of a completed application form and the application monies received into Zurich's bank account.

How to invest

The only way you can apply to invest in a Zurich Investments Fund is to complete and submit the application form attached to the PDS for the Fund plus any relevant identification information. Provided below is a guide as to what you will need to provide us (which we are legally required to collect) to complete your application, based on your customer type.

Investor type	Which name should be on the application form?	Who signs the application form?	Which identification form should be filled out?
Individuals (over the age of 18) eg. John Smith	John Smith	John Smith	Identification form – Individuals (page 14)
Joint investors eg. John and Jane Smith	John and Jane Smith	John and Jane Smith *Note: if you only require one investor to sign for future transactions you must indicate this in Section C of the application form.*	Identification form – Individuals (page 14) *You must complete the form for each individual*
Sole trader John Smith	John Smith	John Smith	Identification form – Individuals (page 14)
Australian Companies eg. John Smith Pty Ltd	John Smith Pty Ltd	Either • Two directors, or • A director and a company secretary, or • A sole director	Identification form – Australian Companies (page 15)
Australian Regulated Trusts • Superannuation funds • Self Managed Superannuation Funds • Registered Managed Investment Schemes	eg. John Smith Pty Ltd as trustee for the Smith Family Super Trust	John Smith *Note: if the trustee is a company then the signatory requirements of a company apply (as above)*	Identification form – Australian Regulated Trusts & Trustees (page 17) *Note: you must provide information relating to the trust and TWO of the trustees. If the trustee being identified is a company then the identification form – company must be completed*
Trusts – Other • Family trusts • Deceased estates • Charitable trusts	eg. John and Jane Smith as trustee for the Smith Family Trust (example of a family trust)	John and Jane Smith *Note: if the trustee is a company then the signatory requirements of a company apply (as above)*	*Contact us or search for identification forms on the Zurich web site*
Investor Representative eg. John Smith as Investor Representative for Jane Smith	Jane Smith	Jane Smith *Note: John Smith must sign the section 'Authorising an Investor Representative' in Section B of the application form*	Both • Identification form – Individuals (page 14) for the owner • Identification form – Individuals (page 14) for the Investor Representative
Power of Attorney John Smith as attorney for Jane Smith	John Smith *With the TFN details for Jane Smith*	John Smith *Note: John Smith must complete the section 'Power of Attorney' in Section B of the application form*	Both • Identification form – Individuals (page 14) for the owner • Identification form – Individuals (page 14) for the Power of Attorney *You must also attach a certified copy of the Power of Attorney*

If you are an investor type not mentioned above or you are unsure how to fill out your application form or the relevant identification form please contact us on 131 551 (+61 2 9995 1111) for assistance.

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ZURICH

Zurich Investments Funds Application Form

Before you sign this application form, make sure that you have read and retained a copy of a valid Product Disclosure Statement (PDS) for the Fund you wish to invest in. The PDS will help you to understand the Funds and decide if they are appropriate for your needs. Please ensure you read the PDS carefully before you sign this application form.

While the PDS is current, Zurich Investments will send paper copies of the PDS, the additional information booklet and the application booklet, on request without charge. Please call us on 131 551 (+61 2 9995 1111) with any enquiries.

Do you have an existing account with Zurich Investments? Yes ◯ No ◯

If yes, please provide your account number | | | | | | | | |

Section A – Investor details

Account Name

Investor type

Please tick the relevant box:

◯ Individual ◯ Joint Investors ◯ Sole Trader
◯ Partnership ◯ Australian Public Company ◯ Australian Private / Proprietary Company
◯ Foreign Company ◯ Registered Managed Investment Scheme
◯ Superannuation Fund ◯ Self Managed Superannuation Fund
◯ Other (please specify)

1 **Investor 1** (individuals, joint investors or trustees)

Title Surname

Given name Other name(s)

Date of birth / /

Residential address (PO Boxes not allowed)

▶ If company, address of registered office is required

Suburb State Postcode

Country (if other than Australia)

Tax details

Please provide Tax File Number (TFN) or reason for exemption

Tax file number | | | | | | | | | |

Reason for exemption:

Are you a US citizen or resident of the US for tax purposes

◯ No
◯ Yes ▶ Provide your US Taxpayer Identification Number (TIN)

Continued next page ↘

PGOD-009076-2014 ZU21228 V7 10/14

(Investor continued)

Investor 2 (Joint investors or trustees)

Title Surname

Given name Other name(s)

Date of birth / /

Residential address (PO Boxes not allowed)

Suburb State Postcode

Country (if other than Australia)

Business number Home number

Email address Mobile number

Tax details

Please provide Tax File Number (TFN) or reason for exemption

Tax file number

Reason for exemption:

Are you a US citizen or resident of the US for tax purposes

◯ No

◯ Yes ▶ Provide your US Taxpayer Identification Number (TIN)

2 Companies, trusts and other investors

Full company or trust name (as registered with ASIC)

Account name (if investments held on behalf of others eg. Super Fund, trust, Estate Minor)

Place of business (if different to registered office)

Suburb State Postcode

Country (if other than Australia)

Country established (if other than Australia)

ACN (ARSN if registered scheme)

▶ If sole trader, provide ABN

Tax details

Please provide Tax File Number (TFN) or reason for exemption

Tax file number

Reason for exemption:

Continued next page ↘

3 Communication preferences

All correspondence will be sent to the postal address below (including where there are joint investors or authorised investor representatives).

Postal address

Suburb State Postcode

Country (if other than Australia)

Business number Home number

Mobile number Fax number

Email address

Annual financial statements

We prepare financial statements for the Funds by 30 September each year.
These are available on the Zurich website **www.zurich.com.au/annualreports**

Please tick the relevant box

- ◯ Don't send me a copy – If I need to I can access it on the Zurich website
- ◯ Please mail me a copy of the annual financial statements for the Funds

You can elect to have annual financial statements emailed to you by electing to so online via the MyZurich website. Please consider the environment before choosing to receive printed documents.

Section B – Investment details

1 **Minimum investment: $5,000 (per Fund)** **Minimum addition: $1,000 (per Fund)**

Please specify the amount you wish to invest in each Fund

		Application	Distribution instructions*	
Zurich Investments Fund	**APIR**	**Amount**	**Reinvest**	**Paid to nominated bank account**
Global Growth Share Fund (American Century Investments)	ZUR0580AU	$	%	%
Unhedged Global Growth Share Fund (American Century Investments)	ZUR0581AU	$	%	%
Australian Value Share Fund (ATI Asset Management)	ZUR0060AU	$	%	%
Equity Income Fund (Denning Pryce)	ZUR0538AU	$	%	%
Global Equity Income Fund (Denning Pryce)	PMC0003AU	$	%	%
Small Companies Fund (Ellerston Capital)	ZUR0583AU	$	%	%
Global Thematic Share Fund (Lazard Asset Management)	ZUR0061AU	$	%	%
Hedged Global Thematic Share Fund (Lazard Asset Management)	ZUR0517AU	$	%	%
Unhedged Global Thematic Share Fund (Lazard Asset Management)	ZUR0518AU	$	%	%
Australian Property Securities Fund (Renaissance Property Securities)	ZUR0064AU	$	%	%
Emerging Markets Equity Fund (Wells Capital Management)	ZUR0614AU	$	%	%
Managed Growth Fund	ZUR0059AU	$	%	%
	Total investment	**$**		

*Distributions are automatically reinvested unless otherwise stated.

Select payment type:

◯ **Cheques**

Make cheques payable to: **Zurich Investment Management Limited**

All cheques must be in Australian dollars and drawn from an Australian bank, building society or credit union.

◯ **Bank transfers**

Account name: Zurich Investment Management Limited

BSB number: 012-366

Account number: 836304741

Include the account name (provided in section A) in the reference section of the bank transfer.

◯ **BPAY**

BPAY Biller Code: 198358

BPAY Reference Number will be sent to you once we have received your application.

2 **Bank account details** (for distributions and withdrawals)

Name of Australian bank, building society or credit union .....

Branch address .....

State ..... Postcode .....

Account name .....

BSB (branch number) ☐☐☐ – ☐☐☐ Account number ☐☐☐☐☐☐☐☐☐

Continued next page ↘

3 Authorising an investor representative

▶ **Please note** that by authorising an investor representative you are enabling this person to have full access in relation to your account as explained by the 'Terms and Conditions for appointing an investor representative' in the Application Booklet.

Details of investor representative

Title Surname

Given name Other name(s)

Date of birth / /

Residential address (PO Boxes not allowed)

Suburb State Postcode

Country (if other than Australia)

Business number Home number

Email address Mobile number

Declaration and signatures

1. Investor Representative

By signing this document, I declare that I accept the appointment to be the investor's authorised investor representative in accordance with the 'Terms & Conditions for appointing an investor representative' in the Application Booklet.

Signature of **Investor Representative**

Date / /

2. Investor

By signing this document I / we declare that I / we have read and understood the 'Terms & Conditions for appointing an investor representative' in the Application Booklet.

Signature of **Investor**

Date / /

Signature of **Investor 2** (if required)

Date / /

Identification Requirements

You must also submit the identification information requested in the 'Identification form – Individuals' on page 14.

4 Power of Attorney

Details of attorney

Title Surname

Given name Other name(s)

Date of birth / /

Residential address (PO Boxes not allowed)

Suburb State Postcode

Country (if other than Australia)

Important

You must also read and sign the declaration on page 11 and submit the application, together with the identification information requested in the 'Identification form – Individuals' on page 14.

5 Investment Advice Fee

This section is to be completed only where you have agreed to have an Investment Advice Fee deducted from your Zurich Investments Account and paid to your adviser. The Investment Advice Fee can be collected as either:

- **Initial Investment Advice Fee** – a set dollar amount, or an agreed percentage of your investment in the Fund(s), deducted as a one-off,
- **Ongoing Investment Advice Fee** – a set dollar amount, or an agreed percentage of your investment in the Fund(s), deducted from your account on a monthly basis, or
- **A Combination of Both**.

I have agreed to pay my adviser the following Investment Advice Fee(s).

Initial Investment Advice Fee **$** **OR** **%**

To be deducted from (select which applies):

◯ Zurich Investments Fund **OR**

◯ Proportionately from my Zurich Investments account balance (across all Funds)

Ongoing Investment Advice Fee **$** **OR** **%**

To be deducted proportionately from my Zurich Investments account balance (across all Funds).

I direct Zurich to deduct the Initial Investment Advice Fee amount by withdrawing units from my account following my initial Investment and to deduct the Ongoing Investment Advice Fee amount by withdrawing units from my account on a monthly basis provided my Fund account balance is at least $5,000 after the deduction of the agreed amount(s).

In addition, I accept the following conditions in relation to the Investment Advice Fee(s):

- It is my responsibility to be satisfied of the reasonableness of the Investment Advice Fee and the quality of the advice
- Zurich is under no duty to review (either initially or at some later time) the advice given
- The Constitutions for the Funds specifically excludes Zurich from any liability for advice given by an adviser and
- The adviser is not an agent of Zurich.

Further, where I direct Zurich to deduct an Investment Advice Fee(s) from my Account, I accept and agree the following:

- The Investment Advice Fee is a fee agreed to between myself and my Adviser and is deducted under the terms of the PDS and paid to my Adviser by Zurich
- The fee agreed to represents payment for the provision of financial advice and does not relate to my investments generally and
- To stop the ongoing Investment Advice Fee arrangement, I must submit a request in writing
- I acknowledge that Zurich may, in its discretion, refuse to pay the Investment Advice Fee.

Applicant's signature

Date / /

Section C – Declaration

This application is part of the Product Disclosure Statement (PDS) for the Zurich Investment Funds issued by Zurich Investment Management Limited which contains information about investing in the Funds and which should be read before applying. If you give another person access to this application form, you must, at the same time and by the same means, give them access to the PDS and any supplementary material.

By signing this application form, I certify that the information provided is true, accurate and complete to the best of my knowledge.

I acknowledge/agree:

- to be bound by the provisions of the Constitutions as amended from time to time for the Funds
- to have read and understood the PDS (including the additional information guide) to which this application relates and in particular agree to be bound by the terms and conditions that apply to the fax transactions and the appointment of an investor representative
- to have read and understood the information on 'How we invest your money' in the PDS
- that there is no guarantee of the repayment of capital and/or the payment of income by Zurich Investments or the Funds, the performance of the Funds or the achievement of the investment objectives of the Funds
- to have read and understood the information titled 'Privacy' in the PDS and agree that unless I/we give advice to the contrary, my/our personal information may be used by Zurich, or disclosed to other Zurich group companies, for the purpose of notifying me/us of other products and services
- to have received this PDS at the same time and by the same means as receiving this application form
- that Zurich reserves the right to refuse applications for units in any Fund at its discretion
- to the fees and other costs outlined in the PDS, and following pages.
- In relation to New Zealand investors only, I have read the 'Important information for New Zealand Investors' in the PDS.

Faxed transactions opt out – refer to facsimile terms and conditions on page 2 of the Application Booklet.

◯ **Do not** accept transactions from me received via fax.

Signatures

Important

If signing on behalf of a company, unless the sole director/company secretary, two (2) directors, or a director and company secretary must sign.

If signing under a Power of Attorney, at the time of signing this application form, you declare that it is valid and you have not received notice of revocation of that power. Please attach a duly signed certified copy of the Power of Attorney under which you have been appointed with this application.

Signature 1

Signature **1**

Date / /

Full name .....

Capacity .....

Signature 2

Signature **2**

Date / /

Full name .....

Capacity .....

Joint investors

Indicate the account signing authority for future transactions

◯ Either to sign ◯ Both to sign (if left blank we will assume both to sign)

Adviser details (Adviser use only)

Surname

Given name(s)

Phone number ( ) Adviser number

Dealer Group name

AFSL Licensee name

AFSL number

Adviser stamp

Adviser verification

I have undertaken verification on this customer and have attached a copy of the original or certified identification document(s) as outlined below.

Document 1

Document 2

Date verified / /

Signed

Date / /

Print name

Checklist – completing your application

Have you included everything you need to complete your application?

- ◯ Have you completed all the relevant sections of the application form relating to yourself and your investment?
  - ▶ Make sure you sign the application form and if you are appointing an investor representative to act on behalf of your investment ensure that they have also signed on page 9.
- ◯ Have you read and completed all the necessary identification forms for your investor type?
- ◯ Have you attached the required certified documents to support your identification form?

Once you have completed all the necessary requirements for investing in the Funds post your signed application, cheque and any relevant identification forms plus supporting documents to:

Zurich Investment Management Limited
Locked Bag 994
North Sydney NSW 2059

For assistance on completing the application or identification requirements refer to page 3 – 'How to invest' or call us on 131 551 (+61 2 9995 1111).

Identification forms

ZURICH®

If you have invested in a Zurich Investments Fund before you may not need to fill out an identification form. However you must ensure that you have provided your existing Zurich Investments account number in Section A of the application form.

Who must fill out an identification form?

If you have not invested with us before you will need to complete an identification form and send it in with your application.

The identification forms that follow should be completed by the following 'investor types':

- **an individual**, including;
  - an individual in the role of trustee,
  - an individual in the role of an investor representative,
  - an individual acting under a Power of Attorney^
  - a sole trader
  - ▶ **Refer to page 14**
- **an Australian company**, including;
  - a company in the role of trustee
  - ▶ **Refer to page 15**
- **a trust**, including;
  - a superannuation fund
  - ▶ **Refer to page 17**

^If you are acting under a Power of Attorney or completing an application on behalf of another person you will also need to send a certified copy of the relevant document confirming your authority to act.

Please note: any identification documents that are in a foreign language must be accompanied by an English translation from an accredited translator.

Who should not fill out the identification form?

If you are investing as one of the following please contact us and we will send you the appropriate requirements.

- A partnership
- An incorporated association
- A co-operative
- A government body
- A foreign company
- Other Investor types not listed.

Margin lending customers

Individuals investing with a loan from a margin lender do not need to complete the identification requirements above. Under the margin lending arrangement the lender will become the investor and they will provide us the required identification.

Who can certify copies of documents?

- A **financial adviser** – or officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees;
- A **lawyer** – or person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia or New Zealand, as a legal practitioner (however described);
- An **accountant** – or member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership;
- An **officer of a financial institution** – with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
- A **post office worker** – being a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public, OR agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- A **police officer**, **Justice of the Peace**, **Magistrate** or **judge** of a court in Australia or New Zealand.

Other people who can certify copies of documents:

- An Australian consular officer or an Australian diplomatic officer,
- A chief executive officer of a Commonwealth court;
- A registrar or deputy registrar of a court; and
- A notary public (for the purposes of the Statutory Declaration Regulations 1993).

How to certify a copy of a document

The law requires that we receive certified copies of the identification documents you provide us. A certified copy is a document that has been certified as a true copy of an original document by certain persons.

An example of a certified document:

I, John Smith of 123 Park Street, Sydney NSW 2000 in the capacity of a Justice of the Peace certify that this copy is a true and accurate copy of the original.

Signature: *J. Smith*

Date: *1/7/2008*

There may be instances where we are required to collect further information. Where this is the case we will contact you.

Identification form – Individuals

In addition to completing the application form if you are making an application as yourself (an individual) or as an Investor representative or acting under a Power of Attorney we are required by law to collect and verify information relating to you.

We need to verify 2 items of information you provided us in the application form:

- Your full name, and
- **Either** your date of birth **or** residential address

1 Individual identification details

Please indicate which Individual is being identified

Please select which one applies

◯ An Individual as the owner(s) of the account (including sole traders and joint investors)

◯ An Individual authorised as an Investor Representative on the account

◯ An individual acting under a Power of Attorney

2 Is the Individual a US citizen or resident of the US for tax purposes?

◯ No

◯ Yes ▶ Provide the individual's Us Taxpayer Identification Number (TIN): .....

3 What identification items do we need from you?

You need to attach a certified copy (see page 13) of ONE of the following photographic documents:

- An **Australian or New Zealand passport** (provide the pages that identify you, including the page with your photograph). A passport that has expired up to 2 years ago is also acceptable;
- An **Australian State or Territory or New Zealand driver's licence bearing your photograph** (front and back copies are required);
- A **proof of age card** issued by an Australian State or Territory (must contain a photograph of you);
- A **Foreign passport containing your photograph and signature** (see page 13 for information on providing foreign language documents);
- A **New Zealand Certificate of Identity** (pursuant to Passports Act 1992 (NZ) or Immigration Act 2009 (NZ)).

OR

Alternative identification

If you cannot provide a certified copy of ONE of the above documents then you must provide certified copies of TWO documents from the table below; ONE from column A and ONE from column B.

A	B
Australian, or New Zealand birth certificate	Letter from Centrelink (or other Commonwealth, State or Territory agency) issued to you within the last 12 months regarding a government assistance payment showing your name and address.
Australian, or New Zealand citizenship certificate	Utilities bill or local government notice issued to you within the last three months showing your name and address.
Health card issued by Centrelink	Notice issued by the ATO to you within the last 12 months showing your name and address.
Pension card issued by Centrelink (front and back copies)	Notice from school principal showing name, address and period of attendance of person under 18 issued within previous three months.

If you cannot provide any of these documents or you are unsure how to complete your identification form please contact us on 131 551 (+61 2 9995 1111) for assistance.

Identification form – Australian Companies

In addition to completing the application form if you are investing on behalf of a company we will need to collect and verify some information relating to the identity of the company.

1

1.1 General Information

Full name as registered by ASIC

ACN

Registered office address (PO Box is NOT acceptable)

Street

Suburb State Postcode

Country

Principal place of business (if any) (PO Box is NOT acceptable)

Street

Suburb State Postcode

Country

For companies registered outside of Australia please contact us so we can provide you with a foreign companies identification form.

1.2 Regulatory/ Listing Details

If the company is regulated or listed, select the relevant category and provide the information requested

Please select which one applies

◯ **Regulated company** (A company whose activities are subject to the oversight of a Commonwealth, State or Territory statutory regulator. In this context 'Regulated' means subject to supervision beyond that provided by ASIC as a company registration body)

Examples include:

- Australian Financial Services Licensees (AFSL);
- Australian Credit Licensees (ACL); or
- Superannuation Entity (RSE) Licensees.

Regulator name

Licence details (e.g. AFSL, ACL, RSE)

◯ **Australian listed company**

Name of market / exchange

◯ **Majority-owned subsidiary of an Australian listed company**

Australian listed company name

Name of market / exchange

1.3 Company Type

Select only **ONE** of the following categories

Please **select** one category

◯ **Public** (companies whose name does NOT include the word Pty or proprietary; generally listed companies) **Go to Section 2**

◯ **Proprietary** (companies whose name ends with Proprietary Ltd or Pty Ltd; also known as private companies) **Go to Section 1.4**

1.4 Directors

To be completed for proprietary companies, not required for public companies as per 1.3

How many directors are there?

Provide full name of each director

Full given name(s)	Surname
1	
2	
3	
4	

If there are more directors, provide details on a separate sheet.

Continued next page

(Section 1 continued)

1.5 Beneficial owners

To be completed for proprietary companies, not required for public companies as per 1.3.

Provide details of **ALL individuals** who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital.

Beneficial owner 1

Full given name(s) ..... Surname .....

Residential address (PO Box is NOT acceptable)
Street .....

Suburb ..... State ..... Postcode .....

Country .....

Beneficial owner 2

Full given name(s) ..... Surname .....

Residential address (PO Box is NOT acceptable)
Street .....

Suburb ..... State ..... Postcode .....

Country .....

Beneficial owner 3

Full given name(s) ..... Surname .....

Residential address (PO Box is NOT acceptable)
Street .....

Suburb ..... State ..... Postcode .....

Country .....

2

2.1 FATCA Status (US Foreign Account Tax Compliance Act)

Select only **ONE** of the following categories and provide the information requested

Please **select** one category

◯ **Financial Institution** (A custodial or depository institution, an investment entity or a specified insurance company for FATCA purposes)
Provide the company's Global Intermediary Identification Number (GIIN), if applicable

.....

If the company does not have a GIIN, please provide its FATCA status .....

If the company is a Financial Institution section 2 is now complete, proceed to section 3.

◯ **Non-Financial Public Company** (Public companies as per 1.3 that are not Financial Institutions as described above)
If the company is a Public Company, section 2 is now complete, proceed to section 3.

◯ **Non-Financial Proprietary Company** (Proprietary companies as per 1.3 that are not Financial Institutions as described above)
Are any of the beneficial owners (as per section 1.5) US citizens or residents of the US for tax purposes

◯ Yes

◯ No

If yes, provide the name and US Taxpayer Identification Number (TIN) of each beneficial owner who is a US citizen or resident of the US for tax purposes.

Full given name(s)	Surname	US TIN
1		
2		
3		

If there are more directors, provide details on a separate sheet.

We are required to verify the details you have provided us in this section which may include performing a search of the relevant regulator's database. In circumstances where this is not available we will be in touch with you to obtain further verification documentation.

Identification form – Australian Regulated Trusts & Trustees

In addition to completing the application form if you are making an application on behalf of a trust we are required by law to collect and verify information relating to the trust.

1

1.1 General Information

Full name of Trust

Country where trust established (only required if not Australia)

Full business name of trustee in respect of the trust (if any)

1.2 Type of Regulated Trust

Select **ONE** of the following type of Regulated Trust

Please **tick** the relevant box

◯ **Self-Managed Superannuation Fund**
Provide the SMSF's ABN

◯ **Registered managed investment scheme**
Provide Australian Registered Scheme Number (ARSN)

◯ **Government superannuation fund**
Provide name of the legislation establishing the fund

◯ **Other regulated Trust**
(A trust that is subject to the regulatory oversight of a Commonwealth, State or Territory statutory regulator such as an approved deposit fund, a pooled superannuation trust or an APRA-regulated superannuation fund)

Provide name of the regulator (e.g. ASIC, APRA, ATO)

Provide the Trust's ABN or registration/licensing details

For other types of Trusts (e.g. family, unit, charitable, estate) or Trusts regulated by a foreign regulatory body, do not use this form but rather contact us for a copy of the UNREGULATED TRUSTS AND TRUSTEES IDENTIFICATION FORM.

2

Please complete EITHER section 2.1 OR section 2.2

For Australian Regulated Trusts, identification information is required for one of the Trustees. This information is only required for one Trustee, even if the Trust has a number of Trustees. Please provide identification information for either an individual Trustee (section 2.1) or a corporate Trustee (section 2.2).

2.1 Individual Trustee

To be completed if the selected Trustee is an individual

Full given name(s) Surname

Date of Birth (dd/mm/yyyy)

Residential Address (PO Box is not acceptable)

Street

Suburb State Postcode

Country

OR

2.2 Company Trustee

To be completed if the selected Trustee is an Australian Company. If the selected Trustee is a foreign company then contact us for a copy of the FOREIGN COMPANY IDENTIFICATION FORM in addition to this form.

Continued next page ↘

(Section **2.2 Company Trustee** continued)

2.2.1 Company Details

Full name as registered by ASIC ACN

Registered Address (PO Box is not acceptable)

Street

Suburb State Postcode

Country

Principal Place of Business (if any) (PO Box is not acceptable)

Street

Suburb State Postcode

Country

2.2.2 Regulatory / Listing Details

If the company is regulated or listed, select the relevant category and provide the information requested

Please **tick** the relevant box

◯ **Regulated company** (A company whose activities are subject to the oversight of a Commonwealth, State or Territory statutory regulator. In this context 'Regulated' means subject to supervision beyond that provided by ASIC as a company registration body. Examples of regulated companies include Australian Financial Services Licensees (AFSL), Australian Credit Licensees (ACL) or Registrable Superannuation Entity (RSE) Licensees.)

Regulator name

Licence details (e.g. AFSL, ACL, RSE)

◯ **Australian listed company**

Name of market / exchange

◯ **Majority-owned subsidiary of an Australian listed company**

Australian listed parent company name Name of market / exchange

2.2.3 Company Type

Select one of the following company types

◯ **Public** (companies whose name does NOT include the word Pty or proprietary; generally listed companies) **Go to Section 3**

◯ **Proprietary** (companies whose name ends with Proprietary Ltd or Pty Ltd; also known as private companies) **Go to section 2.2.4**

2.2.4 Directors

To be completed for proprietary companies, not required for public companies as per 2.2.3

How many directors are there?

Provide full name of each director

Full given name(s)	**Surname**
1	
2	
3	
4	

If there are more directors, provide details on a separate sheet.

Continued next page ↘

(Section **2.2 Company Trustee** continued)

2.2.5 Beneficial owners

To be completed for proprietary companies, not required for public companies as per 2.2.3)

Provide details of **ALL individuals** who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital.

Beneficial owner 1

Full given name(s) ..... Surname .....

Residential address (PO Box is NOT acceptable)
Street .....

Suburb ..... State ..... Postcode .....

Country .....

Beneficial owner 2

Full given name(s) ..... Surname .....

Residential address (PO Box is NOT acceptable)
Street .....

Suburb ..... State ..... Postcode .....

Country .....

Beneficial owner 3

Full given name(s) ..... Surname .....

Residential address (PO Box is NOT acceptable)
Street .....

Suburb ..... State ..... Postcode .....

Country .....

3 FATCA Information (US Foreign Account Tax Compliance Act)

Regulated super funds (Self-Managed Superannuation Funds, APRA regulated super funds, government super funds or pooled superannuation trusts) are not required to complete section 3 and can proceed to section 4.

3.1 FATCA Status

Provide the Trust or Trustee's Global Intermediary Identification Number (GIIN), if applicable .....

If neither the Trust nor the Trustee has a GIIN, please provide the Trust's FATCA status .....

Note: if the Trust is a property securities fund please contact us to provide additional FATCA identification information.

4 Identifying a trustee

In addition to providing the details of all trustees in the section above you must also provide a certified identification for ONE of the trustees.

The requirements for identifying a trustee vary depending on whether the trustee is an individual or a company.

If the trustee being identified is an **individual** you need to attach a certified copy of ONE of the following photographic documents:

- An **Australian or New Zealand passport** (provide the pages that identify you).
  A passport that has expired up to 2 years ago is also acceptable;
- An **Australian State or Territory or New Zealand driver's licence** bearing your photograph, name and date of birth is acceptable (front and back copies are required);
- A **proof of age card** issued by an Australian State or Territory (must contain a photograph of you);
- A **Foreign passport containing your photograph and signature;**
- A **New Zealand Certificate of Identity** (pursuant to Passports Act 1992 (NZ) or Immigration Act 2009 (NZ)).

If you cannot provide one of the items above refer to page 13 for acceptable alternative identification for individuals.

If the trustee being identified is a **company** you will need to fill out the Identification form – companies on page 15 and attach it with this form to your application.

If you cannot provide this information or you are unsure how to complete your identification form please contact us on 131 551 (+61 2 9995 1111) for assistance.

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Zurich Investment Management Limited
ABN 56 063 278 400 AFSL 232511

5 Blue Street North Sydney NSW 2060

Client Service Centre
Telephone: 131 551 (+61 2 9995 1111)
Facsimile: +61 2 9995 3734

www.zurich.com.au

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