

27 February 2026

Investment Instruction

Please complete these instructions in BLACK INK using CAPITAL LETTERS and ✓ boxes where provided.

Use this form to

- switch between existing investment options or re-weight your investment portfolio;
- change your Standing Instructions; or
- set an Automatic re-weight instruction to your portfolio.

Please note that when changing investment options you will not necessarily have the most recent product disclosure statement for that investment option and accordingly may not have information about material changes and significant events affecting that investment option. You can obtain a product disclosure statement from cornerstoneportfolioservice.com.au or your licensed financial adviser.

To ensure the investment option selections are listed correctly please add the APIR code along with the name of the investment option. Please refer to the Cornerstone Portfolio Service **Investment Menu** for available APIR codes.

Fixed Term Annuities cannot be purchased using this form and can be purchased online or by contacting us.

Some investment options can only be purchased where you have a financial adviser. Please refer to the Investment Menu for further details.

If you are invested in a MDA model via a financial adviser and need to make changes to your MDA model please contact your financial adviser.

Any investment redemptions will be done in accordance with your existing tax optimisation method. To view and update your chosen method, please speak to your financial adviser or log into Cornerstone Portfolio Online.

Step 1: Client details

Account number

Account name

Date of birth / /

Please refer to the below summary as a guide to which sections you may need to complete:

- Step 2: Pending transactions
- Step 3: Investment redemptions
- Step 4: Investment purchases
- Step 5: Deposit Instruction
- Step 6: Re-weight portfolio (including establishing an automatic re-weight facility)
- Step 7: Cash Account preferences
- Step 8: Income preferences
- Step 9: Client declaration and signature(s)

Step 2: Pending transactions

To provide you with an efficient service we will not wait for pending transactions to complete before we process your instructions. If you have a pending transaction (a redemption or purchase) currently in progress at the time we receive new instructions (Step 3: Investment redemptions, Step 4: Investment purchases or Step 6: Re-weight portfolio) it may result in a variance to your instruction and your request may not be fully completed. This may result in a balance remaining in an investment where you intended to redeem 100%.

Important note:

- Maturing investments (and investments which cannot be sold) cannot be traded as part of your re-weight; however they need to be included in your re-weight instructions to ensure your portfolio allocation equals 100%. The re-weight preference submitted will be applied to the remaining investments within the portfolio. In some instances, investment options that cannot be redeemed on a daily basis will not be able to be included in your Automatic Re-weight Facility.
- You can only include a Separately Managed Account (SMA) Model Portfolio if you have already acquired an interest in that SMA Model Portfolio via your financial adviser.
- If your portfolio currently has investments held in a Managed Discretionary Account (MDA) model, then you cannot use the automatic re-weight facility for your account.

Step 7: Cash Account preferences

Cash Account limits

You must maintain a minimum percentage allocation to the Cash Account.

Please specify one of the following options:

Cash Account minimum of 1%

OR

Cash Account percentage nominated in your Deposit Instruction

OR

Custom Cash Account minimum of %

Cash Account dollar-based minimum (optional)

You may also nominate a dollar-based minimum on the amount held in your Cash Account (subject to a \$5,000 minimum) that will be used in conjunction with your percentage-based minimum stated above.

If your Cash Account falls below zero, we will then top-up your Cash Account to the lower of your dollar-based minimum or percentage-based minimum.

To set a Cash Account dollar-based minimum, please specify the amount here \$

Cash Account top-up

If the balance in your Cash Account is zero or below, the Trustee/Service Operator will top up the balance to the lower of

- the percentage allocated to the Cash Account (1% default amount),
- the percentage nominated in your Deposit Instruction, or a percentage nominated by you); or
- your nominated dollar-based minimum amount.

We will top up your Cash Account balance by redeeming the necessary amount from your eligible investments (without prior notice to you) in accordance with the method you have selected below:

Pro-rata (default option) – Redeem funds across all managed investments, SMA Model Portfolios and MDA models according to the proportion of the portfolio that they represent.

OR

Redemption instruction – percentage – Redeem funds from managed investments, SMA Model Portfolios and MDA models according to the percentage allocation nominated below.

OR

Pecking Order – Redeem funds from listed investments, managed investments, SMA Model Portfolios and MDA models according to a prioritised list specified below.

If you don't indicate a top-up method, the default option of pro-rata will be applied.

Redemption Instructions – percentage and pecking order.

APIR/ASX Code	Investment option	Allocation (%)	Pecking Order
<input type="text"/>	<input type="text"/>	<input type="text"/>	1
<input type="text"/>	<input type="text"/>	<input type="text"/>	2
<input type="text"/>	<input type="text"/>	<input type="text"/>	3
<input type="text"/>	<input type="text"/>	<input type="text"/>	4
<input type="text"/>	<input type="text"/>	<input type="text"/>	5
<input type="text"/>	<input type="text"/>	<input type="text"/>	6
<input type="text"/>	<input type="text"/>	<input type="text"/>	7
<input type="text"/>	<input type="text"/>	<input type="text"/>	8
<input type="text"/>	<input type="text"/>	<input type="text"/>	9
<input type="text"/>	<input type="text"/>	<input type="text"/>	10
Allocation % total (must = 100%)		<input type="text"/>	

Please note

- If you selected the pecking order option, please specify which investments are to be used and the pecking order in which the funds are to be redeemed, one at a time.
- Where you have selected to have a percentage redemption instruction, the percentages allocated for your selected investment option(s) must add up to 100% not including the Cash Account.
- To ensure the investment option selections are listed correctly, please add the APIR/ASX code along with the name of the investment option.
- Restricted investments, listed investments, investment options with extended redemption periods and maturing investments cannot form part of your redemption instruction – percentage.

Step 9: Client declaration and signature(s)

Important note: The Trustee/Service Operator collects the information in this form in order to process your investment instructions.

Any personal information provided in this form will be handled in accordance with the Trustee/Service Operator's privacy policy, available at cornerstoneportfolioservice.com.au/privacy.

If you do not provide all of the requested information we may not be able to action your request.

- **Managed investments and SMA Model Portfolios** – You confirm that all investment information, including the objectives and relative risk of each of the strategies, has been made available to you. You are fully informed of the range of investment strategies that can be chosen and the circumstances in which they can be changed.
- **Listed investments** – You hereby authorise that the designated investments be traded on your behalf and acknowledge that this authority is provided on the basis that the Trustee/Service Operator will effect the trade according to the terms and conditions within the Product Disclosure Statement/Offer Document.
- **Maturing investments** – You understand these investments are fixed term and penalties will be incurred if terminated prior to maturity.
- **Automatic Re-weight Instructions** – You acknowledge that re-weighting my investments may trigger capital gains and/or losses and understand that this may impact your tax position or benefit in the Fund.
- You acknowledge these assets will be held in the name of the custodian, IOOF Investment Services Ltd ABN 80 007 350 405, AFSL 230703.
- You consent that where you have chosen an investment with a long withdrawal period (being a period exceeding 30 days) or where there are delays receiving proceeds from selling an investment, you acknowledge any withdrawal or transfer request may be unable to be fulfilled for more than 30 days.
- You acknowledge that the Trustee/Service Operator may, in its discretion, redeem investment options other than your nominated investment options to fund fees, expenses, taxes, regular payments and to restore Cash Account minimum requirements where the proceeds from your selected investment options are unlikely to be received within 30 days.
- You confirm that you have received and considered the product disclosure statement for each of the investment options selected.
- You consent to the collection and use of the above information by the Trustee/Service Operator for the purposes specified in the Product Disclosure Statement/Offer Document.

Investment suitability (mandatory)

To assess which investment options are right for you, please refer to the relevant disclosure documents for each investment option selected for investment objectives and timeframes, and risk measures. Please respond to the following questions for all investment products you've selected (excluding shares):

You have received personal financial advice in relation to the investments selected in this form;

OR

You are aware of the minimum suggested investment timeframes of the investments you have selected, and these investments have a risk measure you are prepared to accept.

Please note: if your investment objective(s), timeframe and/or risk profile are inconsistent with those of the investment(s) you have selected, then we suggest you seek financial advice that takes into account your personal circumstances.

There may be a delay processing your application if responses aren't provided, while we contact you for more information.

Signature

Signatory 1	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Role (such as Investor/ Director / Trustee as applicable)	<input type="text"/>						
Full name	<input type="text"/>						

Additional signatures (if required)

Signatory 2	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Role (such as Investor/ Director / Trustee as applicable)	<input type="text"/>						
Full name	<input type="text"/>						

Signatory 3	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Role (such as Investor/ Director / Trustee as applicable)	<input type="text"/>						
Full name	<input type="text"/>						

Signatory 4	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Role (such as Investor/ Director / Trustee as applicable)	<input type="text"/>						
Full name	<input type="text"/>						

Signatory 5	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Role (such as Investor/ Director / Trustee as applicable)	<input type="text"/>						
Full name	<input type="text"/>						

Signatory 6	<input type="text"/>	Date	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Role (such as Investor/ Director / Trustee as applicable)	<input type="text"/>						
Full name	<input type="text"/>						

Common seal (of company) if required	<input type="text"/>
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Please forward all correspondence and enquiries to

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