

Thank you for requesting this Product Disclosure Statement from Funds Focus.

Fee Reduction

As highlighted within our offers page, whilst most managed funds typically pay an entry fee of up to 5%. Applications lodged through Wealth Focus will receive a rebate of up to 5% directly into your fund, providing you with more money in your fund.

How to Apply

Please have a read through the PDS and if you would like to invest the application pages can generally be found towards the back of the document. You will only need to send the application section back with a cheque/direct debit payable direct to the investment company (not ourselves). You should take note of any minimum investment amounts that may apply and proof of ID that is now required for the new Anti-Money Laundering regulations.

Then mail the completed application directly to us.

We will then check to ensure your form is completed correctly before forwarding your document on to the investment provider on your behalf.

Wealth Focus Pty Ltd
Reply Paid 760
Manly
NSW 1655

Please note that we are unable to track applications mailed directly to the product provider and therefore cannot guarantee that your discounts have been applied in these instances.

Should you wish to take advantage of our free annual valuation and tax report for all your investments you should complete our broker nomination form for The Wealth Focus Investment Service.

Regards



Sulieman Ravell
Managing Director



Requirements for verifying your identity under the new Anti Money Laundering (AML)/Counter Terrorism Financing (CTF) Act

The new AML/CTF Act came into effect on the 12th December 2007. All financial planning and fund management companies are now required to collect, verify and store specific customer information before arranging certain services such as managed investments for a client. It is designed to prevent, detect and protect Australian business from money laundering and the financing of terrorist activities.

We are currently in a transition phase and as such whilst most companies will not accept any new business without a person identity being verified, there are a number that still do not. To avoid confusion, we request that all new applications are sent with 'certified documentation'.

We've found that the easiest way to provide the required documentation is to have a copy of your driving licence or passport certified by Australia Post or a Justice of the Peace (please see following page for a full list of individuals that can certify documentation).

Once this has been completed, under the current requirements we will not require you to send identification again.

What you need to do

You will need to enclose a certified piece of photographic evidence or one piece of primary non-photographic evidence and one piece of secondary evidence (please refer to the Identification Form for document requirements), with your application form and post to us at the following address

Wealth Focus Pty Ltd

Reply Paid 760

Manly

NSW 1655

Please do not send us original driving licences or passports as these can very easily get lost in the post. Copies of documents can be certified by an authorised individual, they will need to sight and verify that the copy is a 'certified true copy', sign, date, print their name and list their qualification.

ANTI-MONEY LAUNDERING REQUIREMENT FOR NEW APPLICATIONS
IDENTIFICATION FORM
INDIVIDUALS & SOLE TRADERS

GUIDE TO COMPLETING THIS FORM (MUST BE INCLUDED WITH ALL NEW APPLICATIONS)

- Complete one form for each applicant. Complete all applicable sections of this form in **BLOCK LETTERS**.
- Please contact us on 1300 55 98 69 if you have any queries.
- If you wish to apply in the name of a super fund, trust or company, please contact us for an alternative identification form.

SECTION 1A: PERSONAL DETAILS

Surname

Date of Birth dd/mm/yyyy

Full Given Name(s)

Residential Address (PO Box is NOT acceptable)

Street

Suburb

State

Postcode

Country

COMPLETE THIS PART IF INDIVIDUAL IS A SOLE TRADER

Full Business Name (if any)

ABN (if any)

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

Street

Suburb

State

Postcode

Country

Who can verify customer identity documents?

Please find below a list of all the Approved Individuals that can certify documents:

- **A Justice of the Peace**
- **An agent of the Australian Postal Corporation** who is in charge of an office supplying postal services to the public, or a permanent employee with more than two years continuous service (who is employed in an office supplying postal services to the public)
- A notary public (for the purposes of the Statutory Declaration Regulations 1993)
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- A judge, magistrate, registrar or deputy registrar of a court
- A chief executive officer of a Commonwealth Court
- A police officer
- An Australian consular or diplomatic officer (within the meaning of the Consular Fees Act 1955)
- An officer or finance company officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
- An 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, and
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with more than two years continuous membership.

VERIFICATION PROCEDURE

Attach a certified copy of the ID documentation used as proof of identity. ID enclosed should verify the **applicant's** full name; and **EITHER** their date of birth or residential address.

- Complete Part I (or if the individual does not own a document from Part I, then complete either Part II or III.)
- Contact your licensee if the individual is unable to provide the required documents.

PART I – ACCEPTABLE PRIMARY ID DOCUMENTS

Tick ✓	Select ONE valid option from this section only
<input type="checkbox"/>	Australian State / Territory driver's licence containing a photograph of the person
<input type="checkbox"/>	Australian passport (a passport that has expired within the preceding 2 years is acceptable)
<input type="checkbox"/>	Card issued under a State or Territory for the purpose of proving a person's age containing a photograph of the person
<input type="checkbox"/>	Foreign passport or similar travel document containing a photograph and the signature of the person*

PART II – ACCEPTABLE SECONDARY ID DOCUMENTS – should only be completed if the individual does not own a document from Part I

Tick ✓	Select ONE valid option from this section
<input type="checkbox"/>	Australian birth certificate
<input type="checkbox"/>	Australian citizenship certificate
<input type="checkbox"/>	Pension card issued by Centrelink
<input type="checkbox"/>	Health card issued by Centrelink
Tick ✓	AND ONE valid option from this section
<input type="checkbox"/>	A document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address
<input type="checkbox"/>	A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address. <i>Block out the TFN before scanning, copying or storing this document.</i>
<input type="checkbox"/>	A document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address)
<input type="checkbox"/>	If under the age of 18, a notice that: was issued to the individual by a school principal within the preceding 3 months; and contains the name and residential address; and records the period of time that the individual attended that school

PART III – ACCEPTABLE FOREIGN ID DOCUMENTS – should only be completed if the individual does not own a document from Part I

Tick ✓	BOTH documents from this section must be presented
<input type="checkbox"/>	Foreign driver's licence that contains a photograph of the person in whose name it issued and the individual's date of birth*
<input type="checkbox"/>	National ID card issued by a foreign government containing a photograph and a signature of the person in whose name the card was issued*

*Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.



A guide to completing the form

This form may be used to collect client data for the submission of a North Investment application on North Online.

All details from this form must be submitted via Wealth Focus in order for your application to be accepted.

On completion please return this form to Wealth Focus Pty Ltd, Reply Paid 760, Manly, NSW 1655

Please do not send a copy to North.

Please note the following when using this form

Client details

At least one address and one contact phone number must be provided.

Trustee details

All details in this section are mandatory. Please ensure that a home address is provided for each trustee.

Bank account details

These details will be used for withdrawals, ad hoc direct debits and Regular Savings Plan.

Guarantee details

All details must be completed if a Guarantee is required.

Investment instructions

Please ensure that the total investment is equal to 100%.

If more space is required, please photocopy this section.

If a Guarantee is selected for the account, please ensure that the investment instructions meet investment strategy maximums. Fund asset allocations may affect the maximums. Maximums will be validated when entered on North Online. Please check the asset allocation of each fund to assist in asset selection and allocation amounts.

Regular Savings Plan and Regular Withdrawal Plan

Bank details must be provided in the bank account details section on the first page of the form.

Declaration and signature

The signed and dated declaration is to be attached to the North application once the details have been submitted online and retained by your office. The client does not need to sign the electronically produced version of the application if this declaration is signed and attached.



This application relates to the North Investment Investor Directed Portfolio Service Guide and Financial Services Guide (IDPS) dated 28 Feb 2009.

Please note:
Adviser to retain this copy.

Trust name*

Trust name (please print)

Contact details*

Dr Mr Mrs Miss Ms

Surname (please print) Given name(s)

Email

* At least one phone number required

A/H telephone B/H telephone Mobile

* At least one address is required

Business address

Mailing address?*

Street number and name Town/Suburb State Postcode

Postal address

Street number and name Town/Suburb State Postcode

Tax details

Tax file number

Australian business number

Trustee details: Trustee 1

Gender* Male Female Date of birth*

Surname (please print) Given name(s)

Home address*

Street number and name Town/Suburb State Postcode

Trustee details: Trustee 2

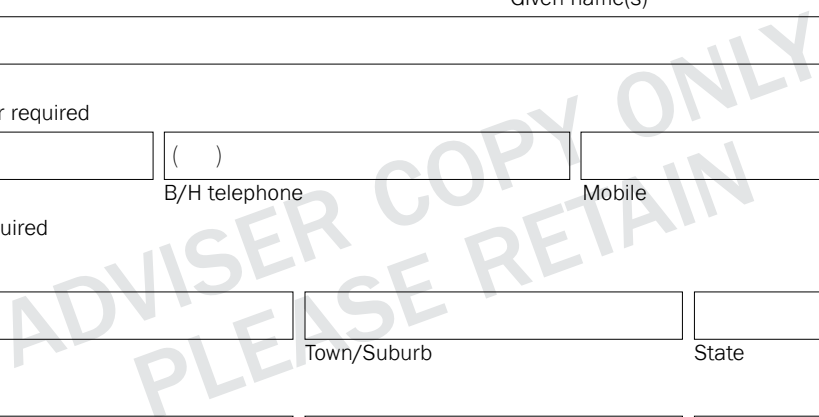
Gender* Male Female Date of birth*

Surname (please print) Given name(s)

Home address*

Street number and name Town/Suburb State Postcode

* Denotes a mandatory field



Trustee details: Trustee 3

Gender* Male Female Date of birth*

Surname (please print)

Given name(s)

Home address*

Street number and name

Town/Suburb

State

Postcode

Trustee details: Trustee 4

Gender* Male Female Date of birth*

Surname (please print)

Given name(s)

Home address*

Street number and name

Town/Suburb

State

Postcode

* Denotes a mandatory field

Bank account details

Account name

Name of bank/financial institution

Bank/financial institution branch name

BSB number

Account number

This account will be used for your Regular savings plan, withdrawals and ad hoc direct debits

Adviser transaction authority

Yes No Selecting 'yes' indicates that this account is to be operated as a Managed Discretionary Account.

Guarantee details

Type Protected Growth Protected Investment

Term 10 years 15 years 20 years 5 years 7 years

Investment strategy 1 2 3 4

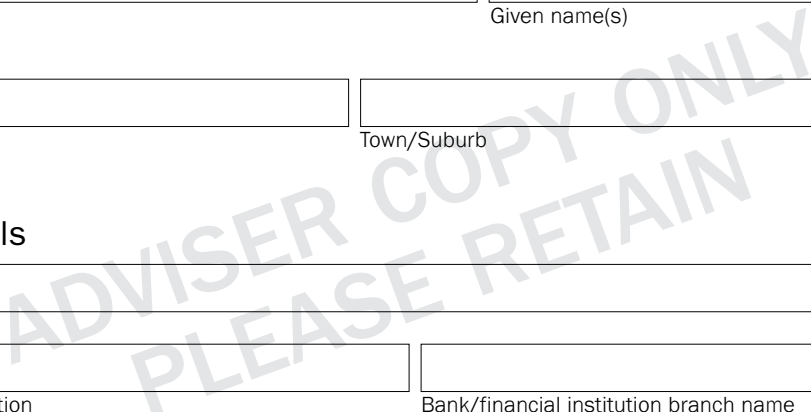
Investment instructions

Cash account minimum

When the cash account falls below this level it will be restored to the sum of the cash account threshold plus this nominated cash account minimum. The default minimum is \$0 or you can nominate a specific dollar amount.

plus
Cash account threshold

When the cash account exceeds the sum of this threshold plus the cash account minimum, by \$1,000 or more, the excess funds will be invested. The default minimum is 5 per cent or you can nominate a specific percentage.



Investment profile

Investment profiles allow you to specify the way cash will be invested, the account is rebalanced and Investment Options are sold down. Please consider asset allocation limits for North Protected Growth and North Protected Investment accounts.

Fund name	Investment %	Rebalance %	Sell order/Sell profile %
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Accounts with a guarantee can only have a proportionate sell instruction.

Please copy and use a separate sheet if additional space is required.

Automatic rebalance? Yes No

If selected, the account will be rebalanced to the Rebalance Profile on the frequency specified.

Rebalance frequency: Half-yearly Quarterly

Next rebalance date:

Regular savings plan

Please note: bank details must be provided on the first page of this form if regular savings plan is selected

Regular investment amount \$ (minimum of \$250 per payment)

Frequency Monthly Quarterly Half-yearly Yearly

Payment date Last day of month (only available for monthly frequency) OR Select day (must be between 1-28)

Indexation None CPI Percentage % (maximum of 7%)

Regular withdrawal plan

Regular withdrawal type Income distributions only

Amount only Regular withdrawal amount \$

Amount and income distributions Regular withdrawal amount \$

Frequency Monthly Quarterly Half-yearly Yearly

Payment date Last day of month (only available for monthly frequency) OR Select day (must be between 1-28)

Indexation None CPI Percentage % (maximum of 7%)

Adviser remuneration

Contribution fee % 0.00 - 4.40% (inclusive of GST)

Trail commission % 0.00 - 0.55% (inclusive of GST)

Adviser review fee (0.00 - 2.00%)

None % pa % Amount \$

Frequency Monthly with no end date One-off Monthly with end date End date

Deposit details

Deposit amount \$

Payment method Direct debit EFT BPAY Cheque

Declaration and signature

I/we acknowledge that:

- I am making this application to NMMT Limited (NMMT) as the operator of North Investment and North Online and issuer of the North Investment IDPS Guide (IDPS Guide) and this application is subject to the terms and conditions in the IDPS Guide
- if I/we have selected a North Investment Guarantee (Guarantee), National Mutual Funds Management Limited (NMFM) is the provider and issuer of the Guarantee Product Disclosure Statement (Guarantee PDS) and I appoint NMMT to act as my/our agent for the Guarantee for the purposes of forwarding this application to NMFM and authorise NMMT to provide all necessary information to NMFM and this application is subject to the terms and conditions in the Guarantee PDS
- I/we cannot transfer ownership of my/our interest in the North IDPS to any person if I/we have selected the Guarantee
- with the exception of any benefits arising out of the Guarantee, neither the performance of, nor the payment of any particular return from, nor any increase in the value of the assets acquired using the investments listed in the IDPS Guide is guaranteed in any way by any member of the Global AXA Group
- NMMT and /or NMFM is entitled to cancel or change the terms and conditions of North Online and may not do so without giving written notice.

I/we agree:

- to be bound by the North Deed Poll and IDPS Guide and, if a Guarantee is elected, the Guarantee PDS and Guarantee Deed Poll
- to release and indemnify NMMT and/or NMFM, from and against all actions, proceedings, accounts, costs, claims and demands in respect of any liabilities arising directly or indirectly as a result of the use of North Online. This release and indemnity does not apply to the extent that such liability is attributable to NMMT's and/or NMFM's own neglect or default
- that neither I/we nor any other person claiming through me/us has any claim against NMMT and/or NMFM in relation to a payment made or action taken by NMMT and/or NMFM under North Online, if the payment or instruction is made in accordance with the relevant conditions and includes instructions that are later shown not to have been made by me/us
- that I/we will ratify and confirm whatever my/our financial adviser and/or their authorised delegate does in exercising any instructions made on my/our behalf and I/we agree that neither I/we, nor any person claiming through me/us, has any claim against NMMT or NMFM for a transaction done by my/our financial adviser and/or their authorised delegate on my/our behalf
- that NMMT (and any of its agents appointed for this purpose or related bodies corporate) may correspond with me/us (including any disclosure obligations NMMT and/or NMFM may have under the Corporations Act 2001) via email provided in this application and/or the North Online Service and will not be mailed by post.

I/we confirm that I/we have personally received (including an electronic version issued or a print-out, accompanied by or attached to this application form) and read and understood the current IDPS Guide (including the 'Your Privacy' section) and, where relevant, the current Guarantee PDS, as amended from time to time.

I/we authorise

- NMMT and/or NMFM to provide my/our current or future financial adviser and/or their authorised delegate with information regarding my/our investments and instructions in North Investment
- my/our current or future financial adviser and/or their authorised delegate to act in accordance with my/our instructions online through North Online and to lodge details regarding those instructions on my/our behalf and that NMMT and/or NMFM may accept and act upon instructions lodged online by my/our financial adviser and/or their authorised delegate on my/our behalf without:
 - requiring any further proof, instructions or confirmation from me/us to accept and act upon those instructions, and
 - verifying that the financial adviser and/or their authorised delegate has the necessary authority to act on my/our behalf (including any authority given by me/us pursuant to the operation of a Managed Discretionary Account).

X	
Investor signature	Date

X	
Investor signature (if applicable)	Date

X	
Investor signature (if applicable)	Date