

Non-advised trade request

This form is to be used by non-advised clients to request the buy or sell of investments.

- For a full list of investment options available, including their investment code and Target Market Determination (TMD), please refer to the Investment list found at cfs.com.au/cfsedge.
- If you wish to sell down all of your account holdings and close your account, please complete the *CFS Edge Super and Pension Withdrawal form* or *CFS Edge Investments Non-advised withdrawal form* instead.
- Please complete one form per account. If you require orders to be placed on other accounts, please complete an additional *CFS Edge Non-advised trade request* for each account.

Prior to submitting this form, please ensure you have filled out all the necessary sections and signed and dated the declaration. All fields marked with an asterisk (*) are mandatory for the completion of this request.

Please upload the completed form to the Document Library via CFS Edge.

For assistance please call 1300 769 619.

Section 1: Account details

*Account number

*Account name

Margin loan number (if applicable)¹

Section 2: Legal obligations

Design and distribution obligations

As a distributor and issuer of financial products, we must comply with the Design and Distribution Obligations (DDO) under the *Corporations Act 2001* (Cth) which came into effect on 5 October 2021.

To determine product suitability, DDO requires us to take reasonable steps that will, or are reasonably likely to, result in distribution of the investments being consistent with the applicable issuer's TMD.

Please review the Investment list, the associated Product Disclosure Statement/s (PDS), and Target Market Determination/s to confirm new investment purchases meet your intended investment time frame and your risk and return objectives.²

As a non-advised investor³, you will be unable to invest in new investments (not currently held) if it holds a distribution condition stating it is only available to advised investors.

¹ If a margin loan is attached to the account, trading requests require margin lender approval which may increase the time to process your instruction.

² If the 'TMD Document' column on the Australian Listed securities, International listed securities, foreign currency and wholesale investments sections in the investment list is not populated for a particular investment, then the investment is not a financial product that must comply with the design and distribution obligations in Pt 7.8A of the *Corporations Act 2001* (Cth) and a TMD is not required from the issuer. Where applicable, please read the relevant investment's disclosure document for more information or speak to an adviser to determine whether this investment meets your needs.

³ Non-advised investors are referred to as Direct Investors in the Signature Managed Account PDS and Signature Managed Account TMD. Refer to section 3.4 for more information.

Investment changes

Before you invest in an available investment, please read the disclosure document for that investment as information may have changed since your last trade request for the same investment. You can request copies of an investment's disclosure document by contacting us.

Please confirm:

I have reviewed the Investment list, TMDs and any investment's disclosure documents relating to the investment instructions in Section 3.

If you are an internal staff member of the Colonial First State group and trading in Separately Managed Accounts (Section 3.4), please confirm:

As an internal staff member of the Colonial First State group, you confirm by ticking this box, that:

- you have provided evidence to the issuer that demonstrates you satisfy the *Corporations Act 2001* (Cth) definition of a Sophisticated investor
- you have previous experience in using financial services and investing in financial products that allows you to assess the merits and value of the product and the risks associated with holding the product, and
- the product is likely to be consistent with your likely objectives, financial situation and needs.

Section 3: Order details

Important information

- Please ensure that there is sufficient cash in your account to cover any buy or sell request and brokerage (where applicable), in addition to the minimum cash balance requirements. If you don't retain the minimum cash balance in your account and/or you have nominated a maximum cash target, investments of sufficient value to cover the shortfall and/or target will be sold down.¹ Please refer to the CFS Edge Other Important Information brochure for more information.
- We may take up to 5 business days to process investment instructions. This includes any outstanding or additional information we require from you, as well as processing and investment cut-off times. Please consider this when providing your instruction.
- Investments under certain circumstances can become illiquid or suspended due to difficult market conditions. Where this occurs, we will be unable to place orders on these investments.
- For CFS Edge Super and Pension, the Trustee provides percentage-based holding limits on the amount of an investment you can hold in your account. Where an amount nominated on this form exceeds this limit, your order will not be placed. Please refer to the Investment list for more information on the holdings limits for your investments.

What is a General Investment Account (GIA)?

A GIA is a child-like account within your CFS Edge account in which your investments are recorded. You may have multiple GIAs within your account. Where you have elected to buy investments and you do not have a GIA set up, you consent for us to create a GIA for your CFS Edge account.

You can find your General Investment Account number(s) by generating the *Transaction Listing Report (PDF)* in the client portal. This report shows your overall account transactions, followed by the transactions for each GIA you hold. Each GIA has an individual account number which is your CFS Edge account number followed by 3 digits (e.g. CF1234567-071). You can find your GIA number(s) next to the name of each GIA account you hold in the report.

To generate this report, navigate to *Documents*, select *Generate report* button and select the report from the drop down list. Please call us on 1300 769 619 if you require assistance using the client portal.

¹ Your sell strategy will be triggered when your available cash account balance falls below your required cash minimum by at least \$100. Any foreign currency held by you is not included in determining if you hold the minimum cash balance or have a nominated maximum cash target.

Important information

- [illegible]

2 A break is only applicable for term deposits where you elect to withdraw it earlier than the agreed maturity period.

Important information

- [illegible]

4 of 8

3.3 Foreign currencies

Important information

- Foreign currency codes: USD (US Dollar), GBP (British Pound), EUR (Euro), SGD (Singapore Dollar), HKD (Hong Kong Dollar), CAD (Canadian Dollar), CHF (Swiss Franc), DKK (Danish Krone), SEK (Swedish Krona).
- Any existing foreign currency you hold can only be sold to Australian Dollars (AUD).
- There is no minimum amount when selling foreign currency. However, any sell will be subject to a foreign currency conversion fee when converting to Australian Dollars. The net amount received from the sale of the currency will be dependent on the exchange rate at the time the order is placed with the foreign currency broker.

*Sell from currency	*Amount
Eg. USD	\$10,000
Eg. GBP	All

Important information

- [illegible]

2 A transfer is only available for managed accounts where you wish to transfer the assets held in the managed account to your GIA.

Section 4: Declaration

By submitting this instruction I/we declare that I/we:

- have not received any investment advice from Avanteos Investments Limited (AIL) nor Colonial First State Investments Limited (CFSIL) in regards to this request, and neither AIL nor CFSIL have considered my/our personal circumstances
- represent to AIL or CFSIL that all the details in this request are true and correct
- understand and accept the minimum investment time frame, and risk characteristics of the selected investments, as outlined in the relevant Product Disclosure Statement (PDS) and/or Investor Directed Portfolio Service (IDPS) Guide, Investment List, and Other Important Information brochure, and take full responsibility for my/our choice of investment options
- understand term deposits are not intended to allow access to these funds on demand during the fixed term, and if I/we have requested to break a term deposit that I/we have read and understood the terms and conditions for the term deposit and the break costs that may be incurred as a result of breaking the term deposit prior to maturity
- understand where a term deposit break is requested, term deposit break approval will be at the sole discretion of the term deposit provider and a 31 day notice period may apply
- have read and understood the current PDS for these investment(s)
- understand the risks associated with not having an adviser nominated on the account, which includes potentially greater financial risk due to reduced market monitoring of my/our investments and reduced active management of your investments, which otherwise would typically be undertaken by an adviser
- understand I/we can seek financial advice to implement an investment strategy that suits my/our individual goals and objectives by taking into account the likely return, the level of risk and investment time frame
- acknowledge investments administered by AIL or CFSIL are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested
- acknowledge that the investment performance and the repayment of capital is not guaranteed by AIL nor CFSIL
- authorise that these instructions be made on my/our behalf, and acknowledge that this form is provided on the basis that AIL nor CFSIL will effect it according to the terms and conditions of the applicable Trust Deed and/or IDPS Deed Poll
- understand and accept that market movements may occur between submitting this trade request, and the trade being placed. I/We indemnify AIL or CFSIL against potential losses incurred during this period
- acknowledge if an invalid trade request is submitted or I/we have selected a suspended, restricted or unavailable investment option, or there are target market distribution conditions, AIL or CFSIL may reject my/our investment request or my/our investment may be delayed
- understand and accept that by instructing this trade I/we may give rise to capital gains tax
- understand and accept that there are costs incurred by instructing this trade which are included in the overall settlement price and have referred to the issuer, PDS and/or IDPS Guide for further details on applicable fees
- will regularly review my/our investment portfolio through CFS Edge investor access
- acknowledge the issuers' TMDs are publicly available free of charge on their website for me/us to review at any time
- are a class of customer as referred to in the applicable issuers' TMDs (refer to target market commentary) for this product and the underlying investments, and these investments meet my/our objectives, financial situation and needs, and
- if this form is signed under Power of Attorney, I/we acknowledge that I/we have not received notice of revocation of that power.

By signing below, I/we accept the declarations.

Account signatory 1

Name

Signature

Date

Account signatory 2

Name

Signature

Date

Account signatory 3

Name

Signature

Date

Account signatory 4

Name

Signature

Date

Account signatory 5

Name

Signature

Date

Account signatory 6

Name

Signature

Date

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the 'Avanteos Superannuation Trust' ABN 38 876 896 681 and issuer of CFS Edge Super and Pension. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the Investor Directed Portfolio Service operator, administrator and custodian of 'Avanteos Wrap Account Service' which include CFS Edge Investments. This document may include general advice but does not take into account your individual objectives, financial situation or needs. The Target Market Determinations (TMD) for our financial products can be found at cfs.com.au/cfsedge and include a description of who a financial product is appropriate for. You should read the relevant Product Disclosure Statement (PDS), Investor Directed Portfolio Service Guide (IDPS Guide) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. The PDS, IDPS Guide and FSG are available online at cfs.com.au/cfsedge or by calling us on 1300 769 619. 30714/FS8039/0225