

The following questions assist Affluence Funds Management Limited (Affluence) in meeting its regulatory obligations by enabling it to assess whether the Affluence Income Trust (Fund) is being offered to the stated target market.

If you answer yes to either PART 1 or PART 2, you will not need to complete the remaining questions.

Investor Name / Entity:

PART 1: Financial Advice

Have you received current personal financial advice in relation to this application to invest in the Fund?

- ☐ **Yes** - please ensure Adviser Details section of the Application is completed in full. **Nothing further is required.**
- ☐ **No** - Please continue to PART 2.

PART 2: Investor Status

Are you investing \$500,000 or more, or are you a Wholesale Client?

MORE INFORMATION

What is a wholesale client?

A wholesale client is defined in the Corporations Act and includes an investor with net assets of greater than \$2,500,000 or an annual taxable income of \$250,000 or greater (as certified by a qualified accountant) or who invests more than \$500,000.

- ☐ **Yes** - I am/We are a Wholesale Client. **Please provide a copy of your Accountant's Certificate with this completed application. Nothing further is required.**
- ☐ **No** - I am/We are not a Wholesale Client. **Please complete PART 3 below.**

PART 3: Target Market Questionnaire

01: What is your primary investment objective in applying to invest in the Fund? (tick one option only)

MORE INFORMATION

What is capital growth?

Capital growth is the increase in the principal value (i.e. increase in the unit price) of an investment over time due to an increase in value of the Fund's underlying assets. Capital growth does not mean the increase in value of your investment as a result of reinvesting the income distributions.

What is capital preservation?

Capital preservation in an investment is an investment in which there is lower volatility in the change of principal value (i.e. change in the unit price) and the risks of capital loss (i.e. devaluation of investment) are actively managed, although capital is not guaranteed so a loss may still be suffered.

What is capital guaranteed?

A capital guaranteed investment is an investment in which the investor's principal is shielded from any loss of value over time.

What is an income distribution?

An income distribution is the periodic payment of income from the Fund's assets to its investors.

- ☐ Capital growth ☐ Capital preservation ☐ Capital guaranteed ☐ Income distributions

PART 3: Target Market Questionnaire

02: What percentage of your total investable assets, excluding your residential home, do you intend to allocate to the Fund?

MORE INFORMATION

What are investable assets?

Investable assets are the financial resources you have available for investment purposes, excluding your primary residence and the money you need for daily living expenses; for example, bills and mortgage payments.

☐ Less than or equal to 50% ☐ 51% to 75% ☐ More than 75% ☐ Prefer not to say

03: Which of the following best describes your tolerance for loss of your CAPITAL that is invested in the Fund (having regard to your response to question 1 above):

MORE INFORMATION

What is capital loss?

Capital loss is the decrease in value of an investment over time.

- ☐ **None** – For my/our investment in the Fund, I/we cannot afford to lose any capital.
- ☐ **Low** – For my/our investment in the Fund, I/we accept that the value of my investment can fluctuate, I/we could lose a small amount of capital, particularly if I invest for a shorter period than 3 years.
- ☐ **Medium** – For my/our investment in the Fund, I/we accept that the value of my investment can fluctuate, I/we could lose some capital, particularly if I invest for a shorter period than 3 years.
- ☐ **High** – For my/our investment in the Fund, I/we accept that I/we could lose a substantial portion of my/our capital.

04: DISTRIBUTIONS are subject to risks, including economic and market risk. Accordingly, there are circumstances where distributions from the Fund may be reduced, delayed or, in exceptional circumstances, not paid at all. If distributions are materially reduced or delayed, would you be able to meet your ongoing financial obligations and commitments?

☐ Yes ☐ No

05: What is your intended timeframe for investing in the Fund?

MORE INFORMATION

The Fund aims to achieve its investment objectives over one to three years and longer, and it may not be appropriate if your expected investment period is shorter than one year.

Years

06: The Fund generally processes withdrawals monthly. Withdrawal requests received by the 25th day of the month will usually be paid approximately ten days after the end of the month. However, this is not guaranteed and in some limited circumstances, you may have to wait longer to redeem your investment. Would you be able to meet your ongoing financial obligations and commitments having regard to this timeframe for accessing your capital?

☐ Yes ☐ No

By completing and submitting this Target Market Questionnaire I/We warrant and confirm to Affluence that:

- (a) all of the responses and information I/we have provided in this Target Market Questionnaire (including any supporting documentation I/we have provided) are true, correct and complete;**
- (b) I/we have received, read and understood the PDS.**

I/We acknowledge and agree in favour of Affluence that:

- (a) nothing in this Target Market Questionnaire constitutes advice to me/us from Affluence and the 'More Information' sections are for general information purposes only;**
- (b) Affluence recommends that I/we obtain appropriate professional advice in respect of our investment in the Fund and our completion of the Target Market Questionnaire.**

Signatures:

Signature A

Date (day / month / year)

Signature B

Date (day / month / year)

Full name

Full name

Existing Affluence Investor

Application Form



This form is for existing Affluence Investors who wish to apply for units in the Affluence Income Trust. Use this form only if you are investing with an existing identical investment entity. If your existing investment entity details have changed or you wish to invest under a different investment entity a new application form will need to be completed.

Complete this form using **BLACK INK** and write clearly within the boxes in **CAPITAL LETTERS**. Mark appropriate answer boxes with a cross (X). You should read the PDS for the Fund in full before completing this Application Form.

If you have any questions, please contact Affluence on 1300 233 583, +61 7 3532 4076 or invest@affluencefunds.com.au

PART 1 – INVESTOR IDENTIFICATION

These details can be found on the holding statement attached to your initial investment confirmation email.

☐ I confirm the details of this investment entity remain unchanged.

Investor ID (SRN):

Investor name (Example: "John Smith" or "John Smith ATF John R Smith Super Fund"):

PART 2 – INVESTMENT AMOUNT & PAYMENT DETAILS

Minimum Application is \$20,000.00.

For direct deposits, please ensure your Investor number or name is included in the application payment reference. Units will not be issued if the application payment cannot be identified and matched.

Investment amount: \$

Please indicate which payment method you've used:

☐ Cheque > Made payable to: PERPETUAL CORPORATE TRUST LIMITED ACF AIT APPLICATIONS

☐ Direct Deposit > Your Reference:

Deposit funds to: Westpac, 341 George Street, Sydney

BIC / Swift Code: WPACAU2F

BSB: 032-016

Account No.: 663120

Name: Perpetual Corporate Trust Limited ACF AIT Applications

PART 3 – DISTRIBUTION AND WITHDRAWAL PAYMENTS

You are required to provide Australian or New Zealand bank account details for electronic payment of distributions and withdrawals. Payment cannot be made by cheque. If no bank account details are provided, distributions may be automatically reinvested.

Would you like your distributions reinvested into the Fund as additional units?

☐ Yes

☐ No

Bank name and address:

Account name:

BSB:

Account number (including suffix for NZ applicants):

Please ensure the BSB and account number are correct.

PART 4 – ADVISER DETAILS

If you use a financial adviser, have them complete this section.

Adviser name:

Email address:

PART 4 – ADVISER DETAILS (CONTINUED)

Licensed dealer name:

AFSL No.:

Would you like your Adviser to have access to your investment in the Registry Investor Centre?

☐ Yes☐ No

Would you like your Adviser to receive monthly fund updates via email?

☐ Yes☐ No**PART 5 – DECLARATION AND AUTHORISATION****I acknowledge, declare and agree that by signing this Application Form:**

- I have received, read and understood the PDS dated 16 January 2024 to which this Application Form applies and the TMD current at the date of signing this Application Form and have received and accepted the offer to invest in Australia or New Zealand. I agree to be bound by the PDS and the Constitution (each as amended from time to time).
- The information contained in the PDS and TMD does not constitute financial product advice or a recommendation that the Fund is suitable for me, given my investment objectives, financial situation and needs.
- None of AFM or any other person guarantees the repayment of the amount invested in the Fund, the performance of, nor any particular return from the Fund and I understand the risks involved in investing in the Fund.
- I have legal power to invest in accordance with this application and have complied with all applicable laws in doing so. All details provided in this Application Form are true and correct and I am over the age of 18 years. I indemnify AFM against any liabilities whatsoever arising from acting on any information I provide in connection with this application. If this application is signed under Power of Attorney, I declare that I have not received notice of revocation of the power.
- In the case of joint applications, the joint applicants agree that unless otherwise indicated on the application form, the investment will be held as joint tenants and either Investor is able to operate the account and bind the other Investor for future transactions.
- I acknowledge that AFM may be required to pass on information about me to comply with AML / CTF, FATCA and CRS requirements. I will provide AFM with all additional information and assistance AFM may request in order for AFM to comply with AML / CTF, FATCA and CRS requirements. I am not aware and have no reason to suspect the monies used to fund my investment in the Fund have been or will be derived from or related to any money laundering, terrorism financing or similar or other illegal activities under applicable laws or regulations. I am not a politically exposed person or organisation for the purposes of AML / CTF laws.
- I have read and understood the 'Privacy Statement' in the PDS. Unless I inform AFM otherwise, I consent to all uses of my personal information contained under that heading.
- AFM and the Registry may rely conclusively upon and shall incur no liability in respect of any action taken upon any notice, consent, request, instruction or other instrument believed, in good faith, to be genuine or to be signed by properly authorised persons. AFM and the Registry are authorised to accept and act upon any instructions in respect of this application and the investment to which it relates given by me by facsimile. I indemnify AFM and the Registry against any loss arising as a result of any of them acting on facsimile instructions.
- AFM reserves the right to reject any application and AFM is released and indemnified in respect of any loss or liability arising from its rejection of an application for any reason.
- If I nominate an adviser, then I acknowledge that AFM or the Registry may supply my adviser or their AFSL holder with information about my investment unless I instruct AFM not to do so.
- I confirm my answers to the Target Market Questions completed with this Application Form are correct.

Signatures:

Signature A

Date (day / month / year)

Full name

Title (e.g. Director, Sole Director etc.)

Signature B

Date (day / month / year)

Full name

Title (e.g. Director, Trustee etc.)

Email your completed form to: **invest@affluencefunds.com.au** or fax to: **+61 7 3054 7082**
or Mail to: **Affluence Funds Management Limited, GPO Box 112, Brisbane QLD 4001**