



Wholesale Australian Bond Fund

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Information Memorandum

Contents

About AMP Capital Investors	1
About the Wholesale Australian Bond Fund	2
Overview	
At a glance	
Benefits of investing in the Fund	
Investment risks	
Further information	
Fund profile	4
Distributions	6
Risks of investing	7
Fees and costs	9
Tax	11
Investment in the Fund	11
Who can invest?	
How to invest	
Cooling off rights	
The value of your investment	
Accessing your money	13
Requesting a withdrawal	
Keeping you informed	14
Additional information	14
Our legal relationship with you	
Complaints procedure	
Your privacy	
Applying for an investment in the Fund	17
Application form	19
Contacting AMP Capital Investors	Back cover

About this Information Memorandum

This Information Memorandum contains important information about investing in the Wholesale Australian Bond Fund (the Fund). This information is of a general nature only and does not take into account your individual investment objectives, financial situation or needs. Before making a decision about investing or reinvesting in the Fund you are encouraged to:

- read this Information Memorandum and associated documents such as the Fund's constitution
- conduct your own independent investigations and analysis of the Fund, and
- obtain appropriate financial, legal or tax advice.

Wholesale Australian Bond Fund

ARSN 111 211 413

APIR code AMP0981AU

Unit class Wholesale

Important information

AMP Capital Investors Limited, referred to in this Information Memorandum as 'AMP Capital', 'we' or 'us', is the responsible entity of the Wholesale Australian Bond Fund (the Fund) and issuer of this Information Memorandum. No other company in the AMP Group is responsible for any statements or representations made in this Information Memorandum.

The Fund is a managed investment scheme structured as a unit trust and registered under the Corporations Act 2001 (Cwlth), referred to in this Information Memorandum as 'the Corporations Act'.

The Fund is subject to investment risks, which could include delays in repayment, and loss of income and capital invested. No company in the AMP Group or any investment manager assumes any liability to investors in connection with investment in the Fund or guarantees the performance of our obligations to investors, the performance of the Fund or any particular rate of return. The repayment of capital is not guaranteed. Investments in the Fund are not deposits or liabilities of any company in the AMP Group or of any investment manager.

This Information Memorandum is not a Prospectus or Product Disclosure Statement for the purposes of the Corporations Act and has not been lodged with the Australian Securities and Investments Commission.

The offer in this Information Memorandum is available only to eligible persons as set out in this Information Memorandum, who receive the Information Memorandum (including electronically) within Australia. We can only accept applications signed and delivered from within Australia. We cannot accept cash.

This offer is subject to the terms and conditions described in this Information Memorandum. We reserve the right to change these terms and conditions (see 'Changes to the information in this Information Memorandum' on page 12) and to refuse or reject an application.

Unless otherwise specified, all dollar amounts in this Information Memorandum are Australian dollars.

No representation or warranty, express or implied, is made in relation to the accuracy or completeness of the information provided in this document or any other information concerning AMP Capital otherwise provided to recipients. By accepting a copy of this document, you agree to be bound by the limitations set out in this disclaimer.

About AMP Capital Investors

AMP Capital Investors is a specialist investment manager with over \$95 billion in funds under management*.

As a wholly owned subsidiary of AMP Limited, we operate with a pure investment focus, while benefiting from the resources of our parent. With over 250 in-house investment professionals* and a carefully selected global network of investment partners, we offer significant depth and breadth of investment expertise.

Increasingly, delivering superior returns to our clients involves looking beyond traditional techniques, to a new generation of investment portfolios. This involves the blending of any number of inputs such as securities, asset classes, geographic regions, styles and even managers to seek to obtain the optimal risk and return outcomes. To do this well requires real depth of in-house investment expertise, a business philosophy open to partnering, and specialist capabilities designed to integrate and maximise the two.

At AMP Capital we have specialist investment teams across a diverse range of disciplines. Each team focuses on searching out and creating the best investment outcomes for our clients. We also collaborate with like-minded investment specialists around the world, leveraging our joint expertise to create new investment opportunities.

Our investment approach is characterised by three distinctive capabilities:

- **Great investment research** Our specialist investment teams interact, sharing knowledge and insights to gain multiple perspectives. This diversity of thought allows us to see things differently and discover new ways to capitalise on the inefficiencies in the market. Most importantly, we make use of our research findings to add value to our clients' portfolios.
- **Deal sourcing** Our scale, brand and relationships give us a competitive edge in deal sourcing and origination. Strong networks and industry contacts, combined with our reputation and experience, provide access to scarce assets. This opens up new and different investment opportunities for our clients.
- **Portfolio construction and packaging** The new generation of investment portfolios demand increasingly complex portfolio construction decisions. With this in mind, we have developed proprietary skills and processes that allow us to select and blend a wide range of investment inputs, from individual securities to the right investment partner. We use these skills to meet the diverse risk return objectives of our clients.

Underpinning these capabilities are our people. We seek to attract the best people, invest in their ongoing professional development, and ensure their interests are clearly aligned with those of our clients.

The combination of our scale, breadth and capability provides access to superior investment opportunity. Reliably, consistently, repeatedly.

* As at 30 June 2010

About the Wholesale Australian Bond Fund

Overview

AMP Capital's Wholesale Australian Bond Fund provides investors with access to a diversified portfolio of fixed income securities.

The Fund invests primarily in Australian government bonds and credit securities. Diversification is achieved mainly through investment in securities across a range of sectors, industries and issuers. The Fund may also have exposure to global fixed income securities.

The Fund aims to generate investment returns through:

- allocation between sectors of government and credit
- investment across a range of industries such as financials, utilities and telecommunication providers, and
- active management to take advantage of movements in interest rates, currency and credit.

Further information about the Fund, including our investment approach, is provided in the 'Fund profile' section of this Information Memorandum.

2

At a glance

Investment objective	To provide total returns (income and capital growth) after costs and before tax, above the Fund's performance benchmark on a rolling 12 month basis.
Performance benchmark	UBS Composite Bond (All Maturities) Index
Suggested minimum investment timeframe	2 years
Who can invest?	Wholesale clients as defined in Section 761G and Section 761GA of the Corporations Act
Minimum investment amount	Initial – \$10,000,000 Additional – \$100,000
Management costs	<ul style="list-style-type: none">• Management fee – 0.3588% pa See the 'Fees and costs' section of this Information Memorandum for other fees and costs that may apply. The total amount of fees you will pay will vary depending on the total value of your investment.
Distribution frequency	The Fund aims to pay distributions monthly (see 'Distributions' on page 6).

See the 'Fund profile' section of this Information Memorandum for more detailed information about the Fund.

Benefits of investing in the Fund

For investors seeking to invest in a diversified Australian bond portfolio, the Fund provides:

- diversification within the fixed income asset class through exposure to a range of securities and issuers
- active management to take advantage of movements in interest rates, currency and credit
- the potential for regular monthly distributions
- the potential for total returns (income with some capital growth) above government bonds
- access to AMP Capital's major presence in the Australian fixed income market of over 30 years, and a team with a depth of experience managing fixed income portfolios, and
- access to AMP Capital's extensive fixed income, economic strategy and equity capabilities.

Investment risks

All investing involves risk, and you should consider investment risks before making an investment decision. The key risks of investing in the Fund include or are associated with:

- interest rates – including the risk of capital loss in a rising interest rate environment
- credit – including the risk that a credit issuer or counterparty defaults on interest payments, the repayment of capital or both, and
- derivatives – which carry the risk of default by the counterparty, losses may be magnified and their valuation may not move in line with the underlying asset.

Risks of investing specific to the Fund may also include or be associated with:

- international investments
- gearing
- listed debt and hybrid securities
- share market investments
- liquidity, and
- sovereign default.

The 'Risks of investing' section of this Information Memorandum provides further information about the risks noted above, as well as information about other investment risks of which you should be aware.

Further information

If you have questions about investing in the Wholesale Australian Bond Fund or require further information, please contact our Client Services team on 1800 658 404 between 8.30am and 5.30pm Sydney time, Monday to Friday.

Further information about the Fund is also available online at www.ampcapital.com.au. This information includes performance reports. When reading Fund performance information, please note that past performance is not a reliable indicator of future performance and should not be relied on when making a decision about investing in the Fund.

Fund profile

The Fund's investments

The Fund is actively managed, investing primarily in Australian government bonds and credit securities. Diversification is achieved mainly through investment in securities across a range of sectors, industries and issuers. The Fund may also have exposure to global fixed income securities.

The Fund may also invest in:

- government, semi-government, government guaranteed or similar securities
- corporate bonds, asset backed securities and derivatives, preference shares, convertible bonds, listed debt, hybrid securities and loans in the Australian market (see 'Types of securities' in this section)
- non-investment grade rated securities up to a maximum of 10% of the Fund's investments
- global fixed income securities, and derivatives in global fixed income markets, which may also include a small exposure to emerging markets
- cash and cash-like securities such as bank bills, and
- other financial products, such as securities and managed funds offered by us or our associates.

The Fund has a maximum allocation of 5% of the Fund to any one issuer, and 10% of the Fund to government guaranteed issuers.

Government, semi government and those securities with less than 12 months maturity have no maximum allocation.

Security ratings

Investment grade securities are those with a Standard & Poor's credit rating of BBB- or equivalent, or above. Ratings are based on the rating provider having assessed that the securities have adequate financial protection to be able to meet their obligations.

Non-investment grade rated securities are those with a Standard & Poor's credit rating of BB+ or equivalent, or less.

As part of our process we also assign our own credit rating to each security. If a security has not been rated by an external rating agency, it is submitted to our Credit Investment Committee for approval to include

in the Fund's portfolio. The committee is made up of department heads and senior investment professionals from across AMP Capital.

Types of securities

- **Asset backed securities** Securities backed by loans, leases or receivables against assets as well as real estate and mortgage backed securities.
- **Derivatives** Financial instruments (such as options, futures, swaps or credit derivatives) that derive their value from an underlying asset.
- **Preference shares** Shares that have a higher claim on the assets and earnings of a company than other shares in the same company.
- **Convertible bonds** Bonds that can be converted into a predetermined amount of the company's shares at certain times.
- **Hybrid securities** Securities that combine two or more different financial instruments, for example convertible bonds, which have the features of ordinary bonds, but are influenced by the price movements of the equity into which they can be converted. Hybrid securities may be listed or unlisted.

Access to global fixed income securities

The Fund can access global fixed income securities in four ways:

- directly, where the Fund buys a bond in an offshore market and from an offshore issuer*
- indirectly, where the Fund buys a bond in the Australian market from an offshore company
- through Australian companies, where a large portion of the company's revenue is earned offshore, and
- through Australian companies issuing bonds in offshore markets.

* The amount of exposure to direct global fixed income securities can change significantly, depending on market opportunities. As at 30 September 2010, exposure to these securities was 3.98%. Current exposure can be obtained online at www.ampcapital.com.au or by contacting us.

Investment approach

For our active bond portfolios, we identify value and manage risk through an investment approach that combines interest rate and credit-specific research. This approach includes three key elements:

- **Interest rate process** This combines a robust quantitative framework with market analysis to develop strategies in duration, curve and international interest rate spreads.
- **Credit investment style** This combines a top-down approach with bottom-up credit analysis. Our top-down research focuses on global credit spreads in key credit sectors, while our bottom-up research is focused on a global industry basis.
- **Risk management** We manage risk at a fund level by monitoring and controlling three key sources of bond risk/return - credit exposure, duration and yield curve risk. Risk management and risk budgets are a key focus of our management style.

Interest rate management

Duration is the measure of the change in a security's value relative to a change in interest rates. Bonds with higher duration carry more risk and have higher price volatility than bonds with lower duration.

The Fund is able to increase or decrease the duration, depending on whether interest rates are rising or falling, and this may assist in managing risk.

The duration of the total assets of the Fund is normally within 1.5 years of the duration of the Fund's performance benchmark.

Derivatives

The Fund may use derivatives with the aims of:

- protecting against risks such as unfavourable changes in an investment's price brought about by, for example, changes in interest rates, credit risk, equity prices, currencies or other factors
- enhancing returns by taking advantage of favourable mispricings within a market, as a cost-effective alternative to purchasing physical assets, and
- implementing the Fund's investment objectives.

The Fund may 'short' derivatives, that is, it may hold credit default swaps where the underlying asset or assets are not held by the Fund. It may also hold other types of derivatives where the underlying asset or assets are not held by the Fund.

We impose restrictions on the use of derivatives within the Fund and monitor the implementation of these restrictions in accordance with the AMP Capital Derivative Risk Statement, which can be obtained by contacting us.

Hedging

Exposure to global credit securities will principally be hedged back to Australian dollars.

The Fund uses an active hedging strategy to minimise the effects of market interest rates and currency fluctuations on capital within the Fund.

Borrowing

The Fund is not restricted in the amount that it can borrow, and may borrow to meet its short term liquidity needs.

Gearing

It is not our intention to gear the Fund through the use of borrowing or derivatives. However, underlying funds and securities in which the Fund invests may be geared through the use of derivatives or borrowing. The Fund will be managed such that the risks characteristics of the Fund are consistent with the investment objectives of the Fund.

Asset valuation policy

The Fund's assets are generally valued at least each business day using market prices in accordance with the AMP Capital Asset Valuation Policy.

Currently, a small percentage of the Fund is invested in illiquid assets. Illiquid assets held by the Fund are valued based on fair value, where the current tradeable price is not readily available.

Where the assets are valued based on fair value, the valuer selects the valuation methodology that is the

most appropriate for a particular investment and one that represents a fair and equitable outcome for all investors. The determination of fair value is intended to provide, on a best efforts basis, the amount for which an asset could be exchanged between knowledgeable, willing parties in an arm's length transaction. This may include the average of actual midprice quotes from recognised price providers, or a valuation based on the sum of the parts on re-finance.

Repurchase agreements

The Fund may enter into repurchase agreements, in which the Fund sells bonds and agrees to purchase them back at a later date. This repurchase liability may be material in relation to the overall size of the Fund. The Fund generates net income by running the repurchase program.

Ethical policy

The Fund does not take into account labour standards or environmental, social or ethical considerations when selecting, retaining or realising investments. Decisions about whether to buy, hold or sell investments are based primarily on economic factors, with labour standards and environmental, social and ethical considerations taken into account only where they may be seen to have a material impact on the value of an investment.

Distributions

The Fund aims to pay distributions monthly.

You should be aware that although the Fund's objective is to pay distributions monthly, the amount of each distribution may vary or no distribution may be payable in a month.

Unit prices will normally fall after the end of each distribution period. Consequently, if you invest just before the end of a distribution period, some of your capital may be returned to you as income in the form of a distribution.

Distributions paid are based on the income earned by the Fund and the number of units you hold at the end of the distribution period.

Payment of distributions

You can choose to have distributions:

- paid directly into your current nominated account, or
- reinvested in the Fund

by indicating your selection on your application form. If no selection is made, distributions will be reinvested.

Reinvestment

The issue price for reinvested distributions is determined by the net asset value (adjusted by any distribution payable) and the number of units on issue in the unit class as at the last day of the distribution period. No buy spread is applied to reinvested distributions.

Risks of investing

All investing involves risk

Generally, the higher the expected return, the higher the risk.

Whilst the Fund is managed with the aim of providing competitive investment returns against the Fund's performance benchmark and protecting against risk, you should be aware that the Fund is subject to investment risks, which could include delays in repayment, the non-payment of distributions and loss of capital invested.

Investment risks can affect your financial circumstances in a number of ways, including:

- Your investment in the Fund may not keep pace with inflation, which would reduce the future purchasing power of your money.
- We may not be able to achieve the stated aims and objectives of the Fund.
- The amount of any distribution you receive from the Fund may vary or be irregular, which could have an adverse impact if you depend on regular and consistent distributions to meet your financial commitments.
- Your investment in the Fund may decrease in value, which means you may get back less than you invested.

The value of your investment in the Fund may be affected by the risks listed in this section and by other risks or external factors such as the state of the Australian and world economies, consumer confidence and changes in government policy, taxation and other laws.

As the risks noted in this section do not take into account your personal circumstances, you should consider the information provided in 'Making an investment decision' at the end of this section, before making a decision about investing or reinvesting in the Fund.

Risks specific to the Fund

Interest rates

Cash and fixed income investments will be impacted by interest rate movements. While capital gains may be earned from fixed income investments in a falling interest rate environment, capital losses can occur in a rising interest rate environment. The risk of capital gain or loss tends to increase as the term to maturity of the investment increases.

Credit

- The value of assets within the Fund can change due to changes in the credit quality of the individual issuer and also from changes in values of other similar securities. This can affect the volatility of the Fund and its income.
- Fixed income securities are subject to default risk, which means that the credit issuer may default on interest payments, the repayment of capital or both. Fixed income investments with a non-investment grade credit rating (that is, Standard & Poor's BB+ rating or equivalent, or less) are subject to increased risks compared with investment grade securities, in that the credit issuer may be more likely to default on interest payments, the repayment of capital or both.

Derivatives

There are risks of losses to the Fund, through the use of derivatives, and where derivatives are used by underlying funds in which the Fund invests. These risks include the risks that:

- the value of a derivative may not move in line with the value of the underlying asset
- a derivative position cannot be reversed
- losses may be magnified
- the party on the other side of a derivative contract may default on payments, and
- where the Fund does not hold the underlying asset or assets the risk of loss through the use of derivatives is increased.

International investments

- Currency exchange rates – where the Fund's investments are located overseas, the relative strength or weakness of the Australian dollar against other currencies may influence the value of, or income from, an investment. Whilst the Fund's international investments are hedged back to Australian dollars, the Fund could still incur losses related to hedging or currency exchange rates. In certain circumstances, the use of hedging may affect the amount of any distribution payable.
- Less protection under laws outside of Australia – The laws under which assets located outside of Australia operate may not provide equivalent protection to that of Australian laws.
- Emerging markets – Securities markets in emerging markets are smaller and have been more volatile than the major securities markets in more developed countries. Clearance and settlement procedures may be less developed, which could lead to delays in settling trades and registering transfers of securities.

Gearing

Gearing has the effect of magnifying the Fund's returns, both positive and negative, which means that the risk of loss of capital may be greater than if gearing did not take place. Additionally, increases in interest rates may affect the cost of the Fund's borrowings and so reduce the Fund's returns.

Share market investments

Share market investments have historically produced higher returns than cash or fixed interest investments over the long term. However, the risk of capital loss exists, especially over the shorter term. Specific risks relating to individual companies include disappointing profits and dividends, and management changes.

Listed debt and hybrid securities

As listed debt and hybrid securities may be a combination of debt and equity, they may have the risk characteristics of fixed income and share market investments, and derivatives. This means that the specific risks associated with listed hybrid securities are as described under 'Interest rates', 'Derivatives' and 'Share market investments' in this section. In addition, there is the risk that they may not be able to be exchanged readily for cash or an equivalent asset value.

Liquidity

Liquidity refers to the ease with which an asset can be traded (bought and sold) in the marketplace at its current value. An asset subject to liquidity risk may be more difficult to trade and it may take longer for the full value to be realised.

Sovereign default

The Fund's investment in government securities carries the risk that a government may default on interest payments, the repayment of capital or both, with regards to its country's debt.

Other risks

Other risks of investing may apply and you should seek appropriate advice before investing.

Making an investment decision

As the risks noted in this section do not take into account your personal circumstances, you should consider the following before making a decision about investing or reinvesting in the Fund:

- read a current Wholesale Australian Bond Fund Information Memorandum and associated documents such as the Fund's constitution
- conduct your own independent investigations and analysis of the Fund, and
- obtain appropriate financial, legal or tax advice.

Fees and costs

Fee summary

Table 1

Management fee	0.3588% pa	Calculated daily on the gross assets of the Fund. Paid to us monthly out of the Fund's assets and reflected in the unit price. The amount of this fee may be negotiable (see 'Differential fees' in this section).
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Any management fees charged by underlying funds are included in the fees noted in Table 1; they are not an additional cost to you.

Management fee

The management fee is charged on the value of the gross assets of the Fund. When calculating the value of the gross assets of the Fund for this purpose, we may value any units held by the Fund in underlying funds by reference to the gross assets of the underlying funds (that is, disregarding the value of any borrowings, other liabilities or provisions in those underlying funds) rather than the net asset value.

Maximum fees

The maximum fees that can be charged under the Fund's constitution are:

- Contribution fee – 5% of the application amount. We currently do not charge a contribution fee.
- Withdrawal fee – 5% of the withdrawal amount. We currently do not charge a withdrawal fee.
- Management fee – 3% per annum of the value of the assets of the Fund. We currently charge a management fee of 0.3588% per annum.

Buy and sell spreads

Investments and withdrawals may incur buy and sell spreads, which are designed to ensure, as far as practicable, that any transaction costs incurred as a result of an investor entering or leaving the Fund are borne by that investor, and not other investors.

Buy and sell spreads are calculated as a pre-determined estimate of the average of the costs the Fund may incur when buying or selling assets. They will be influenced by our experience of the costs involved in trading these assets or the costs that the Fund has actually paid, and will be reviewed whenever necessary to ensure they remain appropriate.

Buy and sell spreads are additional to the fees noted in Table 1 and are retained within the Fund; they are not fees paid to us.

The buy spread is taken out of application amounts. The sell spread is taken out of withdrawal amounts.

We anticipate that no buy or sell spread will apply to investments in the Fund under normal market conditions. However, outside of normal market conditions, a buy and/or sell spread may apply, which we estimate may be up to 0.25% for the buy spread and up to 0.25% for the sell spread. Current buy and sell spreads can be obtained online at www.ampcapital.com.au/spreads or by contacting us.

If there is any material increase beyond the 0.25% estimate, we will issue a replacement or supplementary Information Memorandum.

Other costs

Transactional and operational costs

Transactional and operational costs associated with dealing with the Fund's assets may be recovered from the Fund in addition to the fees noted in Table 1. Transactional and operational costs may include transactional brokerage, stamp duty, international sub-custody fees and the buy and sell spreads of any underlying fund. These costs will differ according to the type of assets in the Fund, and will be paid out of the Fund.

Costs related to a specific asset or activity to produce income

The Fund may also incur costs (related to a specific asset or activity to produce income) that an investor would incur if they invested directly in a similar portfolio of assets, for example the costs of gearing and costs associated with entering into repurchase agreements. The costs associated with repurchase agreements include sharing up to 50% of the income generated with the parties running the repurchase program, which may include us. These costs will be paid out of the Fund and are additional to the fees noted in Table 1.

Liabilities properly incurred

The Fund's constitution entitles us to be indemnified from the Fund for any liability properly incurred.

Changes to fees and costs

Any of the existing fees can be changed without the consent of investors. However, we will give investors 30 days written notice of any intention to:

- increase the existing fees or expenses, or
- introduce contribution or withdrawal fees.

We may also introduce or increase other fees at our discretion. This may occur where increased charges are incurred due to government changes to legislation, increased costs, significant changes to economic conditions, or where third parties impose or increase processing charges. However, we currently do not foresee any reason why the fees noted in Table 1 would be increased.

Tax

Unless otherwise stated, the fees shown in Table 1 are inclusive of Goods and Services Tax (GST) and any applicable stamp duty, less reduced input tax credits. The benefits of any tax deductions, including additional input tax credits for GST, are passed on to investors in the form of reduced fees or costs.

For information about the tax implications of investing in the Fund, see the 'Tax' section of this Information Memorandum.

Differential fees

We may negotiate a rebate of part of the management fee or charge a lower management fee with investors who are wholesale clients for the purposes of Section 761G and Section 761GA of the Corporations Act or with AMP staff. Further information can be obtained by contacting us.

Alternative forms of remuneration

We comply with the Financial Services Council (FSC) standard relating to alternative forms of remuneration. This standard requires fund managers, platform providers, representatives and licensees who are members of the FSC or Financial Planning Association to maintain a register to record any material forms of alternative remuneration they may pay or receive. We will provide you with a copy of our register free of charge, on request.

Tax

Taxation treatment of your investment

It is important that you seek professional taxation advice before you invest or deal with your investment, as the taxation system is complex, and the taxation treatment of your investment will be specific to your circumstances and to the nature of your investment.

Generally, however, you are liable to pay tax at marginal rates each year on any distributions from the Fund (with the exception of a return of capital), even if the distributions are reinvested, although you may be entitled to tax credits or concessional income such as capital gains.

Please note that at the time of your initial or additional investment there may be unrealised capital gains or accrued income in the Fund. If these amounts are

subsequently realised, they may be returned to you as part of a distribution from the Fund.

In addition, there may be realised but undistributed capital gains or income in the Fund. These amounts may be returned to you as part of the next distribution from the Fund.

You may also be liable to pay capital gains tax on any capital gains received from disposing of your investment.

If the Fund holds investments which are located outside of Australia, the Fund's income may include non-Australian sourced income. You may be entitled to foreign tax credits for foreign tax already paid.

Other tax information is provided in the 'Fees and costs' section of this Information Memorandum.

Investment in the Fund

Who can invest?

Investment in the Fund through this Information Memorandum can only be made by persons who are wholesale clients as defined in Section 761G and Section 761GA of the Corporations Act.

Please note that we can only accept applications signed and delivered from within Australia.

How to invest

Initial investment

Complete the application form accompanying a current Information Memorandum and submit it to us with your initial investment amount of at least \$10,000,000. You can also make your initial investment by direct deposit (see the 'Applying for an investment in the Fund' section of this Information Memorandum).

Additional investments

You can make additional investments of at least \$100,000 at any time. You will need to complete an application form each time you make an additional investment. Additional investments are made on the basis of the Information Memorandum current at the time of the additional investment.

More detailed information about how to invest is provided in 'Applying for an investment in the Fund' section of this Information Memorandum.

Processing applications

We generally process applications each business day, using the close of business issue price for that day. A business day for us is any day other than Saturday, Sunday or a bank or public holiday in Sydney, NSW.

If we receive an application after 2.00pm or on a non-business day for us, we treat it as having been received before 2.00pm the next business day.

We normally determine the market value and net asset value of the Fund at least each business day, using the market prices and unit prices of the assets in which the Fund is invested.

The issue price is determined under the Fund's constitution by reference to the net asset value and transaction costs pertaining to the relevant class of units, and the number of units on issue in that unit class.

Cooling off rights

Wholesale investors do not have cooling off rights in relation to investment in the Fund.

The value of your investment

The Fund has a number of classes of units, each with its own unit price. Investments made through this Information Memorandum relate to Wholesale units.

Unit prices can rise and fall on a daily basis. Consequently, the value of your investment will vary from time to time.

The value of your investment at any point in time is calculated by multiplying the number of units you hold, by the Wholesale unit price current at that time. Unit prices are updated regularly online at www.ampcapital.com.au and can also be obtained by contacting us.

Risk

The Fund is not capital guaranteed and the value of an investment in the Fund can rise and fall. You should consider the risks of investing before making a decision about investing in the Fund (see the 'Risks of investing' section of this Information Memorandum).

Retaining this Information Memorandum

You should keep this Information Memorandum and any replacement or supplementary Information Memorandum, as you may need to refer to information about the Fund for ongoing investing. We will send you a current Information Memorandum and any replacement or supplementary Information Memorandum free of charge, on request.

Changes to the information in this Information Memorandum

Before making a decision to invest or reinvest in the Fund, it is important to obtain a current Information Memorandum as information provided in an Information Memorandum may change from time to time.

If changes to the information in this Information Memorandum are not materially adverse to investors, we will update the relevant information online at www.ampcapital.com.au. However, if a change is considered materially adverse to investors, we will issue a replacement or supplementary Information Memorandum which will be available online. You can obtain a copy of the updated information and any replacement or supplementary Information Memorandum free of charge, by contacting us.

If we intend to change the Fund's investment objective or investment approach, we will advise investors in writing, before making the change. See 'Changes to fees and costs' on page 10 for details about other times when we will write to investors before changing information in this Information Memorandum.

Questions about your investment

Please contact our Client Services team on 1800 658 404 if you have questions relating to your investment.

Accessing your money

Requesting a withdrawal

Contact us in writing by mail or fax*, telling us how much you wish to withdraw and giving your account details (see the back cover of this Information Memorandum for our mailing address and fax number). Withdrawal amounts will be paid to your nominated account.

* Please refer to 'Communication by fax' in the 'Additional information' section of this Information Memorandum.

Minimum account balance

We generally require a balance of \$10,000,000 to keep your investment open. If your investment falls below this level, we may redeem your investment and pay the proceeds to you. We reserve the right, however, to accept lower account balances.

Processing withdrawal requests

Withdrawal requests are generally processed each business day. A business day for us is any day other than Saturday, Sunday or a bank or public holiday in Sydney, NSW.

If we receive a withdrawal request before 2.00pm on a business day, we will process the request using the close of business withdrawal price for that day. Withdrawal requests received after 2.00pm or on a non-business day for us are treated as having been received before 2.00pm the next business day.

We aim to process each withdrawal request within 10 business days of receiving the request (see 'Payment times' in this section).

Total withdrawals

Where the total withdrawals exceed 5% of the net assets of the Fund on any one day, we may determine that part of the withdrawal amount payable consists of income.

Withdrawal prices

We normally determine the market value and net asset value of the Fund at least each business day, using the market prices and unit prices of the assets in which the Fund is invested.

The withdrawal price is determined under the Fund's constitution by reference to the net asset value and transaction costs pertaining to the relevant class of units, and the number of units on issue in that unit class.

Payment times

Although we aim to process withdrawal requests within 10 business days of receipt, you should be aware that:

- payment and processing of withdrawal requests is dependent on the Fund's cash position, and
- the Fund's constitution allows up to 30 days, or longer in some circumstances, to process withdrawal requests. These circumstances include
 - where we are unable to realise sufficient assets due to circumstances beyond our control, such as restricted or suspended trading in the market for an asset, or
 - if we do not consider it is in the best interests of investors to realise sufficient assets to satisfy a withdrawal request.

Transfer of units

Please contact us for all transfer requests. Stamp duty will generally need to be paid on the transfer of units.

Keeping you informed

Investment information

We will send you confirmation of each transaction.

Online access

Online access allows you to view your investment information and statements at any time. To register for online access, please contact us.

Fund information

We will provide you with the following information free of charge, on request:

- the Fund's annual financial reports
- a paper copy of any updated information, and
- any replacement or supplementary Information Memorandum

Additional information

Rights attaching to each class of units

The Fund has a number of classes of units. This Information Memorandum relates to Wholesale units. Under the Fund's constitution, the different unit classes have different management fees, expenses and distributions, but otherwise all classes of units have similar rights.

Our legal relationship with you

The Fund is a managed investment scheme, structured as a unit trust and registered under the Corporations Act. The Fund's constitution provides the framework for the operation of the Fund and with this Information Memorandum, the Corporations Act and other relevant laws, sets out the relationship between us and investors. We will send you a copy of the Fund's constitution free of charge, on request.

The Fund's constitution

Some of the provisions of the Fund's constitution, such as maximum fees, are discussed in this Information Memorandum. Further provisions relate to:

- the rights and liabilities of investors
- the times when processing of withdrawal requests can be extended, such as if the Fund is illiquid or it is not in the best interests of investors
- where taxes or other amounts can be deducted from payments to investors
- where transfers and applications may be refused
- our liability to investors in relation to the Fund, which is limited to any liability imposed by the Corporations Act, so long as we act in good faith and without gross negligence
- our powers, rights and liabilities as responsible entity of the Fund, including our power to invest the assets of the Fund, to deal with ourselves and our associates, to be paid fees and to be reimbursed or indemnified out of the assets of the Fund

- our right to be reimbursed by an investor or former investor for tax or expenses we incur as a result of their request, action or inaction, or to redeem units to satisfy amounts due to us from an investor
- changing the Fund's constitution, including in some cases without investor approval, such as to meet regulatory changes
- our ability to terminate the Fund at any time
- when we can terminate the Fund or retire, and what happens if this occurs, and
- voting rights.

Although the Fund's constitution limits an investor's liability to the value of their units, the courts have yet to determine the effectiveness of provisions like this.

Complaints procedure

We have an established procedure to deal with any complaints. When we receive a complaint from you by telephone on 1800 658 404 or in writing to AMP Capital Investors Limited, GPO Box 5445, Sydney NSW 2001, we ensure an appropriate person properly considers the complaint, and we give you information about any further action available to you.

If we are unable to resolve your complaint within 24 hours, we will keep you informed, giving the time frame in which we expect to resolve the matter and the name of the representative managing the resolution of your complaint. We may also require additional information from you.

Your privacy

Our main purpose in collecting personal information is so that we can establish your investment account and appropriately carry out administration associated with your account. If you choose not to provide the information requested in the application form, we may not be able to process your application.

The information collected may also be used for providing you with ongoing information about a range of financial services. Please let us know if you prefer not to receive this information.

We usually disclose information to other members of the AMP Group, financial advisers where applicable, and to external service suppliers who supply administrative, financial or other services that assist us in providing services to you.

The AMP Privacy Policy Statement sets out the AMP Group's policies on management of personal information. The policy can be obtained online at www.ampcapital.com.au or by contacting us.

Under the Privacy Act 1988 (Cwlth), you may access personal information we hold about you, although the Act does set out some exemptions to this. If you believe information we hold about you is inaccurate, incomplete or out of date, please contact us.

Nominated representative

You may nominate a representative to operate your investment in the Fund on your behalf. Your nominated representative will be able to exercise the same powers as you under the Fund's constitution, including transacting on your investment account.

Conditions

By nominating a representative, you agree to certain conditions, including indemnifying us against any liabilities arising out of the nomination of your representative. You will be provided with the full terms and conditions when you nominate your representative.

Please contact us if you require further information.

Unit Pricing Discretions Policy

We may exercise certain discretions in determining the unit price of units on application and withdrawal in the Fund. Our Unit Pricing Discretions Policy, which can be obtained online at www.ampcapital.com.au or by contacting us, sets out the types of discretions that we may exercise and in what circumstances, our policies on how we exercise the discretions and the reasons why we consider our policies are reasonable. We are required to keep a record of any instance where we exercise a discretion in a way that departs from these policies.

Communication by fax

When you communicate with us by fax, it is your responsibility to obtain confirmation from us that we have received your fax. We are not responsible for any loss or processing delay that occurs as a result of us not receiving a faxed communication. Please note that we do not accept a sender's fax transmission record as evidence that a communication has been received by us. You also indemnify us against any loss or liability arising from us acting on any fraudulent communication received by fax.

Anti-money laundering and counter-terrorism financing

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor, supported by relevant identification documents. Examples of identification documents include passports and driver's licences for individuals, and evidence of registration for entities such as companies. The documents you will need to provide are listed in the form you complete at the time of applying for an investment in the Fund.

By applying to invest in the Fund you warrant that:

- you comply and will continue to comply with all applicable anti-money laundering (AML) and counter-terrorism financing (CTF) laws and regulations, including but not limited to the laws and regulations of Australia in force from time to time (AML/CTF Law)
- you are not aware and have no reason to suspect that:
 - the moneys used to fund your investment in the Fund have been or will be derived from or related to any money laundering, terrorism financing or similar activities that would be illegal under applicable laws or regulations or otherwise prohibited under any international convention or agreement ('illegal activity'), or
 - the proceeds of your investment in the Fund will be used to finance any illegal activities
- you, your agent or your nominated representative will provide us with all additional information and assistance that we may request in order for us to comply with any AML/CTF Law, and
- you will notify us if you are or become:
 - a 'politically exposed' person or organisation for the purposes of any AML/CTF Law, or
 - commonly known by a name other than the name provided in the form you complete at the time of applying for an investment in the Fund.

By applying to invest in the Fund, you also acknowledge that we may:

- decide to delay or refuse any request or transaction, including by suspending the issue or redemption of units in the Fund, if we are concerned that the request or transaction may breach any obligation of, or cause us to commit or participate in an offence under any AML/CTF Law, and we will incur no liability to you if we do so
- take other action we reasonably believe is necessary to comply with AML/CTF Law, including disclosing any information that we hold about you to any of our related bodies corporate or service providers whether in Australia or outside Australia, or to any relevant Australian or foreign AML or CTF regulator, and
- collect additional information about you from time to time, from you or from third parties, for the purposes of satisfying our AML/CTF Law obligations, and that we may use and disclose any such information as described under 'Your privacy' in this section.

Applying for an investment in the Fund

How to apply

You will need to complete an application form accompanying a current Information Memorandum when you:

- apply for an initial investment in the Fund, or
- make an additional investment.

All investments are made on the basis of the Information Memorandum current at the time of contributing your investment amount. You can obtain a current Information Memorandum online at www.ampcapital.com.au or by contacting our Client Services team on 1800 658 404.

Minimum investment amounts

Initial – \$10,000,000

Additional – \$100,000

We reserve the right to accept lower investment amounts.

Payment methods

You can make your initial and additional investments by cheque or direct deposit.

Payment by cheque

Cheques should be crossed 'Not negotiable' and made payable to:

AMP Capital Investors Limited - <Investor name>.

Payment by direct deposit

1. Deposit your investment amount at any branch of the Westpac Bank, to:

Account name: AMP Capital Investors
Wholesale Applications Account

Account number: 112 655

Branch: Royal Exchange,
Corner Pitt and Bridge Streets,
Sydney

BSB: 032-004

2. Send your completed application form, deposit receipt and identification documentation to:

Client Services
AMP Capital Investors Limited
GPO Box 5445
SYDNEY NSW 2001

Providing a Tax File Number (TFN)

You do not have to provide a TFN, exemption code or Australian Business Number (ABN). However, if you do not provide any of these, we are required to deduct tax from most distributions, including where those distributions are reinvested, at the highest marginal tax rate (including the Medicare levy).

Signing the application form

The application form should only be completed and signed by:

- the person who is, or will become, the unitholder
- an authorised signatory if the application is on behalf of a company, trust or superannuation fund, or
- an agent for the investor, acting under power of attorney or as a legal or nominated representative.

Submitting the application form

Application forms should be mailed to:

Client Services
AMP Capital Investors Limited
GPO Box 5445
SYDNEY NSW 2001

Please include all required identification documentation when submitting your application

This page has been left blank intentionally.

AMP Capital Investors

AMP Capital Investors Limited ABN 59 001 777 591 (AFSL 232497)

Application form – wholesale investments

Before completing this form and applying for units in the Fund, it is important that you read the Fund Term Sheet or Information Memorandum (as applicable to your investment in the Fund).

Units in the Fund will only be issued following our acceptance of this application form.

Please use a black pen and print in CAPITAL LETTERS.

PART A – ARE YOU AN EXISTING INVESTOR WITH AMP CAPITAL?

No – go to Part B

Yes, my client number is

Investor name – go to Part B

PART B – PURPOSE OF THIS APPLICATION (please tick to indicate)

Additional investment Fund name – go to Section 10

Initial investment Fund name – go to Part C

PART C – TYPE OF INVESTOR (please tick to indicate)

	GO TO	PAGE
<input type="checkbox"/> Individual	SECTION 1	2
<input type="checkbox"/> Joint investors	SECTION 1	2
<input type="checkbox"/> Sole trader	SECTION 1	2
<input type="checkbox"/> Company (must be registered with ASIC or a foreign registration body)	SECTION 2	4
<input type="checkbox"/> Trust	SECTION 3	6
<input type="checkbox"/> Superannuation fund	SECTION 3	7
<input type="checkbox"/> Charity	SECTION 4	9
<input type="checkbox"/> Association (incorporated or unincorporated)	SECTION 5	10
<input type="checkbox"/> Partnership	SECTION 6	12
<input type="checkbox"/> Government body	SECTION 7	14
<input type="checkbox"/> Registered co-operative	SECTION 8	15
<input type="checkbox"/> Attorney(s) completing and signing this form under power of attorney Please also tick above to indicate the type of investor.	Complete the section relevant to the type of investor, then complete Section 9.	
<input type="checkbox"/> Agent completing and signing this form as the investor's legal or nominated representative Please also tick above to indicate the type of investor.	Complete the section relevant to the type of investor, then complete Section 10.	

SECTION 1 – INDIVIDUAL • JOINT INVESTORS • SOLE TRADER

Complete this section if you are investing as or on behalf of:

- an individual investor
- joint investors (all joint investors must provide details), or
- a sole trader.

All other investors Please refer to page 1 for the sections you need to complete.

1. INVESTOR 1 (all investors must complete)

Personal details

Title Surname

Given name(s) Date of birth / /

Gender Male Female

Occupation Industry

TFN (or exemption code)

Country of residency (please tick)

Australia If other than Australia, or more than one country of residency, please specify

Country of citizenship (please tick)

Australia If other than Australia, or more than one country of citizenship, please specify

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town State

Postcode Country

SOLE TRADER ONLY

Business name

ABN (if applicable)

Principal place of business (please tick)

- Same as residential address in Question 1
 Other – please provide address (not a PO Box)

Unit number Street number Street name

Suburb/Town State

Postcode Country

2. INVESTOR 2 (joint investors only)

Personal details

Title Surname

Given name(s) Date of birth / /

Gender Male Female

Occupation Industry

TFN (or exemption code)

Country of residency (please tick)

Australia If other than Australia, or more than one country of residency, please specify

Country of citizenship (please tick)

Australia If other than Australia, or more than one country of citizenship, please specify

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town State

Postcode Country

JOINT INVESTORS ONLY

Please indicate who will sign to authorise transactions on your investment account. If no selection is made, both signatures will be required for all transactions.

Both to sign Either to sign

3. IDENTIFICATION DOCUMENTATION – ALL INVESTORS

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

3A. PRIMARY DOCUMENTS

Please tick to indicate which **one** of the primary documents below are being provided for each investor:

- certified copy of a current Australian or foreign passport that shows your photograph, date of birth and signature. For Australian passports only, we will accept a passport that expired within the 2 years prior to submitting this application form, **OR**
- certified copy of a current Australian driver's licence (must contain your photograph, date of birth and signature), **OR**
- certified copy of a current card issued by an Australian state or territory for the purpose of proving a person's age (must contain your photograph, date of birth and signature).

3B. SECONDARY DOCUMENTS

If you do not have any of the primary documents above issued in your name, we will accept certain Australian or foreign documentation. Please tick below to indicate whether you are providing Australian or foreign documentation.

Australian documentation
Please provide **one** document from **each** of the groups below.

Foreign documentation
Please provide **both** of the following:

Group 1. Certified copy of an Australian birth certificate **OR** certified copy of an Australian citizenship certificate **OR** certified copy of a pension or health card issued by Centrelink.

AND

Group 2. An original notice, showing your name and residential address, issued in the preceding 12 months by the Australian Taxation Office or any Australian Commonwealth, State or Territory Government body **OR** an original notice (such as an electricity bill or rates notice) showing your name and residential address, issued in the preceding 3 months by a local government body or a utilities provider.

1. National identity card issued by a foreign government, the United Nations (UN) or an agency of the UN (must contain your photograph, date of birth and signature).

AND

2. Foreign driver's licence (must contain your photograph, date of birth and signature).

4. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
- No – go to Question 5

5. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
- No – go to Section 11

SECTION 2 – COMPANY

Complete this section if you are:

- investing for or on behalf of a company, or
- providing details about a company trustee.

All other investors Please refer to page 1 for the sections you need to complete.

1. ALL INVESTORS

Company name

On account of (if applicable)

Contact person

2. COMPANY DETAILS

Australian company

Public

Proprietary

Foreign company

Public

Proprietary

Private

Other – please specify

Country of formation, incorporation or registration

Name of regulator if company is licensed and subject to regulation

Licence details

Is the company listed on a stock exchange? Yes No

If yes – Name of stock exchange

Is the company a subsidiary of an Australian listed company? Yes No

If yes – Name of Australian listed company

If yes – Name of stock exchange

3. COMPANY TYPE

Please tick to indicate

Australian company – go to Question 4

Foreign company – go to Question 5

4. AUSTRALIAN COMPANY

Company name (as registered with ASIC)

ACN

ABN

TFN (or exemption code)

Registered office address in Australia (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Principal place of business in Australia (please tick)

Same as registered office address above

Other – please provide address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Go to Question 8

5. FOREIGN COMPANY

Is the company registered with (please tick)

ASIC – go to Question 6

Foreign registration body – go to Question 7

6. FOREIGN COMPANY REGISTERED WITH ASIC

Company name (as registered with ASIC)

ARBN

Registered office address in Australia (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

6A. PLACE OF BUSINESS/AGENCY

Please provide details for either the principal place of business in Australia or the company's agent in Australia

Principal place of business in Australia (if any)

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

OR

Name of company's agent in Australia (if any)

Agent address

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

7. FOREIGN COMPANY REGISTERED WITH FOREIGN REGISTRATION BODY

Company name (as registered with foreign registration body)

Name of foreign registration body

Foreign company identification number

7A. ADDRESS DETAILS

Please provide details for either the full address of the company as registered by the foreign registration body OR the principal place of business in the country of formation.

Full address of the company in its country of formation, incorporation or registration, as registered by the relevant foreign registration body.

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Country

OR

Principal place of business in its country of formation (not a PO box)

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

8. MAJOR SHAREHOLDERS

For any proprietary or private company (Australian or foreign) which is not a regulated company, please provide details below. All other companies – go to Question 9.

Please provide details below for each shareholder who owns, through one or more shareholdings, more than 25% of the company's issued capital.

Major shareholder 1 – Full name

Residential address (not a PO Box)

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State
<input type="text"/>	<input type="text"/>

Postcode	Country
<input type="text"/>	<input type="text"/>

Major shareholder 2 – Full name

Residential address (not a PO Box)

Unit number	Street number	Street name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Suburb/Town	State
<input type="text"/>	<input type="text"/>

Postcode	Country
<input type="text"/>	<input type="text"/>

Major shareholder 3 – Full name

Suburb/Town	State
<input type="text"/>	<input type="text"/>

Postcode	Country
<input type="text"/>	<input type="text"/>

Go to question 9.

9. REGISTERED PROPRIETARY OR PRIVATE COMPANY ONLY

To be completed for companies registered as proprietary or private companies by an Australian or foreign registration body.
All other companies – go to Question 10

Number of directors

Please provide full names of all directors

Director 1

Director 2

Director 3

Director 4

Director 5

Director 6

If there are more than 6 directors, please write their full names on a separate page and attach to this form.

10. IDENTIFICATION DOCUMENTATION – ALL COMPANIES

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent or attorney where applicable), supported by certified copies* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below.
We cannot accept applications without these documents.

COMPANY REGISTRATION

Please tick to indicate that you are providing:

- certified copy of a certificate of registration or incorporation issued by ASIC or the relevant foreign registration body (must show full name of company, name of registration body, company identification number and the type of company – private or public).

11. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
 No – go to Question 12

12. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
 No – go to Section 11

SECTION 3 – TRUST • SUPERANNUATION FUND

Complete this section if you are investing for or on behalf of:

- a trust, or
- a superannuation fund.

All other investors Please refer to page 1 for the sections you need to complete.

1. TRUST DETAILS

Name of trust

Country of establishment

TFN (or exemption code)

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2. TYPE OF TRUST

Please indicate the type of trust and provide details where appropriate.

Category A Government superannuation fund (Australian or foreign) established under legislation

Category B Foreign superannuation fund (other than Category A)

Category C Managed investment scheme registered with ASIC

ARSN

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Category D Regulated trust (such as a self-managed superannuation fund) subject to regulatory oversight of an Australian Commonwealth statutory regulator – see definition of regulated trust below.

Name of regulator (eg ASIC, APRA, ATO)

Registration/Licence details

ABN

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Category E Other (eg family trust, unregistered scheme, foreign trust) – please specify

REGULATED TRUST – DEFINITION

A regulated trust means a trust that is:

- a self-managed superannuation fund within the meaning of Section 19 of the SIS Act* – the regulator is the ATO**
- a regulated superannuation fund, an approved deposit fund, a pooled superannuation trust or a public sector superannuation scheme, within the meaning of the SIS Act – the regulator is APRA***, or
- any other trust that AMP Capital confirms is a trust that is registered and subject to regulatory oversight of an Australian Commonwealth statutory regulator in relation to its activities as a trust.

*SIS Act – Superannuation Industry (Supervision) Act 1993

**ATO – Australian Taxation Office

***APRA – Australian Prudential Regulation Authority

3. BENEFICIARIES (categories B and E only)

For categories B and E, please provide details below.

All other categories – go to Question 4.

Do the terms of the trust identify the beneficiaries by reference to membership of a class?

Yes – please provide details of membership class (eg family members of a named person)

No – please provide full names of all company and individual beneficiaries

Beneficiary 1

Beneficiary 2

Beneficiary 3

Beneficiary 4

If there are more than 4 beneficiaries, please write their full names on a separate page and attach to this application form.

4. TYPE OF TRUSTEE

Please tick to indicate:

The trustees are all individuals – go to Question 5

The trustees are all companies – go to Question 6

The trustees are a combination of individuals and companies – go to Question 5

5. INDIVIDUAL TRUSTEE DETAILS

Please provide the following details for one of the individual trustees.

Personal details

Title Surname

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Given name(s)

Date of birth

/	/
---	---

Country of residency (please tick)

Australia If other than Australia, or more than one country of residency, please specify

Country of citizenship (please tick)

Australia If other than Australia, or more than one country of citizenship, please specify

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town State

Postcode Country

Is the trust a superannuation fund?

- No – go to Question 8
 Yes – go to Question 7

6. COMPANY TRUSTEE DETAILS

Only complete this question if there are no individuals acting as trustees.

Complete this question for **one** company trustee only.

Business name (if any) of company trustee (in relation to the trust)

Is the trust a superannuation fund?

- No – go to Question 8
 Yes – go to Question 7

8. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

8A. CATEGORIES A, C AND D ONLY (see Question 2 for categories)

Please tick to indicate that you are providing:

- screen print from the relevant regulator's website showing the full name of the trust, and that the trust is a registered scheme, regulated trust or government superannuation fund.

8B. CATEGORIES B AND E ONLY (see Question 2 for categories)

Please tick to indicate that you are providing **both** of the following:

- certified copy or certified extract of the trust deed, **OR** notice (such as assessment notice) issued to the trust by the Australian Taxation Office within the preceding 12 months, **OR** letter from a solicitor or qualified accountant verifying the name of the trust

AND

- list of the full names and addresses (not PO Boxes) of all individual and company trustees.

Please continue to Question 8C.

7. SUPERANNUATION FUND

Fund name

Country of registration

Name of regulator

Registration number

Name of legislation under which superannuation fund was established (if applicable)

8C. TRUSTEE IDENTIFICATION – CATEGORIES B AND E ONLY

Only complete this question if a trustee's details were provided in Question 5, otherwise go to Question 9.

PRIMARY DOCUMENTS

Please tick to indicate which **one** of the primary documents below is being provided:

- certified copy of a current Australian or foreign passport that shows the trustee's photograph, date of birth and signature. For Australian passports only, we will accept a passport that expired within the 2 years prior to submitting this application form, **OR**
- certified copy of a current Australian driver's licence (must contain the trustee's photograph, date of birth and signature), **OR**
- certified copy of a current card issued by an Australian state or territory for the purpose of proving a person's age (must contain the trustee's photograph, date of birth and signature). If the trustee does not have any of the above documents issued in their name, we will accept two Australian or foreign documentation as noted below:

SECONDARY DOCUMENTS

If the trustee does not have any of the primary documents above issued in their name, we will accept certain Australian or foreign documentation. Please tick below to indicate whether you are providing Australian or foreign documentation.

Australian documentation
Please provide **one** document from **each** of the groups below.

Group 1. Certified copy of an Australian birth certificate **OR** certified copy of an Australian citizenship certificate **OR** certified copy of a pension or health card issued by Centrelink.

AND

Group 2. An original notice, showing the trustee's name and residential address, issued in the preceding 12 months by the Australian Taxation Office or any Australian Commonwealth, State or Territory Government body **OR** an original notice (such as an electricity bill or rates notice) showing the trustee's name and residential address, issued in the preceding 3 months by a local government body or a utilities provider.

Foreign documentation
Please provide **both** of the following:

1. National identity card issued by a foreign government, the United Nations (UN) or an agency of the UN (must contain the trustee's photograph, date of birth and signature).

AND

2. Foreign driver's licence (must contain the trustee's photograph, date of birth and signature).

9. ADDITIONAL INFORMATION

Did you complete Question 6 'Company trustee details'?

- Yes – go to Section 2 and complete all details relevant to the company named in Question 6.
- No – go to Question 10

10. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
- No – go to Question 11

11. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
- No – go to Section 11

SECTION 4 – CHARITY

Complete this section if you are investing for or on behalf of a charity.

All other investors Please refer to page 1 for the sections you need to complete.

1. CHARITY DETAILS

Name of charity

Purpose of charity

Name of entity controlling the charity

Country of registration (if applicable)

If other than Australia, please provide the name of the regulator (if any)

Charity registration number (if applicable)

Charity fundraising number (if applicable)

TFN (or exemption code)

Address of registered office (not a PO Box)

Unit number

Street number

Street name

Suburb/Town

State

Postcode

Country

2. TYPE OF CHARITY (please tick to indicate)

- Company – go to Section 2 and complete all details for the company.
- Trust – go to Section 3 and complete all details for the trust.
- Superannuation fund – go to Section 3 and complete all details for the superannuation fund.
- Association – go to Section 5 and complete all details for the association.
- Partnership – go to Section 6 and complete all details for the partnership.
- Government body – go to Section 7 and complete all details for the government body.
- Registered co-operative – go to Section 8 and complete all details for the registered co-operative.

SECTION 5 – ASSOCIATION

Complete this section if you are investing for or on behalf of an association.

All other investors Please refer to page 1 for the sections you need to complete.

1. ASSOCIATION DETAILS

Full name of association

Identification number issued on incorporation (if any) eg ACN

Chairman – Full name

Secretary – Full name

Treasurer – Full name

2. ASSOCIATION TYPE

Incorporated association – go to Question 3

Unincorporated association – go to Question 4

3. INCORPORATED ASSOCIATION

Please tick to indicate and provide details for **one** the following (either registered office, principal place of administration or public officer):

Registered office

Address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

Principal place of administration

Address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

Public officer (or president, secretary or treasurer if there is no public officer)

Full name

Position

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

4. UNINCORPORATED ASSOCIATION

Principal place of administration (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

Details of the member who is signing on behalf of the unincorporated association.

Title Surname

Given name(s)

Date of birth

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town

State

Postcode

Country

5. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

5A. ASSOCIATION IDENTIFICATION

Incorporated association – Please tick to indicate that you are providing one of the following:

- certified copy of information provided by ASIC or government responsible for the incorporation of the association, showing the full name of the association and the identification number (if any) issued on incorporation, **OR**
- certified copy or certified extract of the constitution or rules of the association showing the full name of the association and the identification number (if any) issued on incorporation.

Unincorporated association – Please tick to indicate that you are providing the following:

- certified copy or certified extract of the constitution or rules of the association showing the full name of the association and the identification number (if any) issued on incorporation.

5B. MEMBER IDENTIFICATION

Complete this question if individual member details were provided in Question 4, otherwise go to Question 6.

PRIMARY DOCUMENTS

Please tick to indicate which one of the primary documents below is being provided:

- certified copy of a current Australian or foreign passport that shows the member's photograph, date of birth and signature. For Australian passports only, we will accept a passport that expired within the 2 years prior to submitting this application form, **OR**
- certified copy of a current Australian driver's licence (must contain the member's photograph, date of birth and signature), **OR**
- certified copy of a current card issued by an Australian state or territory for the purpose of proving a person's age (must contain the member's photograph, date of birth and signature). If the member does not have any of the above documents issued in their name, we will accept two Australian or foreign documentation as noted below:

SECONDARY DOCUMENTS

If the member does not have any of the primary documents above issued in their name, we will accept certain Australian or foreign documentation. Please tick below to indicate whether you are providing Australian or foreign documentation.

- Australian documentation**
Please provide **one** document from **each** of the groups below.
- Foreign documentation**
Please provide **both** of the following:

Group 1. Certified copy of an Australian birth certificate **OR** certified copy of an Australian citizenship certificate **OR** certified copy of a pension or health card issued by Centrelink.

AND

Group 2. An original notice, showing the member's name and residential address, issued in the preceding 12 months by the Australian Taxation Office or any Australian Commonwealth, State or Territory Government body **OR** an original notice (such as an electricity bill or rates notice) showing the member's name and residential address, issued in the preceding 3 months by a local government body or a utilities provider.

1. National identity card issued by a foreign government, the United Nations (UN) or an agency of the UN (must contain the member's photograph, date of birth and signature).

AND

2. Foreign driver's licence (must contain the member's photograph, date of birth and signature).

6. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
- No – go to Question 7

7. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
- No – go to Section 11

SECTION 6 – PARTNERSHIP

Complete this section if you are investing for or on behalf of a partnership.

All other investors Please refer to page 1 for the sections you need to complete.

1. PARTNERSHIP DETAILS

Full name of partnership

Registered business name of partnership (if any)

Country where partnership established

2. TYPE OF PARTNERSHIP

Is the partnership regulated by a professional association?

No – go to Question 3

Yes – please complete the following:

Name of association

Membership details

Please provide details for one partner only

Title Surname

Given name(s)

Date of birth

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town State

Postcode Country

3. UNREGULATED PARTNERSHIP ONLY

Number of partners

Please provide full name and address of each partner

Partner 1 – Full name

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town State

Postcode Country

Partner 2 – Full name

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town State

Postcode Country

Partner 3 – Full name

Residential address (not a PO Box)

Unit number Street number Street name

Suburb/Town State

Postcode Country

If there are more than 3 partners, please provide full names and residential addresses on a separate page and attach to this application form.

4. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

Please continue to Question 4A.

4A. PARTNERSHIP IDENTIFICATION

Please tick to indicate that you are providing **one** of the following:

- certified copy of the partnership agreement showing the full name of the partnership, **OR**
- certified copy of membership details independently sourced from the relevant association.

4B. PARTNER IDENTIFICATION

Regulated partnership – please provide information below for the partner noted in Question 2.

Unregulated partnership – please provide information below for one of the partners noted in Question 3.

PRIMARY DOCUMENTS

Please tick to indicate which **one** of the primary documents below is being provided:

- certified copy of a current Australian or foreign passport that shows the partner's photograph, date of birth and signature. For Australian passports only, we will accept a passport that expired within the 2 years prior to submitting this application form, **OR**
- certified copy of a current Australian driver's licence (must contain the partner's photograph, date of birth and signature), **OR**
- certified copy of a current card issued by an Australian state or territory for the purpose of proving a person's age (must contain the partner's photograph, date of birth and signature). If the partner does not have any of the above documents issued in their name, we will accept two Australian or foreign documentation as noted below:

SECONDARY DOCUMENTS

If the partner does not have any of the primary documents above issued in their name, we will accept certain Australian or foreign documentation. Please tick below to indicate whether you are providing Australian or foreign documentation.

Australian documentation
Please provide **one** document from **each** of the groups below.

Foreign documentation
Please provide **both** of the following:

Group 1. Certified copy of an Australian birth certificate **OR** certified copy of an Australian citizenship certificate **OR** certified copy of a pension or health card issued by Centrelink.

1. National identity card issued by a foreign government, the United Nations (UN) or an agency of the UN (must contain the partner's photograph, date of birth and signature).

AND

AND

Group 2. An original notice, showing the partner's name and residential address, issued in the preceding 12 months by the Australian Taxation Office or any Australian Commonwealth, State or Territory Government body **OR** an original notice (such as an electricity bill or rates notice) showing the partner's name and residential address, issued in the preceding 3 months by a local government body or a utilities provider.

2. Foreign driver's licence (must contain the partner's photograph, date of birth and signature).

5. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
- No – go to Question 6

6. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
- No – go to Section 11

SECTION 7 – GOVERNMENT BODY

Complete this section if you are investing for or on behalf of a government body.

All other investors Please refer to page 1 for the sections you need to complete.

1. GOVERNMENT BODY DETAILS

Full name of government body

Please tick to indicate whether the government body:

- is an entity, **OR**
 was established under legislation

Principal place of operations (not a PO Box)

Unit number	Street number	Street name	Suburb/Town	State
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Country			
<input type="text"/>	<input type="text"/>			

2. GOVERNMENT INFORMATION

Please tick to indicate whether the government body is:

- a Commonwealth of Australia government body
 an Australian state or territory government body – please specify state or territory
 Foreign country government body – please specify country

3. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

3A. GOVERNMENT BODY IDENTIFICATION

Please tick to indicate that you are providing **one** of the following:

- copy or extract of the legislation establishing the body, obtained from a reliable and independent source, such as a government website, **OR**
 certified copy or certified extract of the relevant Australian commonwealth, state or territory, or foreign country register of government bodies.

4. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

- Yes – go to Section 9
 No – go to Question 5

5. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

- Yes – go to Section 10
 No – go to Section 11

SECTION 8 – REGISTERED CO-OPERATIVE

Complete this section if you are investing for or on behalf of a registered co-operative.

All other investors Please refer to page 1 for the sections you need to complete.

1. REGISTERED CO-OPERATIVE DETAILS

Full name of registered co-operative

Please tick to indicate:

Co-operative is registered with ASIC

Co-operative is registered with a foreign registration body

Identification number (if any) issued
by relevant registration body

Chairman – Full name

Secretary – Full name

Treasurer – Full name

2. ADDRESS DETAILS

Please tick to indicate and provide details for **one** the following (either registered office, principal place of administration or public officer):

Registered office (not a PO Box)

Unit number	Street number	Street name	Suburb/Town	State
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Country			
<input type="text"/>	<input type="text"/>			

Principal place of operations (not a PO Box)

Unit number	Street number	Street name	Suburb/Town	State
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Country			
<input type="text"/>	<input type="text"/>			

Public officer (or president, secretary or treasurer if there is no public officer)

Unit number	Street number	Street name	Suburb/Town	State
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Country			
<input type="text"/>	<input type="text"/>			

3. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent where applicable), supported by certified copies* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

3A. REGISTERED CO-OPERATIVE IDENTIFICATION

Please tick to indicate that you are providing **one** of the following:

certified copy of information provided by ASIC or the relevant registration body responsible for the registration of the co-operative, **OR**

certified copy or certified extract of the register maintained by the co-operative.

4. ATTORNEY ACTING UNDER POWER OF ATTORNEY

Is an attorney completing and signing this form under power of attorney?

Yes – go to Section 9

No – go to Question 5

5. AGENT FOR THE INVESTOR

Is an agent completing and signing this form as the investor's legal or nominated representative?

Yes – go to Section 10

No – go to Section 11

SECTION 9 – ATTORNEY ACTING UNDER POWER OF ATTORNEY

Complete this section if one or more attorneys are completing and signing this form under power of attorney.

Before completing this section – you must complete the section relevant to the type of investor on whose behalf you are acting as attorney (see page 1 of this form).

1. TYPE OF ATTORNEY

Please tick to indicate, and provide details.

1A. INDIVIDUAL ATTORNEY

Individual attorney(s)

Full name(s) of individual attorney(s)

Attorney 1

Attorney 2

If there are more than 2 attorneys, please write their full names on a separate page and attach to this form.

1B. NON-INDIVIDUAL ATTORNEY

Non-individual attorney

Full name of non-individual attorney

Full name(s) of individual attorney(s) appointed by the non-individual attorney to complete and sign this form.

Attorney 1

Attorney 2

If there are more than 2 attorneys, please write their full names on a separate page and attach to this form.

2. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent or attorney where applicable), supported by certified copies* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

2A. EVIDENCE OF ATTORNEY'S AUTHORITY TO ACT

Please tick to indicate that you are providing:

a copy of the power of attorney which confirms that any attorney completing and signing this form is authorised to do so under the power of attorney.

If the power of attorney does not contain a sample of each attorney's signature, please tick to indicate that you are also providing:

a list containing the name of each attorney and a sample of each attorney's signature.

Important: By signing this form under power of attorney, the attorney warrants that, at the time of signing, they had not received notice of revocation of that power of attorney.

2B. NON-INDIVIDUAL ATTORNEY ONLY

Please tick to indicate that you are providing:

written evidence of the authority given by the non-individual attorney to the person(s) named in Question 1B.

3. ALL ATTORNEYS

Please tick to indicate:

Additional investment – go to Section 11.

Initial investment – If you have completed the section relevant to the type of investor on whose behalf you are completing and signing this form – go to Section 11.

Otherwise, please complete the relevant section:

- Individual – Section 1
- Joint investor – Section 1
- Sole trader – Section 1
- Company – Section 2
- Trust – Section 3
- Superannuation fund – Section 3
- Charity – Section 4
- Association – Section 5
- Partnership – Section 6
- Government body – Section 7
- Registered co-operative – Section 8

SECTION 10 – AGENT FOR THE INVESTOR

Complete this section if an agent is completing and signing this form as the investor's legal or nominated representative. If there is more than one agent, please write their full names on a separate page and attach to this form.

Before completing this section – you must complete the section relevant to the type of investor on whose behalf you are acting as agent (see page 1 of this form).

1. TYPE OF AGENT

Please tick to indicate, and provide details.

1A. INDIVIDUAL AGENT

Individual agent

Full name of individual agent

1B. NON-INDIVIDUAL AGENT

Non-individual agent

Full name of non-individual agent

Full name of the person representing the non-individual agent in relation to this application

2. IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor (and agent or attorney where applicable), supported by certified copies* of relevant identification documents. Documents written in a language other than English must be accompanied by an English translation prepared by an accredited translator (please contact us for a list of accredited translators).

* See 'Identification documentation' on the last page of this form for details about obtaining certified copies.

Please provide all relevant documents as indicated below. We cannot accept applications without these documents.

EVIDENCE OF AGENT'S AUTHORITY TO ACT

Please tick to indicate that you are providing:

written evidence of the agent's authority to act for the investor.

3. ALL AGENTS

Please tick to indicate:

Additional investment – go to Section 11.

Initial investment – If you have completed the section relevant to the type of investor on whose behalf you are completing and signing this form – go to Section 11.

Otherwise, please complete the relevant section:

- Individual – Section 1
- Joint investor – Section 1
- Sole trader – Section 1
- Company – Section 2
- Trust – Section 3
- Superannuation fund – Section 3
- Charity – Section 4
- Association – Section 5
- Partnership – Section 6
- Government body – Section 7
- Registered co-operative – Section 8

SECTION 11 – ALL INVESTORS

All investors (or their agents or attorneys if applicable) must complete this section.

Please refer to page 1 for other sections you need to complete.

Important If an agent is completing and signing this form as the investor's legal or nominated representative, the agent must also complete Section 10. If an attorney is completing and signing this form under power of attorney, the attorney must also complete Section 9.

1. CONTACT DETAILS

Please provide one set of contact details that we can use for all communications with you.

Unit number	Street number	Street name	Suburb/Town	State
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Postcode	Country	Phone	Fax	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mobile	Email			
<input type="text"/>	<input type="text"/>			

Existing AMP Capital investors: If you are changing the contact details previously provided to us, please indicate by ticking the box on the right.

2. INVESTMENT DETAILS

Fund name

Please indicate the amount you are investing and the payment method.

		Investment by cheque*	Investment by direct deposit
Initial investment (minimum \$10,000,000)	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional investment (minimum \$100,000)	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Cheques should be crossed 'Not negotiable' and made payable to AMP Capital Investors Limited.

3. WITHDRAWALS AND DISTRIBUTIONS

3A. PAYMENT OF WITHDRAWALS

All withdrawals are paid into a nominated account. Please provide details of the account into which you would like withdrawals to be paid.

Account name	BSB	Account number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of financial institution	Branch address	
<input type="text"/>	<input type="text"/>	

Please note that your nominated account must be an Australian bank, building society or credit union account, not a credit card account.

3B. PAYMENT OF DISTRIBUTIONS

Please indicate how you would like your distributions to be paid. If no selection is made, distributions will be reinvested.

Reinvest in additional units in the Fund. Pay directly into the account nominated in Question 3A above.

4. DECLARATION (all investors, or their agents or attorneys as applicable, must complete)

All investors (or their agents or attorneys if applicable) must sign this declaration. We cannot process applications without the relevant signatures. I/We:

- wish to apply for units in the Fund noted in Question 2 above, received the Term Sheet or Information Memorandum relevant to the unit class for the Fund in which I am/we are investing and agree to be bound by the Term Sheet or Information Memorandum and the terms of the Fund's constitution, as may be amended from time to time
- to the extent a Product Disclosure Statement or other disclosure document is issued with respect to the unit class I/we are invested in, I/we agree to be bound by the terms of such disclosure document, as may be updated or reissued from time to time
- confirm that I/we have read and understood the Term Sheet or Information Memorandum relevant to the Fund noted in Section 11
- agree to information about me/us being collected, used and disclosed in accordance with the privacy statement contained in the Term Sheet or Information Memorandum
- agree to the anti-money laundering and counter-terrorism financing and sanctions statement contained in the Term Sheet or Information Memorandum
- acknowledge that investments in the Fund are not deposits or liabilities of any company in the AMP Group
- acknowledge that the Fund is subject to investment risks, which could include delays in repayment, and loss of income and capital invested and that no member of the AMP Group guarantees the performance of the Fund or any particular rate of return
- declare and agree that any information and documents that will be used for the purposes of this application (whether or not provided on or with this application) are complete and correct, and if they are about another person, have been provided with the consent of that person
- acknowledge that it is a criminal offence to knowingly provide false or misleading information or documents in connection with this application
- if a certified copy of a document containing a photograph of an individual is submitted with this application, I/we warrant that I/we have advised the certifier of their responsibility to be satisfied that the photograph in the original document is a true likeness of the individual named in that document, and
- if I am/we are a trustee, I/we warrant that, at the time of signing, I am/we are authorised under the relevant trust deed, to apply and to do all things necessary as a result of becoming a unitholder.

3. SIGNATURE(S)

Signatory 1

Title Surname First name

Signing as (please tick):

- Individual Sole trader Trustee Director
 Joint investor Partner Sole director Agent Attorney
 Representative of association/co-operative/government body – please specify position (eg chairman)

Signature Date

Signatory 2

Title Surname First name

Signing as (please tick):

- Joint investor Trustee Company secretary
 Partner Director Agent Attorney (if more than 2 attorneys, please provide names and signatures)

Signature Date

4B. APPLICATION FORM CHECKLIST

Incomplete information can delay the processing of your application. Please use the checklist below to confirm that you have provided the required information and documents.

The investor/agent/attorney has:

- Completed the section relevant to the type of investor (see 'Type of investor' on page 1)
 Signed the declaration (Section 11)
 Enclosed required documents as outlined in 'Identification documentation' at the end of each section.

The attorney has completed:

- Section 9

The agent has completed:

- Section 10

PAYING BY CHEQUE

Send your completed application form, identification documentation and cheque to:

Client Services
AMP Capital Investors Limited
GPO Box 5445
SYDNEY NSW 2001

Please make cheque payable to AMP Capital Investors Limited.

PAYING BY DIRECT DEPOSIT

1. Deposit your investment amount at any branch of the Westpac Bank, to:

Account name: AMP Capital Investors Wholesale Applications Account
Account number: 112 655
Branch: Royal Exchange, Corner Pitt and Bridge Streets, Sydney
BSB: 032-004

2. Send your completed application form, identification documentation and deposit receipt to:

Client Services
AMP Capital Investors Limited
GPO Box 5445
SYDNEY NSW 2001

IDENTIFICATION DOCUMENTATION

To comply with our obligations under anti-money laundering and counter-terrorism financing legislation, we must collect certain information about each investor. In some cases, this information must be supported by a 'certified copy' or 'certified extract' of an identification document.

A **certified copy** is a document that has been certified as a true and correct copy of an original document.

A **certified extract** is an extract that has been certified as a true copy of the relevant information contained in the original document.

We can only accept the certified copy itself; we cannot accept faxed or scanned versions of certified copies.

HOW TO CERTIFY COPIES

1. All documents

The person certifying a copy of any document must include the following on each certified copy:

- a) the certifier's signature
- b) the certifier's full name
- c) the date of certifying the copy
- d) the capacity in which the certifier is signing (see 'Who can certify copies?' below), and
- e) a statement to the effect of: 'I certify this to be a true and correct copy of the original document.'

2. Documents containing photographs

As well as providing the information noted above, certifiers and investors have additional responsibilities in relation to any documents that contain photographs of individuals.

• Certifier's responsibility

For any document containing a photograph of an individual, the certifier must be satisfied that the photograph is a true likeness of the individual named in that document.

• Investor's responsibility

By applying to invest in the Fund the investor (or agent for the investor if applicable) warrants that they have advised the certifier of the certifier's responsibility that for any document containing a photograph of an individual, the certifier is satisfied that the photograph is a true likeness of the individual named in that document.

WHO CAN CERTIFY COPIES?

FOR DOCUMENTATION CERTIFIED IN AUSTRALIA

Copies can be certified by any of the following:

- an officer* with, or authorised representative of a holder of an Australian financial services licence (AFSL), having two or more continuous years of service with one or more licensees
- an officer* with two or more continuous years of service with one or more finance companies or financial institutions
- a permanent employee of Australia Post with two or more years of continuous service who is employed in an office supplying postal services to the public
- an agent of Australia Post who is in charge of an office supplying postal services to the public
- a Justice of the Peace
- a person who is enrolled on the roll of the Supreme Court of an Australian state or territory, or the High Court of Australia, as a legal practitioner (however described)
- a judge of a court
- a magistrate
- a chief executive officer of a Commonwealth court
- a registrar or deputy registrar of a court
- an Australian police officer
- an Australian consular or diplomatic officer
- a 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
- a notary public.

* Please note that 'officer' for documentation certification purposes is:

- for companies – a director or secretary of the company
- for partnerships – a partner of the partnership
- for trusts – a trustee or manager of the trust.

FOR DOCUMENTATION CERTIFIED IN A FOREIGN COUNTRY

Copies can be certified by either of the following:

- an Australian consular officer, or
- a notary public.

Contacting AMP Capital Investors

For information about investing with AMP Capital Investors, please contact us.

Sydney office

AMP Capital Investors Limited
50 Bridge Street
SYDNEY NSW 2000

Mailing address

AMP Capital Investors Limited
GPO Box 5445
SYDNEY NSW 2001

Telephone

Client Services
1800 658 404
8.30am – 5.30pm Sydney time, Monday to Friday

Fax

1800 630 066

Email

clientservices@ampcapital.com

Website

www.ampcapital.com.au

AMP Capital Investors Limited
ABN 59 001 777 591

www.ampcapital.com.au