



How to Apply

Investor Guide

2017

First Steps

- Start by reading the Smarter Money Product Disclosure Statement at www.smitrust.com.au

Apply

- Apply online at: Smarter Money Investments (SMI) site
- Select the fund you want to invest in
- Select the correct Investor type:
 - Individual(s)
 - Company
 - Self-Managed Superannuation Fund
 - Trust
- Information required for an Individual Application includes the Investor's TFN and personal details including DOB, email, phone number, residential address and bank account details for future withdrawals.
- Once the application is submitted and the Investor ID has been verified, we will send you an email:
 - Confirming that your account has been set-up;
 - With the Biller Code and your BPAY Reference Number (so you can transfer the funds for investment);
 - With an Authorisation Form for signing and return
- Once cleared funds are received, your money is invested and the fund administrator will send you an Application Confirmation Statement and provide their website login details so you can access your account online.

Regular Savings Plan

- You can set up a regular savings plan to invest a set amount into the fund every month. The minimum amount per month is \$100 and there is no maximum.
- Funds will be automatically deducted from your nominated bank account by direct debit on the 15th day of each month (or on the next business day).
- Print the Savings Plan Direct Debit Form from the Download Centre in the SMI website. Complete the Form and mail, fax

Company Application

- Information required also includes:
 - Company name
 - ABN/ACN
 - Company TFN
 - Director details, including the residential address of each Company Director

SMSF/Trust Application

- Information required also includes:
 - The name of the Trust (or SMSF)
 - ABN of the Trust (or SMSF)
 - TFN of the Trust (or SMSF)
 - Details of beneficiaries (or SMSF members)
 - Individual Trustee details
 - Corporate Trustee details, including:
 - Corporate Trustee Name
 - ABN/ACN (**this is different to the one above**)
 - Corporate Trustee Director(s) details including the residential address of each Trustee/Director
 - Trust Applications require a certified copy of the relevant pages from the Trust Deed naming the Trust; Trustees and Beneficiaries.

Payment of Funds for Investment

Investors can provide funds in 3 ways:

- BPAY from the Investor's bank account using the Biller Code and Reference Number we email to you.
- EFT (electronic funds transfer) from the Investor's bank using online banking or via a bank branch
- Access the relevant bank account details for the specific fund you want to invest in from the Make an Investment tab for that fund on our site at www.smitrust.com.au

Please note that funds must be transferred from a bank account in the name of the Investor(s). No third party payments will be permitted.

4. Request the fund administrator, FundBPO, to process a direct debit to your nominated bank account.

Print the Investment Direct Debit Form from the Download Centre for that fund on the SMI website. Complete the Form and mail, fax or scan/email it to the fund administrator, MainstreamBPO.

Processing Timeline (Business Days)

Day 1	✓ You apply and your account is set-up
	✓ You transfer funds for investment
Day 2	✓ Cleared funds are available
Day 3	✓ Money is invested
	✓ Smarter Money units are allocated
Day 4	✓ A Confirmation Statement and website login are emailed to you

Contact Us

Please contact the Fund Administrators, FundBPO:

Phone 1300 133 451

Email registry@mainstreamgroup.com

Fax 02 9251 3525

Mail MainstreamBPO
GPO Box 4968
Sydney NSW 2001

For questions regarding the fund and its investments, please contact Smarter Money Investments:

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E luke.bouris@smitrust.com.au

Smarter Money Investments website:

www.smitrust.com.au

The information in this Guide is not intended as a substitute for the Smarter Money Product Disclosure Statement, which you should read for full details concerning the operation of the fund.

A copy of the Product Disclosure Statement can be downloaded at the SMI website. Every effort has been made to ensure that this information is accurate; however it is not intended to be a complete description of the matters described. It is believed to be accurate at its issue date.