

Fax me to 

Order Form

Instructions – Please complete and return this form by fax to (02) 9960 6512 or call (02) 9968 3588 for assistance.

Full Investor Name	<input type="text"/>		
Mailing Address	<input type="text"/>	SFNI/ABNI/TFN for Super/Pension Funds	<input type="text"/>
	<input type="text"/>		
Date of Order	<input type="text"/>	Expected Settlement Date (must not be more than 14 days from today's date)	<input type="text"/> / <input type="text"/> / <input type="text"/>
Total Investment Amount	\$ <input type="text"/>		


What Type of Securities do you want to buy? Subject to Terms & Conditions overleaf.

Duration 5 Yrs		<input type="text"/>	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
10 Yrs		<input type="text"/>	<input type="text"/>	<input type="text"/>	or	<input type="text"/>	<input type="text"/>
		<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
Total Investment		\$ <input type="text"/>		<input type="text"/>		<input type="text"/>	<input type="text"/>



Maximum New Funds (per annum) to top up your initial investment.

Brokerage Payment Instructions (please tick only one circle)

Duration 5 Yrs	 	1.00% Upfront <input type="radio"/>	or	Rebate to Investor 1.00% <input type="radio"/>
		1.50% Upfront <input type="radio"/>	or	Rebate to Investor 1.50% <input type="radio"/>
10 Yrs				

Special Instructions _____

Instructions to the The Outlook Group Pty Ltd –

If we instruct:

- The Outlook Group Pty Ltd to deliver T Zero and/or T Zero Plus securities in accordance with this order form.
- The Outlook Group Pty Ltd will invoice the above named investor for the purchase price of the requested securities.
- Completion of this order form indicates acceptance of The Outlook Group Pty Ltd's terms and conditions, as detailed over.

Adviser/Investor's Signature _____ X / /

Adviser Details

Name	<input type="text"/>
Address	<input type="text"/>
Telephone	<input type="text"/>
Facsimile	<input type="text"/>
Email	<input type="text"/>

Adviser Stamp

Instructions Check List

- Complete investor details >
- Determine investment amount and total new investment funds >
- Complete brokerage instructions >
- Complete Adviser details >
- Fax form to the Outlook Group Pty Ltd (02) 9960 6512 >
- Ensure the Client has cleared funds for the date of settlement >
- Settlement Method**
- > Summit — A/C Application and Order Form sent >
- > Custodial — Return authority with this Order Form >
- > Other — Instructions Included (Manual Settlement) >

Australian Financial Services Licence No. 253119



The Outlook Group Pty Ltd ABN 44 105 079 696

Ph: (02) 9968 3588 Fax: (02) 9960 6512

Postal: PO Box 777 Spit Junction NSW 2088 Office: 3/5 Earl Street Mosman NSW 2088

Email: contactus@outlookgroup.com.au Website: www.outlookgroup.com.au



Terms & Conditions Disclaimer

- T Zero's and T Zero Plus's are to be delivered and registered directly into the name of purchaser or their custodian on settlement
- T Zero Pty Ltd (TZEROPL) will not be responsible for the registration of the T Zero's & T Zero Plus's transfers nor acceptance of the conversion terms offered by the Life Company.
- TZEROPL may, at its discretion forward the Memorandum of Transfer and Conversion offer to the Life Company on behalf of the purchaser for registration.
- TZEROPL will sell the T Zero's & T Zero Plus's free from Premium and Loan debts at the date of sale and cause the payment of any partial premium on the T Zero' & T Zero Plus's to be paid until the next annual anniversary date.
- After Tax IRR/Yield quoted is indicative and subject to terms & conditions of Sale/Disclaimer
- Payment by direct credit on day of settlement or cleared funds is required
- The title to the T Zero's & T Zero Plus's will only pass on receipt by TZEROPL of cleared funds for the full invoice amount.
- Where the full amount of cleared funds is not received by the Sale Date specified in the Client Sales Listing and (notwithstanding that the investor has forwarded for registration, the transfer papers and conversion quotation for any T Zero's & T Zero Plus's to the life company), the investor hereby grants an unconditional Power of Attorney in favour of TZEROPL to sign such papers that TZEROPL in its absolute discretion deems necessary to transfer back to TZEROPL or its nominee, the title to any T Zero's & T Zero Plus's which is the subject of this sale
- Our actuaries have reviewed our pricing model (a copy of their statement in relation to this model is available on request).
- This pricing model is a Net Present Value model.
- In this model the IRR (Internal Rate of Return) is the rate at which the Assumed Maturity Value and future premiums/ Top Investment amounts are discounted back to calculate a Sale Price on a particular date.
- Top Up investment amounts are the premiums due on a T Zero's & T Zero Plus's on the due date supplied by the Life Office. Investors who do not continue to pay these when they become due will cause the Life Company to raise an interest paying debt for this amount against the T Zero & T Zero Plus.
- The IRR may vary up or down depending upon future investment market conditions.
- The Life Company may change bonus rates in future as well as the philosophy adopted when declaring bonus rates and/or crediting them.
- The Assumed Maturity Value of any T Zero & T Zero Plus is determined by using the published annual bonus rates of the Life Company at the date of purchase of the policy by TZERO PL as well as the rolling 3 year Terminal or Capital Growth or End Bonus and the crediting philosophy for the particular table code for the T Zero's & T Zero Plus's at date of purchase of the T Zero's & T Zero Plus's by TOG. Regard is also had to the previous and prospective taxation category of the investor (viz Super v Non Super).
- The bonus rates and crediting philosophy used by the life company could change between the date of purchase of the T Zero's & T Zero Plus's by TZEROPL and the Sale Date.
- TZEROPL will supply on request to the investor, full details of all current actuarial data supplied by the Life Company, calculated bonus rates for Sum Insured, Reversionary and Terminal (or Capital Growth) bonus rates that are used for each T Zero's & T Zero Plus's in the Sale Price Calculation.
- Where the government has announced or enacted changes to the taxation of the earnings of the Statutory Number 1 fund of the Life Company and/or the taxation of the T Zero's & T Zero Plus's in the hands of an investor, TZEROPL may impute the expected impact on bonus rates of these taxation changes when calculating the Assumed Maturity Value.
- No warranties are given by TZEROPL whatsoever in relation to the calculation of the Assumed Maturity Value, Sale Price or IRR.
- No warranties are given by TZEROPL whatsoever in relation to the validity of data supplied by the Life Company and used by TZEROPL as to accuracy or validity.
- The Investor should satisfy themselves as to the calculation of such Assumed Maturity Values, Sale Price, and IRR at the time of Sale.
- TZEROPL accepts no liability whatsoever in relation to Assumed Maturity Values and actual values paid on maturity or death by the Life Company for any T Zero's & T Zero Plus's.
- Even though the Sum Insured and Credited Bonuses are said to be Capital Guaranteed by the Life Company, TZEROPL does not warrant in any way the payment of these sums to the Investor
- Bonus rates may go down as well as up. Past bonus performance is not necessarily a guide to future bonus performance
- The settlement date (effective date) is the assumed date of the purchase in the calculation of the IRR
- T Zero Pty Ltd recommends that investors seek independent financial advice with regard to the purchase of traded T Zero's & T Zero Plus's, the valuation of these T Zero's & T Zero Plus's, and the suitability of these investments for investors' circumstances.
- The enclosed sale documentation is general and does not take into account the particular circumstances or needs of any specific person or investor.
- Where an investor buys a T Zero's they are choosing to commute the future premiums on the policy with the Life Office. They should note that these amounts are NOT repayable in the event of death of the Life Assured prior to the maturity date.
- Where an investor buys a T Zero's the investor confirms they are choosing to commute the future premiums on the policy with the Life Office (in respect of MLC policies or TZEROPL in respect of any other policies). The value of this prepayment will not necessarily be reflected in the Surrender value quoted by a Life company at any time.
- TZEROPL provides the commuted premium service for AMP T Zero's. TZEROPL will offer the investor the current discount offered by MLC at the date of sale less 1.00% and charge the client this amount. TZEROPL will then pay all the remaining annual premiums as they become due.
- Where an investor commutes future premiums on MLC T Zero's, then TZEROPL passes this commuted premium amount onto MLC who will confirm this commutation in writing to the investor.