

Adviser Quick Reference Guide

PLANNER USE ONLY

Account opening

Before you start

For individuals and joint applicants you will need:

- Identification such as licence, Medicare card or passport
- Tax file numbers
- Addresses
- Dates of birth
- Email addresses

You must link a bank account to the portfolio so you will need:

- Name
- BSB
- Account number

Complete application online

Log in to the adviser portal.

<https://luminous.onevue.com.au/digitaldirect/ifs/adviser>

If you don't remember your login details contact us.

Choose **Apply Now**. If you need any assistance contact us.

Green ID

After entering application details you will have the opportunity to use Green ID to complete an online identification of your client.

Please attempt it using the ID documents you have on hand.

If the Green ID is successful You do not need to send us any ID documents.

If Green ID is unsuccessful please email certified copies of ID documents to us.

Before you send us the application

Make sure that:

- page 16 is signed by you (the adviser)
- page 22 is signed by the client
- page 22 is signed by a witness
- page 24 is signed by the client

Scan and send complete application to - askus@ifsinvest.com.au

We will automatically direct debit the funds from the linked bank account.

If you choose to send a cheque make it out to "OneVue WS Ltd"

PO Box 24194, Melbourne VIC 3001

Adding funds

Initial application

We will direct debit the amount you enter on the application form from the nominated bank account.

We will action directly after receiving the application so you must ensure the client has cleared funds available.

Adding additional funds later

We can instruct us to direct debit additional funds on request

Optionally, the client can BPAY directly into their cash hub. Individual client BPAY reference can be found online when they log in to their account or they can contact us for assistance.

Tell us what to buy

If your client adds money through BPAY the funds will sit in the Cash Hub until someone invests them.

The client can invest them themselves.

We will invest them if you or your client provides us instructions to do so.

- ad hoc additions are not auto invested -

Withdrawal requests

Email Instructions

We accept instructions from:

- The adviser
- The client's email address as entered on the original application form

How long does it take?

If the cash is in the Cash Hub we will transfer it overnight depending what time we get the request.

If we need to sell down a model it will take up to 10 business days while we wait for the underlying fund managers to settle.

Tell us what to sell

If there aren't enough funds in the Cash Hub, and the client is in more than one investment option, please provide instructions on which model to sell from.

You can see the client's investments by running the *Managed Fund Model Portfolio Performance* report.

If you're not sure how to run the report call us and we will email it to you.

- we will only pay to the linked bank account -

Regular payments and investments

Regular Payment Plans

Client must fill in a form. Contact us and we will send it to you.

Client can nominate which models to sell down. If no nomination we will sell down proportionally in line with their investments at the time they start the plan.

Payments are made on the 15th of each month.

Any required sell downs occur automatically 8 business days prior to the 15th of the each month.

System will sell down enough to cover payment and leave \$2,500 minimum in the Cash Hub.

Sell downs are subject to a \$100 minimum per model.

Regular Savings Plans

Client must fill in a form. Contact us and we will send it to you.

Client can nominate which models to buy. If no nomination we will buy proportionally in line with their investments at the time they start the plan.

Funds are direct debited from client's linked bank account on the 22nd of each month.

Funds are invested 3 business days after the 22nd of each month to allow the direct debit to clear.

Investments are subject to a \$100 minimum per model.

Other things

Minimums

\$2,500 must remain in Cash Hub

\$10,000 to buy a new model

\$1,000 to add to an existing model

\$1,000 to buy a stand-alone managed fund

Term deposit minimums vary

Investment switches

Up to 20 days

Password reset

Up to 1 hour

Account closure

Up to 30 days to complete closure

How long things take if no issues

New accounts

Active within 1 day

Invested within 3 days

Settled within 10 days

Withdrawals from Cash Hub

Overnight

Withdrawals requiring sell down

Up to 10 days

Direct debit and BPAY settlement

3 days

Cash Hub interest rate

RBA less 0.50%

Contact details

1300 734 496

askus@ifsinvest.com.au

PO Box 24194 Melbourne VIC 3001