

# V J Ryan Cash Management Trust

ARSN 092 297 535

## Product Disclosure Statement

Issued 27 June 2019 by V J Ryan Securities Limited ACN 075 473 979 AFSL 246860, and revised on 23 November 2023

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## Contact details

**Phone:** (02) 9240 4900 and 1800 092 762 (toll free)  
**Fax:** (02) 9247 5930  
**Post:** Level 5, 255 George Street, Sydney NSW 2000  
**Web:** [www.vjryancmt.com.au](http://www.vjryancmt.com.au)  
**Email:** [vjryancmt@vjr.com.au](mailto:vjryancmt@vjr.com.au)

## Important information

This Product Disclosure Statement ("**PDS**") is a summary of significant information relating to the V J Ryan Cash Management Trust ARSN 092 297 535 ("**Trust**") and contains a number of references to important information in the V J Ryan Cash Management Trust Investor Guide ("**Investor Guide**") which also forms part of the PDS. You should consider all of this information before making a decision about the Trust.

Whenever you see the symbol "!" additional information is available. We recommend you consider the additional information before deciding to invest in the Trust.

The information in this document is general information only and does not take into account your personal financial situation or needs. You should obtain financial advice that is tailored to your personal circumstances.

The latest version of this PDS and the Investor Guide are available at our website at [www.vjryancmt.com.au](http://www.vjryancmt.com.au). Information in this PDS and the Investor Guide is subject to change from time to time. Where the changes are not materially adverse, we will make updated information available on our website at [www.vjryancmt.com.au](http://www.vjryancmt.com.au). You can obtain a paper copy of this PDS, the Investor Guide and any updated information free of charge by contacting us using the details above.

## 1. About V J Ryan Securities Limited

This PDS is issued by VJ Ryan Securities Limited ACN 075 473 979 AFSL 246860 ("**VJ Ryan**", "**we**" or "**us**") as the responsible entity of the Trust.

VJ Ryan is the trustee of the Trust and is responsible for the issue and redemption of units in the Trust, acquisition of assets, control of the Trust's investments and the day-to-day administration of the Trust.

We have the powers that are necessary and desirable for us to carry out our functions and duties under the Constitution of the Trust as amended from time to time ("**Constitution**"). We are also responsible for ensuring that the Trust complies with the various requirements under the Corporations Act 2001 (Cth) ("**Corporations Act**") and the Constitution.

## 2. How the Trust works

### Structure

The Trust is a managed investment scheme that is registered with the Australian Securities and Investments Commission ("**ASIC**"). The Trust is divided into units which represent a unitholder's interest in the Trust. By investing in the Trust, an investor ("**you**") will be issued with a unit in the Trust and will become a unitholder. Your money will be pooled with money invested by other unitholders and will be used to buy assets for the Trust. Each unit you hold entitles you to a proportional interest in the Trust, however does not give you a right to any particular asset of the Trust.

For further details about the assets in which the Trust invests, refer to section 5.

Units will be issued at a unit price of \$0.01. For partial redemptions, units will be redeemed at a unit price of \$0.01. For full redemptions, units will be redeemed at a unit price of \$0.01, subject to adjustment for any undistributed income entitlement or deficiency.

The value of your units in the Trust will vary as the market value of assets in the Trust rise or fall and according to the income earned by those assets.

### Investing in the Trust

Initial investments to the Trust can be made by completing the application form attached to this PDS ("**Application Form**") and forwarding it to us and sending us the application moneys by cheque or electronic funds transfer. Additional investments can be made at any time by sending us a request in writing or by contacting us by telephone and making payment by cheque or electronic funds transfer. Our address and contact details are set out on the cover page. We may also allow you to provide standing instructions for making regular investments into the Trust.

For further details about how to apply to invest in the Trust, refer to section 8.

There is currently no minimum investment amount, however we may determine a minimum investment amount from time to time and may accept or reject any application. Notice of any minimum investment amount will be placed on our website.

If an application for units is received by us at or before 12:30 pm (Sydney time) on a business day and the application is accepted by us, the units will usually be issued on that business day. If the application is received by us after 12:30 pm (Sydney time) on a business day or on a day that is not a business day and the application is accepted by us, the units will usually be issued on the next business day.

### Redemption or withdrawal from the Trust

You may request to withdraw your money from Trust at any time by requesting that we redeem some or all of your units in the Trust. Requests for redemption should be made by sending us a request in writing or by contacting us by telephone. We may also allow you to provide standing instructions for making regular redemptions from the Trust. Our address and contact details are set out on the cover page.

We will redeem units in accordance with a redemption request from you within 3 business days after we receive your redemption request. If a redemption request is received by us at or before 12:30 pm (Sydney time) on a business day, the units will usually be redeemed on that business day. If the redemption request is received by us after 12:30 pm (Sydney time) on a business day or on a day that is not a business day, the units will usually be redeemed on the next business day.

We may suspend redemptions at any time if we consider that suspension is in the best interests of unitholders. Any redemption requests made while redemptions are suspended may not be actioned within the above periods.

There is currently no minimum redemption amount, however we may determine a minimum redemption amount from time to time. Notice of any minimum investment amount will be placed on our website.

## **Income distributions**

Income for the Trust is calculated daily. Income entitlement is determined on the basis of the number of units that you hold at the end of each day and is distributed at the end of each calendar month or when a unitholder redeems all of their units. The daily income entitlement of each unit is calculated as the net income of the assets of the Trust divided by the number of units. The Trust accrues income daily from its assets.

Income can be distributed to you by cheque or direct payment to you, by payment to a nominated bank account of a nominated person or by reinvestment in additional units in the Trust.

Unless you provide us with 15 days prior written notice before the end of a calendar month, you will be taken to have elected to reinvest your income for that month in additional units. The number of additional units to which you will be entitled for that month is determined by multiplying your income entitlement (in dollars) by 100, rounded to the nearest whole number of units.

## **Custodian and agents**

A custodian has been appointed to hold the assets of the Trust on our behalf. The current custodian is One Managed Investment Funds Limited ACN 117 400 987 AFSL 297042. The custodian is paid a custodian fee out of the fees paid to us and is indemnified by the Trust against any liability, demand, loss, costs, taxes, charge and expenses that may be incurred by the custodian in connection with the Trust except those that are attributable to the negligence or fraud of the custodian.

For information about the fees associated with the Trust, refer to section 6.

Neither the custodian nor any associate of it guarantees the success of the Trust or the repayment of capital or any particular rate of income return or makes any representation with respect to income or the taxation consequences of any investment in the Trust which is made under this PDS. The custodian has not issued or caused the issue of this PDS and neither makes nor purports to make any statement in this PDS and takes no responsibility for the contents of this PDS. Unitholders do not have any direct relationship with the custodian.

## **Dispute resolution**

For information on how to make an enquiry or complaint, please see section 8 of this PDS.

VJ Ryan is required by law to submit to ASIC six monthly reports on all complaints we receive (if any). These reports will outline (among other things) the nature of each complaint, its status (ie ongoing or closed) and if closed, the manner in which the situation was remediated, resolved or explained to the client.

**!** *Additional important information about how the Trust works (including in relation to unit pricing, investing in the Trust and redeeming your investment) is available in the Investor Guide. You should read the important information about how the Trust works before making a decision. Go to [www.vjryancmt.com.au](http://www.vjryancmt.com.au). The material relating to how the trust works may change between the time when you read this PDS and the day when you invest in the Trust.*

## **3. Benefits of investing in the Trust**

The investment objective of the Trust is to provide you with regular income returns, stability of capital and ready access to funds when needed.

The Trust invests in cash, term deposits, bank bills, interest bearing securities and other authorised investments. For further details about the investments of the Trust, refer to section 5.

Income is distributed monthly. Unless you provide us with 15 days prior written notice before the end of a month, you will be taken to have elected to reinvest your income in the Trust for that month.

Redemptions will usually be effected on the same or the next business day and, unless redemptions have been suspended, must be effected within 3 business days after we receive a redemption request.

You can provide instructions to us in writing or by telephone and can authorise your agent to provide instructions on your behalf. We may allow you to provide standing instructions for making regular investments into the Trust or regular redemptions from the Trust.

**!** *Detailed information about the past performance of the Trust can be found on our website – [www.vjryancmt.com.au](http://www.vjryancmt.com.au). Please note that past performance is not necessarily a guide to future financial performance.*

## **4. Risks of managed investment schemes**

All investments carry risk. Different investment strategies may carry different levels of risk, depending on the assets that make up the strategy. Assets with the highest long-term returns may also carry the highest level of short-term risk.

The assets of the Trust consist primarily of cash, term deposits, bank bills and interest-bearing securities. The

Trust's prospects are directly related to the returns available from investments in interest bearing investments and short-term money markets from time to time. Accordingly, there is some risk of a reduced return as a result of fluctuations in those markets.

While it is not possible to identify every risk relevant to investing in the Trust, the significant risks of investing in the Trust are summarised as follows:

- » **Inflation risk:** Your investment may not keep up with the rate of inflation, reducing your ability to purchase goods and services in the future because of rising prices.
- » **Manager risk:** We may not be able to achieve our performance objectives or may not achieve returns that are as high as our competitors.
- » **Default risk:** The issuer of financial instruments in which the Trust invests may not be able to settle them on maturity.
- » **Counterparty risk:** Persons with whom we might deal, such as brokers, custodians or other agents, might default in respect of obligations owed to the Trust.

The return of capital and the performance of the Trust are not guaranteed by us, the custodian or any other individual or organisation.

Other significant risks of investing in managed investment schemes in general include that:

- » the value of investments will vary;
- » the level of returns will vary and future returns may differ from past returns;
- » returns are not guaranteed and investors may lose some of their money;
- » laws affecting registered managed investment schemes may change in the future;
- » the level of risk for each investor will vary depending on a range of factors, including their age, investment time frames, where other parts of their wealth are invested and their risk tolerance.

## 5. How we invest your money

The Trust only offers one investment option and invests your funds in a range of authorised investments. The authorised investments are:

- » cash;
- » the discount or purchase of bills of exchange, promissory notes or other negotiable instruments accepted, drawn or endorsed by a bank;
- » deposits with or the acquisition of certificates of deposit or any other security issued by any bank;
- » promissory notes or other negotiable instruments carrying a floating rate of interest and in respect of which a bank has agreed to quote a price for repurchase of the notes or other instruments when requested to do so by us;
- » deposits with a dealer in the official short term money market authorised by the Reserve Bank of Australia;
- » investment in or acquisition of any security or deposit or loan of or guaranteed by the Government of the Commonwealth of Australia or any State or Territory;
- » units in any unit trust whose principal authorised investments are or include investments of a similar kind to the other authorised investments, or which is known as a "cash management trust" or "cash fund" or similar name and is a registered managed investment scheme under the Corporations Act;
- » the cash common fund of any authorised responsible entity company;
- » such other investments, assets, arrangements, contracts and rights as are approved by a special resolution of unitholders.

The Trust's assets will be allocated 100% to investments in the above class. Authorised investments must have a term expiring no later than 365 days after the date on which the investment is made or must carry a floating rate of interest.

The investment objective of the Trust is to provide you with regular income returns, stability of capital and ready access to funds when needed. The Trust has a low risk profile and may be suitable for investors with any investment time frame. You should discuss the Trust with your financial adviser to ensure that it meets your needs.

The authorised investments of the Trust can be changed by an amendment to the Constitution. Amendments to the Constitution can be made by us where we reasonably consider that the amendment would not adversely affect

your rights or the rights of unitholders as a whole. Amendments can also be made by a special resolution of unitholders.

We do not take into account labour standards or environmental, social or ethical considerations in the selection, retention or realisation of the investments of the Trust.

## 6. Fees and costs

**DID YOU KNOW?**

**Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.**

**For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30-year period (for example, reduce it from \$100,000 to \$80,000). You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.**

**You may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.**

**TO FIND OUT MORE**

**If you would like to find out more, or see the impact of the fees based on your own circumstances, the Australian Securities and Investments Commission (ASIC) website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a managed investment fee calculator to help you check out different fee options.**

This section shows fees and other costs that you may be charged. These fees and costs may be deducted from your money, from the returns on your investment or from the assets of the managed investment scheme as a whole.

Taxes are set out in section 7 of this PDS.

You should read all the information about fees and costs because it is important to understand their impact on your investment.

| <i>VJ Ryan Cash Management Trust</i>   |  |                          |
|--|--|--------------------------|
| <b>Type of fee or cost</b>   | <b>Amount</b>  | <b>How and when paid</b> |
| <b>Ongoing annual fees and costs</b>   |  |                          |
| <i>Management fees and costs</i><br>The fees and costs for managing your investment                                    | 1.045% per annum of the unit price of your units in the Trust. | Monthly                  |
| <i>Performance fees</i><br>Amounts deducted from your investment in relation to the performance of the product         | Nil  | N/A                      |
| <i>Transaction costs</i><br>The costs incurred by the scheme when buying or selling assets                             | Nil  | N/A                      |
| <b>Member activity related fees and costs<br/>(fees for services or when your money moves in or out of the scheme)</b> |  |                          |

***VJ Ryan Cash Management Trust***

| <b>Type of fee or cost</b>  | <b>Amount</b> | <b>How and when paid</b> |
|---|---------------|--------------------------|
| <i>Establishment fee</i><br>The fee to open your investment   | Nil           | N/A                      |
| <i>Contribution fee</i><br>The fee on each amount contributed to your investment  | Nil           | N/A                      |
| <i>Buy-sell spread</i><br>An amount deducted from your investment representing costs incurred in transactions by the scheme | Nil           | N/A                      |
| <i>Withdrawal fee</i><br>The fee on each amount you take out of your investment   | Nil           | N/A                      |
| <i>Exit fee</i><br>The fee to close your investment   | Nil           | N/A                      |
| <i>Switching fee</i><br>The fee for changing investment options   | Nil           | N/A                      |

## Additional Explanation of Fees and Costs

The following fees for incidental services and special requests are also payable to cover the costs to us.

| TYPE OF FEE OR COST  | AMOUNT                      |
|--|-----------------------------|
| Supply of a copy of the Constitution or Compliance Plan on request | Up to \$10.00               |
| Dishonoured cheque deposits  | \$15.00                     |
| Telegraphic transfers  | Between \$20.00 and \$35.00 |
| Bank cheques   | \$18.00                     |

We may increase the above fees without your consent by providing you with 30 days' prior notice.

### Example of annual fees and costs

This table gives an example of how the fees and costs in the Trust can affect your investment over a 1 year period. You should use this table to compare this product with other managed investment products.

| EXAMPLE – V J RYAN CASH MANAGEMENT TRUST |        | BALANCE OF \$50,000 WITH A CONTRIBUTION OF \$5,000 DURING YEAR   |
|--|--------|--|
| Contribution Fees                        | Nil    | For every additional \$5,000 you put in, you will be charged \$0.00  |
| <b>PLUS</b> Management Costs             | 1.045% | <b>And</b> , for every \$50,000 you have in the Trust you will be charged \$522.50 a year.   |
| <b>EQUALS</b> Cost of Trust              |        | If you had an investment of \$50,000 at the beginning of the year and you put in an additional \$5,000 during that year, you would be charged fees of from: <b>\$522.50 to \$574.75*</b> |

\* Additional incidental service and special request fees may apply.

**!** Additional information about fees and costs is available in the Investor Guide. You should read the important information about fees and costs before making a decision. Go to [www.vjryancmt.com.au](http://www.vjryancmt.com.au). The material relating to fees and costs may change between the time when you read this PDS and the day when you invest in the Trust.

## 7. How managed investment schemes are taxed

Investing in a registered managed investment scheme, such as the Trust, is likely to have tax consequences for you. As registered managed investments schemes do not pay tax on behalf of the investors, investors will be assessed for tax on any income and capital gains generated by the Trust. We cannot give you tax advice and strongly advise you to seek professional tax advice from your tax adviser.

### Tax File Number (TFN) or Australian Business Number (ABN)

You are not obliged to provide your TFN to us. If you choose not to provide your TFN, we are required to deduct tax at the highest marginal rate, plus the Medicare levy, from any income payable to you at the time of distribution of that income.

Investors resident in Australia that are considered to be "carrying on an enterprise" have the option of quoting their ABN instead of their TFN, where the investment in the Trust is made in the course of carrying on such an enterprise. The attached application form provides for the quoting of a TFN, ABN or exemption if applicable.

We deduct withholding tax at the time of distribution from income payable to overseas unitholders. Depending on your country's tax laws, you may receive a credit for the withholding tax paid in Australia.

**!** Additional information about taxation is available in the Investor Guide. You should read the important information about taxation before making a decision. Go to [www.vjryancmt.com.au](http://www.vjryancmt.com.au). The material relating to taxation may change between the time when you read this PDS and the day when you invest in the Trust.

## 8. How to apply

### Initial investment

To invest in the Trust, please complete the attached application form and send us the application moneys by cheque or electronic funds transfer. Our address is set out on the cover page.

Cheques should be crossed "not negotiable" and made payable to "V J Ryan Cash Management Trust" or where previous arrangements have been made with us you may forward us a cheque made payable to you by a third party.

### **Additional investments**

Additional investments can be made at any time by sending us a request in writing and sending us the additional investment amount by cheque or electronic funds transfer. Additional investments can also be made by contacting us by telephone. Our address and contact details are set out on the cover page. We may also allow you to provide standing instructions for making regular investments into the Trust.

### **Your cooling-off rights**

If you change your mind, you can cancel your investment in the Trust by writing to us within 14 days of the earlier of:

- » the date you receive from us confirmation of your investment in the Trust; or
- » the end of the fifth day after the date on which your investment is made.

You will be repaid your investment and any income earned, adjusted for fluctuations in its investment value and as otherwise permitted under the Corporations Act.

### **Inquiries and complaints**

Complaints about us as the Responsible Entity or the management of the Trust should be addressed to:

The Compliance Manager  
V J Ryan Securities Limited  
Level 5  
255 George Street  
Sydney NSW 2000

Ph: (02) 9240 4900 and 1800 092 762 (toll free)  
Fax: (02) 9247 5930  
Email: [vjryancmt@vjr.com.au](mailto:vjryancmt@vjr.com.au)

We will endeavour to acknowledge your complaint in writing within 1 business day and will ensure that it is investigated and, if possible, resolved within a reasonable time. We are required to provide a final response informing you of the final outcome of your complaint within 30 days.

If your complaint is not resolved within 30 days, or if you are not satisfied with our response, you may refer your complaint to the Australian Financial Complaints Authority ("**AFCA**"). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Ph: 1800 931 678 (toll free)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)

**!** *Additional information about how to apply is available in the Investor Guide. You should read the important information about how to apply before making a decision. Go to [www.vjryancmt.com.au](http://www.vjryancmt.com.au). The material relating to how to apply may change between the time when you read this PDS and the day when you invest in the Trust.*

# VJ Ryan Cash Management Trust - Application Form

## Section 1: Details of the Applicant

### 1.1 Individual Applicant(s)

#### Each individual (including Joint Applicant(s))

(details for additional Joint Applicants can be provided on a separate sheet)

##### Applicant 1

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

Street Number and Street Name

City/Suburb/Town

State

Postcode

##### Applicant 2

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

Street Number and Street Name

City/Suburb/Town

State

Postcode

### 1.2 Company

Company name

ACN / ABN

Country of incorporation

#### Registered office address

Street Number and Street Name

City/Suburb/Town

State

Postcode

#### Principal place of business (if different to above)

Street Number and Street Name

City/Suburb/Town

State

Postcode

#### Director details

(details for additional directors can be provided on a separate sheet)

##### Director 1

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

Street Number and Street Name

City/Suburb/Town

State

Postcode

##### Director 2

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

Street Number and Street Name

City/Suburb/Town

State

Postcode

**Director 3**

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

Street Number and Street Name

City/Suburb/Town

State

Postcode

**1.3 Trust**

Trust name

ABN

Country of establishment

**Trustee details**

*(details for additional trustees can be provided on a separate sheet)*

Corporate Trustee (if applicable)

Trust name

ACN

Trustee 1

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

Street Number and Street Name

City/Suburb/Town

State

Postcode

Trustee 2

Full given name(s)

Surname

Date of birth

Street Number and Street Name

City/Suburb/Town

State

Postcode

(dd/mm/yyyy)

Trustee 3

Full given name(s)

Surname

Date of birth

Street Number and Street Name

City/Suburb/Town

State

Postcode

(dd/mm/yyyy)

**Registered office address**

Street Number and Street Name

City/Suburb/Town

State

Postcode

**Principal place of business (if different to above)**

Street Number and Street Name

City/Suburb/Town

State

Postcode

**Beneficiary details**

*(details for additional beneficiaries can be provided on a separate sheet)*

**Beneficiary 1**

|                      |                      |                            |
|----------------------|----------------------|----------------------------|
| Full given name(s)   | Surname              | Date of birth (dd/mm/yyyy) |
| <input type="text"/> | <input type="text"/> | <input type="text"/>       |

Street Number and Street Name

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

**Beneficiary 2**

|                      |                      |                            |
|----------------------|----------------------|----------------------------|
| Full given name(s)   | Surname              | Date of birth (dd/mm/yyyy) |
| <input type="text"/> | <input type="text"/> | <input type="text"/>       |

Street Number and Street Name

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

**Beneficiary 3**

|                      |                      |                            |
|----------------------|----------------------|----------------------------|
| Full given name(s)   | Surname              | Date of birth (dd/mm/yyyy) |
| <input type="text"/> | <input type="text"/> | <input type="text"/>       |

Street Number and Street Name

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

**1.4 Partnership**

|                      |                      |
|----------------------|----------------------|
| Partnership name     | ABN                  |
| <input type="text"/> | <input type="text"/> |

Country of establishment

**Registered office address**

Street Number and Street Name

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

**Principal place of business** *(if different to above)*

Street Number and Street Name

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

**Partner details**

*(details for additional partners can be provided on a separate sheet)*

**Partner 1**

|                      |                      |                            |
|----------------------|----------------------|----------------------------|
| Full given name(s)   | Surname              | Date of birth (dd/mm/yyyy) |
| <input type="text"/> | <input type="text"/> | <input type="text"/>       |

Street Number and Street Name

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

**Partner 2**

|                    |         |                            |
|--------------------|---------|----------------------------|
| Full given name(s) | Surname | Date of birth (dd/mm/yyyy) |
|--------------------|---------|----------------------------|

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

Street Number and Street Name

|  |
|--|
|  |
|--|

City/Suburb/Town

State

Postcode

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

Partner 3

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

Street Number and Street Name

|  |
|--|
|  |
|--|

City/Suburb/Town

State

Postcode

|  |  |  |
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|  |  |  |
|--|--|--|

**1.5 Self-managed super fund (SMSF)**

Trust name

ABN

|  |  |
|--|--|
|  |  |
|--|--|

Country of establishment

|  |
|--|
|  |
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**Trustee details**

*(details for additional trustees can be provided on a separate sheet)*

Corporate Trustee (if applicable)

Trust name

ACN

|  |  |
|--|--|
|  |  |
|--|--|

Trustee 1

Full given name(s)

Surname

Date of birth

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

Street Number and Street Name

|  |
|--|
|  |
|--|

City/Suburb/Town

State

Postcode

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

(dd/mm/yyyy)

Trustee 2

Full given name(s)

Surname

Date of birth

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Street Number and Street Name

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City/Suburb/Town

State

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(dd/mm/yyyy)

Trustee 3

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

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Street Number and Street Name

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City/Suburb/Town

State

Postcode

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**Registered office address**

Street Number and Street Name

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City/Suburb/Town

State

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**Principal place of business** (if different to above)

Street Number and Street Name

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City/Suburb/Town

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**Section 2: Beneficial Owners**

Provide details of **ALL individuals** who are beneficial owners. A beneficial owner is any individual who owns or controls an entity such as a company, trust or partnership. 'Owns' in this case means directly or indirectly owning 25% or more of the entity. 'Controls' in this case means having the power to make decisions about the entity's finances and operations (details for additional beneficiaries can be provided on a separate sheet).

Beneficial Owner 1

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

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Street Number and Street Name

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City/Suburb/Town

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Beneficial Owner 2

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

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Street Number and Street Name

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City/Suburb/Town

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Beneficial Owner 3

Full given name(s)

Surname

Date of birth (dd/mm/yyyy)

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Street Number and Street Name

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City/Suburb/Town

State

Postcode

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**Section 3: Tax file number (TFN)**

Collection of Tax File Numbers is authorised by tax law. Quotation is not compulsory but tax will be taken out of your interest/distribution at the highest marginal tax rate plus Medicare Levy if you do not quote your TFN or an exemption.

Resident investors that are considered to be "carrying on an enterprise" have the option of quoting their ABN above instead of their TFN, where the investment in the trust is made in the course of carrying on such an enterprise.

I authorise the application of this Tax File Number to the investment for which application is made above; or

Tax File No 1st Applicant 

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Tax File No 2nd Applicant 

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I claim an exemption from quoting the Tax File Number for the following reasons:

Exemption Claimed 

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**Section 4: Payment of investment amount**

Investment Amount

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Cheques should be crossed "Not Negotiable" and made payable to "VJ Ryan Cash Management Trust". We may however accept cheques payable to third parties at our discretion.

Deposit via EFT is preferred. Contact our office for bank details.

**Payment Instructions**

If you require income or telephone withdrawal payments from the Trust to be paid to your Bank complete the information below:

|                |                      |                |                      |
|----------------|----------------------|----------------|----------------------|
| Account Name/s | <input type="text"/> |                |                      |
| Bank           | <input type="text"/> | Branch         | <input type="text"/> |
| BSB Number     | <input type="text"/> | Account Number | <input type="text"/> |

**Important:** Before signing the application form, applicants should read the Financial Services Guide, Product Disclosure Statement and the Privacy Policy accompanying this application.

I/We agree to be bound by the provisions of the Constitution, Financial Services Guide and Product Disclosure Statement, as amended from time to time.

I/We authorise the application of the Tax File Number/s as indicated below.

If signed under Power of Attorney, I/we declare that I/we have not been given Notice of Revocation of the Power of Attorney by which this application is signed.

I/we acknowledge that neither the Responsible Entity nor the Custodian guarantees the performance of the Trust or the return of capital.

To assist us in the provision of products and services, we may need to collect personal information about you. By providing your personal information, you agree to its use and disclosure in accordance with this statement and our Privacy Policy. If you do not agree, you must not provide your personal information, and we may not be able to provide certain of our products or services to you. We may disclose your personal information to other parties, including our related companies, third parties who provide us services in connection with our business and regulatory or government authorities. Our Privacy Policy is available at [www.vjryanmt.com.au](http://www.vjryanmt.com.au). It contains information about how you may access and seek correction of your personal information, how you may complain about a breach of your privacy and how we will deal with that complaint.

Signature/s   Date

**OFFICE USE ONLY**

Account Code  Our Reference

**Section 4: Provision of supporting documents**

As part of the Manager's responsibility to comply with any applicable AML/CTF Laws, FATCA and the OECD Common Reporting Standard, the Manager may require detailed verification of an Applicant's identity and the source of the payment of monies from the Applicant. The Manager reserves the right to request such information (or additional information) as is necessary to verify the identity of an Applicant and the source of the payment of monies. It may be necessary for the Manager to collect information about you from third parties in order to meet its obligations.

Applicants are required to provide all supporting documents listed under the applicable class below:

| Class of Applicant         | Documentation required  |
|----------------------------|---|
| 1. Individual Applicant(s) | <ul style="list-style-type: none"> <li>Certified copy of passport or official ID document with photograph, name and either date of birth or residential address.</li> </ul>   |
| 2. Company                 | <ul style="list-style-type: none"> <li>Certified copy of certificate of incorporation or business registration certificate and (where appropriate) certificate on change of name.</li> <li>Certified copy of an ASIC company extract.</li> <li>Certified identification documentation for each director, as per row 1 above.</li> </ul> |
| 3. Trust                   | <ul style="list-style-type: none"> <li>Certified copy of Trust Deed.</li> <li>Certified copy of identification documentation for the trustee(s), as per row 1 or 2 above (as applicable).</li> </ul>  |
| 4. Partnership             | <ul style="list-style-type: none"> <li>Certified identification documentation for each partner, as per row 1 above.</li> </ul>  |
| 5. SMSF                    | <ul style="list-style-type: none"> <li>Certified copy of SMSF Deed.</li> <li>Certified copy of identification documentation for the trustee(s), as per row 1 or 2 above (as applicable).</li> </ul>   |

**Section 5: Applicant(s) contact details**

**Contact details**

(contact details for additional applicants can be provided on a separate sheet)

Applicant 1

Email address

Phone number

Applicant 2 (if relevant)

Email address

Phone number