



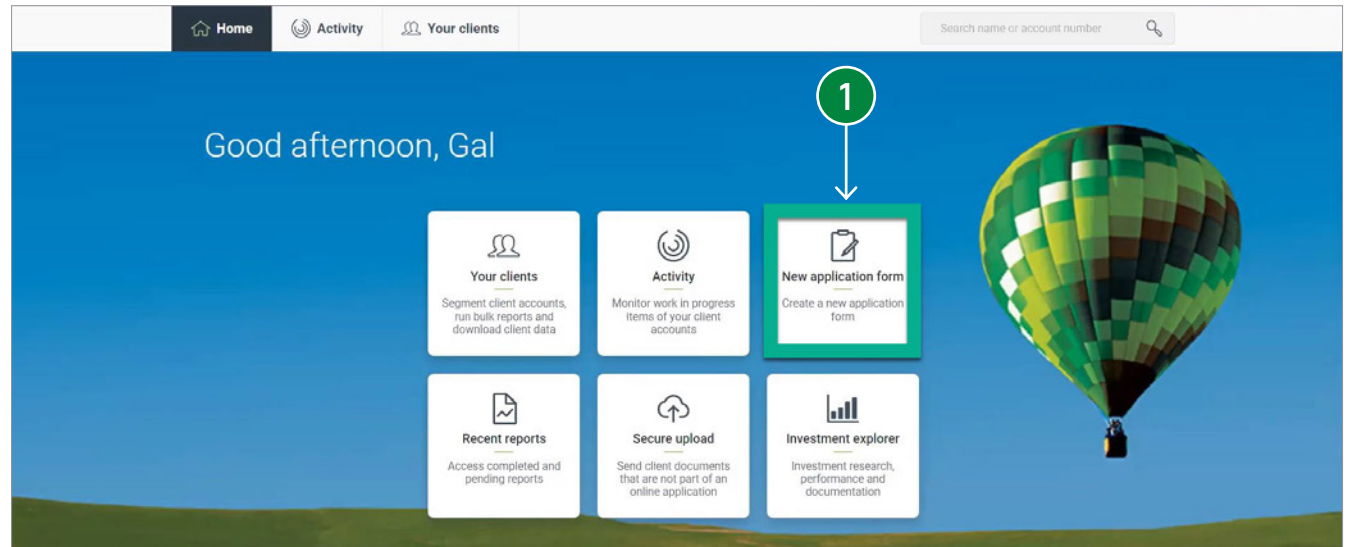
EXPAND

Expand Functionality – Setting up a new account (New Application Form)

March 2024
myexpand.com.au

Setting up a new account

- 1 From the Adviser Dashboard, select the **New Application form** tile to set up a new account.




Setting up a new account (cont.)


2 From the **New Application** side panel, select the requirements for:


- **Type of client:** For existing clients, enter their name or their existing account number.
- **Adviser Account:** Select the adviser to be attached to the account.
- **Product:** Select product and account type.


For **investment accounts** only:

Select investment account type:


 Individual


 Joint


 Company


 Trust

If **Trust** is selected, select the trust type:


Self Managed
Super Fund

Family Trust

Charitable
Trust

Testamentary
Trust

Other Trust



× New application

Type of client

New client

Existing client

Select an adviser

▼

Select a product

Please select a product ▼

EXPAND Essential

Investment

Super


Pension

EXPAND Extra

Investment

Super

Pension



[Clear all](#)
Get started

Setting up a new account (cont.)

3 To review the Terms and Conditions select the link and details will display. Select the checkbox to agree with the Terms and Conditions and continue the new application process.

4 Click the **Get Started** button to continue the new account process.

Terms and conditions

This application accompanies the Expand Essential Investment Investor Directed Portfolio Services Guide ([Offer Document](#)). This online application form is for use by financial advisers who may use it to open an Expand Essential Investment account on behalf of their client, subject to accepting the terms and conditions.

1. Online forms

1.1 You confirm that you have obtained a signed authority from your client in the form and terms specified under the Authority to Apply for and Operate an Expand Essential Investment Account which is contained at the end of the application form, which authorises you to:

(a) submit an online application form on their behalf and act as their agent to operate and give instructions in relation to their account;

(b) request withdrawals from their account as their agent;

(c) instruct Navigator Australia Limited (NAL) to pay any withdrawal proceeds to your client's nominated bank account (if applicable);

(d) charge the advice fee(s) noted in the form.

1.2 You confirm that you have provided your client with a current copy of the Offer Document for the relevant product and the product disclosure statements for the underlying managed investments selected for investment by your client.

1.3 You confirm that you have entered into an agreement with your client to provide the current Offer Document for the relevant product and the product disclosure statements for the underlying managed investments selected for investment by your client.

1.4 You will ensure that the information contained in the form is correct and identical to the information provided by the client.

1.5 You will advise NAL immediately, either in writing or via email, if any part of the information contained in the form is incorrect or omitted.

1.6 You will advise NAL immediately, either in writing or via email, if you become aware of any error or omission contained in the form after it is submitted via IOOF Online.

1.7 You will advise NAL immediately if you become aware of any error or malfunction caused through IOOF Online.

1.8 You will comply with any requirement or direction given to you by NAL in relation to the use of the forms via IOOF Online.

2. Compliance

2.1 You will comply with all legislation and regulatory policy, whether already enacted or enacted in the future, in relation to the completion, execution, electronic lodgement and storage of forms.

2.2 You confirm that the terms of your authorisation from an AFS Licensee or that of the Representative, Authorised Representative or AFS Licensee on whose instructions you act do not restrict or prohibit electronic lodgement of forms.

2.3 You will not submit applications electronically during any period where your authorisation from an AFS Licensee or your own AFSL (or that of the Representative, Authorised Representative or AFS Licensee on whose instruction you act) is cancelled or suspended.

3. Rights and obligations

3.1 NAL reserves the right to:

(a) reject or return any form submitted in its absolute discretion and may at any time require you to lodge a form in paper format;

(b) vary these terms and conditions by written notice to you;

(c) cancel or suspend your access to online forms in its absolute discretion.

3.2 Except as required by law, regulatory policy or NAL's instructions to act as its agent, nothing in these terms and conditions is intended to constitute you as an agent of NAL and it is the intention of the parties that no such relationship exists.

New application

Type of client

New client

Existing client

Select an adviser

Expand Essential Investment

Select a product

Expand Essential Investment

Select investment account type

Individual

Joint

Company

Trust

I agree to [Terms and conditions](#)

3

4

[Clear all](#)

Get started

HINT: At the top of the page, the holding account number will be available and will be confirmed as the client account when the adviser submits the request online.

If other options of the New Business application are selected on the left side panel, you will be prompted to **Save** the record or **leave without saving**.

Expand Essential Super

Exit | Adviser: Valarie James Ivan | **Acc. no: 16615769** | Acc. name: Sample Client

Unsaved progress

There are changes that have not been saved.

[Leave without saving](#) **Save**

Setting up a new account (cont.)

5 On the left panel of the page, each section of the new account is displayed:

- Applicant/Investor Details
- Standing Instructions
- Deposits and transfers
- Beneficiaries (as applicable)
- Margin Lending (as applicable)
- Withdrawals (as applicable)
- Standing Instructions
- Automatic Reweights
- Advice Fees

As you proceed from section to section of the new application, click on **Save Applicant Details** to save updates.

Applications will remain as a draft within **Online forms** for 90 days. If the draft exceeds the 90 days, you will need to start the new application process again.

6 On the bottom section of the left panel page is the Sign and Submit Application section. **DocuSign** is available or you can download a PDF version of the application, upload signed documents and Submit.

TIP: If you click on **Upload all signed documentation** at any time, any incomplete information will be marked in orange as incomplete.

Setting up a new account – Applicant Details

- 7 The next step in setting up the account is to fill in the **Applicant Details** - name, date of birth, gender and Tax File Number. The minimum requirement to save the application is the **applicant's name** only. If insufficient information is entered to save the new account, a prompt box will appear to amend details.

Click **Save Applicant details**.

The screenshot shows the 'IDOF Personal Super' application interface. On the left, a navigation menu lists sections: Applicant details, Deposits and transfers, Beneficiaries, Standing instructions, Automatic reweights, and Advice fees. The main content area is titled 'Applicant Details' and contains several sections:

- Personal details:** Includes a dropdown for 'Title', text boxes for 'Given name(s)' and 'Surname', a date picker for 'Date of birth', and radio buttons for 'Male' and 'Female'.
- Tax details:** Contains a text box for 'Tax file number (TFN)' and a warning message: 'Providing a Tax file number (TFN) Under superannuation law we are authorised to ask for your clients TFN, which will be used only for lawful purposes. It is not an offence if your client chooses not to provide their TFN, but providing it has advantages:
 - we will be able to accept all types of contributions to your client's account
 - other than the tax that may ordinarily apply your client will not pay more tax on their superannuation than they need to
 - it will be easier to find different superannuation accounts in your client's name
 We require your client's TFN in order to process their application.'
- Address details:** A section header with a text box below it.

 At the bottom right, a green button labeled 'Save Applicant details' is highlighted with a red box. A green circle with the number 7 points to the 'Applicant Details' section header.

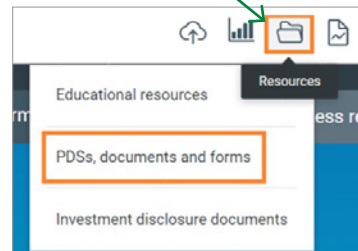
The screenshot shows an 'Invalid data' error dialog box. The title bar says 'Invalid data' with a close button (X). The main text reads: 'You have entered data that is invalid. Please amend to continue.' At the bottom, there is a green button labeled 'Amend'. A green circle with the number 7 points to the 'Amend' button.

Setting up a new account – Deposits and Transfers

8 In this section, multiple deposits or transfers can be made as an initial deposit for the account.

Here, contribution eligibility will be confirmed and a declaration on whether a **Notice of Intent to claim** can be completed.

HINT: Making a downsizer, small business CGT, spouse or personal contribution, you will need to download a direct form to attach with the application. This includes any relevant ATO forms. These forms can be found on our website > *Resources* > *PDS Documents and Forms*.



8 →

Deposits and Transfers

Would you like to set up deposits and transfers?

Yes
 No

Deposit/transfer method

External superannuation fund | v

Unique Superannuation Identifier (USI)

Account/member number

Transfer type

Select one | v

Is this an in-specie asset transfer?

Yes
 No (If selected, your clients assets will be sold down and the rollover will automatically be initiated when you submit your application)

Please provide the additional required documents listed in the [In Specie Transfer Guide](#) and upload or email to us.

+ Add another transfer

Adviser declaration

As a financial adviser, I declare that:

- The information completed in this form is true and correct.
- I have obtained my client's consent to have their TFN disclosed for the purpose of consolidating these super accounts.

Save Deposits and transfers

Setting up a new account – Deposits and Transfers (cont.)

9 This section facilitates an **Internal transfer** from an existing account to a new account.

Select **Yes** if this is a transfer from the **existing client** selected in the **New Application** page.

Partial transfer:

If the existing account selected is to remain open, select **Yes** for a Partial transfer. Enter amount to be claimed for any personal contributions on the existing account (if applicable). A Minimum amount required to be left in the existing account will display.

Select transfer preference of **Pro-rata** or **Specify investments**. In the Amount to be left in existing account section, select either **Custom amount** or **Account minimum**. If **Specify investments** is selected, enter **Amount to be left** for each holding in the table.

Pending transactions may impact **Amount to be left** and **Amount to be transferred**. Any At Limit pending trades and scheduled buys for Maturing investments, will need to be cancelled.

Entire balance transfer:

If the existing account is to be closed, select **No** for an Entire balance transfer. If an asset is not available on the destination account, the asset amount will be reflected in the Cash Account.

If applicable, further deposits can be added by clicking on the **Add another deposit/transfer**. Please note, the existing account details will only appear for the existing account selected.

Once the Deposit/transfer and Notice of Intent to claim sections are complete, click **Save Deposits and transfers**.

9 →

Deposits and Transfers

Please specify all amounts to be contributed or transferred into the pension account.
The minimum initial contribution is \$30,000

Is this a transfer from the selected existing account?

Yes
 No

Existing client account
IOOF Personal Super

Do you want to keep the existing account open?

Yes (Partial transfer)
 No (Entire balance transfer)

Please be aware:

- Deposit instructions will not be automatically applied to your new account.
- Your portfolio will not be reweighted once this transfer is completed.

My client has personal contributions in the selected existing account and intends to make a tax deduction claim:

Yes
 No

Portfolio value: \$ 39,550.83 Accrued income tax: \$ 67.09 Minimum amount required: \$ 10,067.09

These values are approximate and may change.

What is your transfer preference?

Pro-rata
 Specify investments

Please provide transfer instructions for each investment option to be transferred with this application form.

Amount to be left in existing account
Account minimum: \$ 10,067.09

Holding	Current value/units	Amount to be left	Amount to be transferred
Cash Account <small>Minimum of 1.00% required</small>	50.00	<input type="text" value="0.00"/>	50.00
IOOF Balanced Investor Trust <small>IDR232ALB 34,150,227.8 units</small>	\$39,550.83	<input type="text" value="10,067.09"/>	\$29,483.74
Total amount		\$10,067.09	\$29,483.74 (estimated)

The values shown are estimated and may differ at the time of transfer.

Deposit/transfer method

Delete transfer

Add another deposit/transfer

Minimum total expected amount is \$30,000 **\$29,483.74**

Save Deposits and transfers

TIP: For Separately Managed Account (SMA) Model Portfolios, Managed Discretionary Accounts and Maturing Investments, partial transfers are not available - only the entire holding of these investment options can be transferred to a new account, otherwise the entire holding must be left in the existing account.

Setting up a new account – Beneficiaries (Super and Pension Accounts Only)

10 The following Beneficiary nominations can be set up on the account on this page:

1. Binding Non-lapsing
2. Binding Lapsing
3. Non-Binding
4. Reversionary (For Pension Accounts Only)

To nominate a beneficiary, select **Yes** and from the drop-down list select the type of nomination to be made.

11 The beneficiary nomination details can be allocated in the next section. Multiple beneficiaries can be allocated by selecting **Add another nomination**.

The screenshot displays the 'Expand Essential Super' account setup interface. The top header shows the account name and adviser details. The left sidebar contains navigation tabs: Applicant details, Deposits and transfers, Beneficiaries (highlighted), Standing instructions, Automatic reweights, and Advice fees. The main content area is titled 'Beneficiaries' and contains the following form elements:

- A question: 'Would your client like to make a death benefit nomination?' with radio buttons for 'Yes' (selected) and 'No'.
- A dropdown menu for 'Type of nomination' with 'Binding Non-Laps...' selected.
- A section for 'Nomination details' containing:
 - 'Relationship' dropdown with 'Legal Personal Repre...' selected.
 - 'Percentage' input field with '100.00 %'.
 - 'Add another nomination' button.

At the bottom, there is a 'Sign and submit application' section with 'PDF' and 'DocuSign' tabs, and a 'Submit for processing' button. A green progress bar at the bottom right shows 'Valid' and '100%'. A green 'Save Beneficiaries' button is located at the bottom center.

Callout boxes indicate:

- 10** points to the 'Yes' radio button and the 'Type of nomination' dropdown.
- 11** points to the 'Add another nomination' button.

Setting up a new account – Withdrawals (Investment Accounts Only)

For new investment accounts, a Withdrawals tab is available to either nominate a bank account or set up a regular withdrawal plan.

12 The **Nominated Financial Institution details** section allows a set up of a nominated bank account for future withdrawals.

Multiple **Regular Withdrawal plans** can be set up on the account. The frequency, commencement date and amount can be set up on this page.

Withdrawals

Ad hoc withdrawals, regular withdrawals and Automatic Income Distribution Facility (AIDF) payments require a nominated financial institution account. These payments will be paid out of your Cash Account and may not be paid if there is insufficient cash in your Cash Account to meet the requested amount.

Nominated Financial Institution details

Would you like to provide nominated financial institution details to help manage future withdrawals?

Yes
 No

Account name

BSB Account number

ⓘ Nominated financial institution details must be provided to complete your Standing instructions and/or Regular withdrawal plan.

Regular withdrawal plan

Would you like to set up a regular withdrawal plan?

Yes
 No

Frequency

Commencement date

We may process your regular withdrawal earlier than the specified date to ensure it reaches your nominated financial institution on time.

Regular withdrawals amount (Minimum \$100)

+ Add another regular withdrawal

Save Withdrawals

Setting up a new account – Standing Instructions

The **Standing instructions** page is for entering details for deposit instructions, income preferences and customising cash account preferences.

- 13** In the first section of this page, the **Deposit Instructions** can be set by selecting managed investments for allocation from the drop-down list. Investments can be searched by their APIR code or investment name.

NB: Details of section 13 and 14 are on the next page.

TIP: Maturing, restricted/illiquid, Listed investments and SMA Model Portfolios cannot form part of your Standing instructions. Buys for these investment options can be requested after the account has been created, where applicable.

Expand Essential Super
 Advisor: Valeria Jamaica Ivan | Acc. no: 16615769 | Acc. name: Sample Client

Standing instructions

Deposit instruction

Managed Investment	Percentage
Cash Account (Minimum 1.00%) <small>(Minimum 1.00%)</small>	1.00%
▲ 99.00 % underallocated 1.00%	

Add a new investment

Start typing a name or code...

Income preferences

Income preference method
 Select one

Cash Account preferences

Set the limits of the Cash Account ⓘ

Min. (%)
 Select one

Dollar-based minimum (optional)
 \$ not set

If the Cash Account falls to zero or below, it will be topped up from managed investments by: ⓘ
 Select one

Sign and submit application

PDF DocuSign

Download PDF application

Upload all signed documents

Submit for processing

Save Standing instructions

Setting up a new account – Standing Instructions (cont.)

14 To set up **Income Distribution** instructions, one of the below options can be set from the drop-down list of the Income preferences section:

1. Reinvest
2. Retain in Cash Account
3. Income instruction – percentage
4. Nominated Bank Account (IDPS Only)

This will allow income distributions automatically paid from your cash account to your nominated bank account either quarterly or half yearly on the 25th day of the month (or next business day) following the end of the relevant calendar quarter.

15 **Cash Account Preferences** can be set by setting the minimum dollar/percentage amount to be retained in the cash account. The cash account will be topped by selecting the preference method from the drop-down list – Pro rata, Redemption Instruction percentage or Pecking order.

Reinvest
Re-invested back into the same managed investment

Retain in Cash Account
Left to accumulate in your Cash Account

Income instruction - percentage
Managed investment income is re-invested across one or more managed investments

Nominated bank account
Income is paid periodically to your nominated external bank account

HINT: The Nominated Bank Account option is the same as Automatic Income Distribution Facility.

Cash Account preferences

Set the limits of the Cash Account ⓘ

Min. (%)
Select one | v

Dollar-based minimum (optional)
\$ not set

If the Cash Account falls to zero or below, it will be topped up from managed investments by: ⓘ
Select one | v

Setting up a new account – Automatic Reweights

- 16** To set an **Automatic Reweight** on an account, select **Yes** and the frequency (Quarterly, Half-yearly or Yearly) from the drop-down list. Enter and confirm the commencement month. The reweight percentages can then be set for the reweight.

Click on **Save Automatic Reweight**.

The screenshot shows the 'Automatic reweights' section of the IOOF Personal Super account setup. The form includes the following elements:

- Automatic reweights** (Section Header)
- Would you like to set up an automatic reweight preference? (Yes/No radio buttons)
- Reweight frequency (Select one dropdown)
- Commencement date (will start on 20th of the chosen month) (MM/YY input fields)
- Investment Instruction (To copy across the Deposit instruction [click here](#))
- Changes to this instruction will not be updated in the Deposit instruction.
- Investment option table:

Investment option	Percentage
Cash Account <small>Minimum of 10.00% required</small>	10.00%
90.00% underallocated	10.00%

- Start typing a name or code... (Search input field)
- Save Automatic reweights** (Button)

HINT: Auto reweight will run on the 20th of your chosen month based on the frequency selected.

TIP: If the Automatic Reweight includes a SMA Model Portfolio, the Automatic Reweight will only be performed if the SMA Model Portfolio has met the initial minimum investment amount applicable.

Setting up a new account – Margin Lending (Investment Accounts Only)

- 17** For Investment accounts, if the investment amount will be funded by a Margin Lender, this can be set here. When selected yes, enter the Margin Lender details and the Loan account number.

The screenshot shows a form titled "Margin lending" with the following elements:

- Question: "Is any of your investment amount being provided by a margin lender?"
 - Radio button "Yes" (selected)
 - Radio button "No"
- Information box: "Applications with Margin lending require a 3rd party signatory (lender). Currently DocuSign cannot be used to complete this request."
- Form fields:
 - "Margin lender" dropdown menu (labeled "17" with an arrow pointing to it) showing "Select one" and a dropdown arrow.
 - "Loan account number" text input field.
- Expanded dropdown menu (labeled "Margin lender") showing a list of options:
 - BT (Queensland) Pty Ltd (highlighted)
 - Colonial Margin Lending (CBA)
 - Value Nominees Pty Ltd (St George)
 - NMS Nominees P/L
 - Leveraged Equities Limited
 - CommSec Margin Lending (CBA)

Setting up a new account – Advice Fees

The **Advice Fees** page allows for a one-off adviser fee to be applied and for the Advice ongoing or fixed term fee established.

- 18** To apply a one-off adviser fee, select **Yes** and add the amount to apply. The services provided for the one-off adviser fee will need to be selected.
- 19** To confirm Advice fee, a selection of: ongoing fees, fixed term arrangement fees and no additional fees can be made.
- 20** Once all advice fees details have been entered, click on **Save Advice fees**.

HINT: Asset based (%) fees cannot be used with a margin loan.

TIP: If you are establishing an Advice Fee for a Wholesale Client, you should complete the form at https://myexpand.com.au/_doc/expand_wholesale-advice-fees

18

One off fee

Has your client authorised a one-off advice fee?

Yes
 No

A maximum of 10% of the account balance up to a fee of \$11,000 (inclusive of GST), or a maximum fee of \$3,300 (inclusive of GST) where the fee is greater than 10% of the account balance.

One-off fee (inclusive of GST)

\$

Please select the services being provided (you must select at least one)

Review of account
 Strategic superannuation advice
 Investment advice on account
 Contribution strategy
 Insurance in superannuation strategy
 Withdrawal advice

19

Ongoing or fixed term fee

Which fee type would you like to establish for your client?

Select one

- Ongoing fees
- Fixed term arrangement fees
- No additional fees

Advice fees

Would you like to establish any advice fees?

Yes
 No

One off fee

Has your client authorised a one-off advice fee?

Yes
 No

Ongoing or fixed term fee

Which fee type would you like to establish for your client?

Select one

Adviser declaration

As a financial adviser, I declare that:

- The fees have been fully explained to my client and that any member advice fees relate to advice about the client's superannuation or pension benefits, insurance and investments in the Fund.
- I have obtained my client's consent for the Trustee to charge the advice fee(s) selected against the account.
- I have obtained my client's consent for the amount of any advice fee(s) to be paid to me, or the Australian Financial Services Licensee (Licensee) which I am authorised under, as an additional cost to the applicant and charged against their account.
- I have advised my client that any agreed advice fee(s) will be charged to their account and paid in full to me, or their Licensee which I am authorised under, until my client instructs the Trustee to cease payment or when there is a change to the nominated financial adviser.

Save Advice fees

20

Setting up a new account – Sign and Submit Instructions

- 21 Once each section shows a green tick, the application can be submitted by using the **DocuSign** process. Partially completed applications can be submitted via PDF.
- 22 To submit the application via DocuSign (the client's email address and mobile is required), select the **Send via DocuSign** button which will be enabled when all sections are completed.
- 23 Any supporting documents can be uploaded by selecting **Upload any supporting documents**.

Expand Extra Super
Adviser: Valarie James Ivan | Acc. no: 16613782 | Acc. name: Tomas Elsner

- Applicant details
- Deposits and transfers
- Beneficiaries
- Standing instructions
- Automatic reweights
- Advice fees

Send via DocuSign

Send this application securely to your client to obtain a digital signature via DocuSign

Important: Any supporting documents must be signed and uploaded to this application before sending the digital signature request for this application form.

An email with a link to the DocuSign document and instructions for completion will be sent to your client using the client's email address and require them to enter a one time code sent to the mobile number shown below.

Once you and your client have completed the digital signing process, the application will be submitted directly by us into the system. You and your client will receive a confirmation email from us once the application is finalised.

Note: You will receive a carbon copy of the email sent to your client.

Adviser to sign
Please check adviser contact details [Incorrect details?](#)

Name: Valarie James Ivan
Email: test@test.hq.local
Mobile: +61464949211

Clients to sign (1)
Please check client contact details [Incorrect details?](#)

Name: Tomas Elsner
Email: tomas@ioof.com.au
Mobile: 0466923389

Sign and submit application

PDF | DocuSign

Upload any supporting documents

Send via DocuSign

Warning: Form details must be completed in full to send via DocuSign. Select the **PDF tab** to download a partially completed form.

Send via DocuSign

Setting up a new account – Sign and Submit Instructions (cont.)

24 Another option to submit an application is via PDF. The application can be downloaded and signed by the client.

25 The signed application can be uploaded and submitted for processing.

This screenshot shows the 'Sign and submit application' menu. Callout 24 points to the 'PDF' tab, and callout 25 points to the 'DocuSign' tab. Below the tabs are three main options: 'Download PDF application', 'Upload all signed documents', and 'Submit for processing'.

This detailed view shows the 'Sign and submit application' interface. On the left is a sidebar menu with items: Applicant details, Deposits and transfers, Beneficiaries, Standing instructions, Automatic reweights, and Advice fees (which is selected). The main content area is titled 'Download and print application' and includes a 'Download' button (callout 24). Below this, it states: 'This application will not be complete until we have received the signed application and any other documents requested.' It then asks the client to review and sign the 'Authority to Apply for and Operate a IOOF Personal Super' section and 'Advice fees' section. An 'Important' note states: 'Client signature is required for the Trustee to charge any agreed Advice fee(s) on the account otherwise fees will be removed.' Callout 25 points to the 'Upload documents' section, which provides instructions for sending the application via DocuSign or uploading signed documents. It lists permitted file types (JPEG, JPG, PNG, GIF, XLS, XLSX, CSV, PDF) and a 128-character file name limit. At the bottom, there is a 'Drop files anywhere to upload' area with a 'Browse Files' button.

Contact us

Postal address

Expand
GPO Box 264
Melbourne VIC 3001

Telephone

1800 517 124

Email

clientfirst@myexpand.com.au
advisoryrelationships@insigniafinancial.com.au

Website

myexpand.com.au

Service Operator

Navigator Australia Limited
ABN 45 006 302 987
AFSL 236466

Registered address

Level 1, 800 Bourke Street
Docklands VIC 3008

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