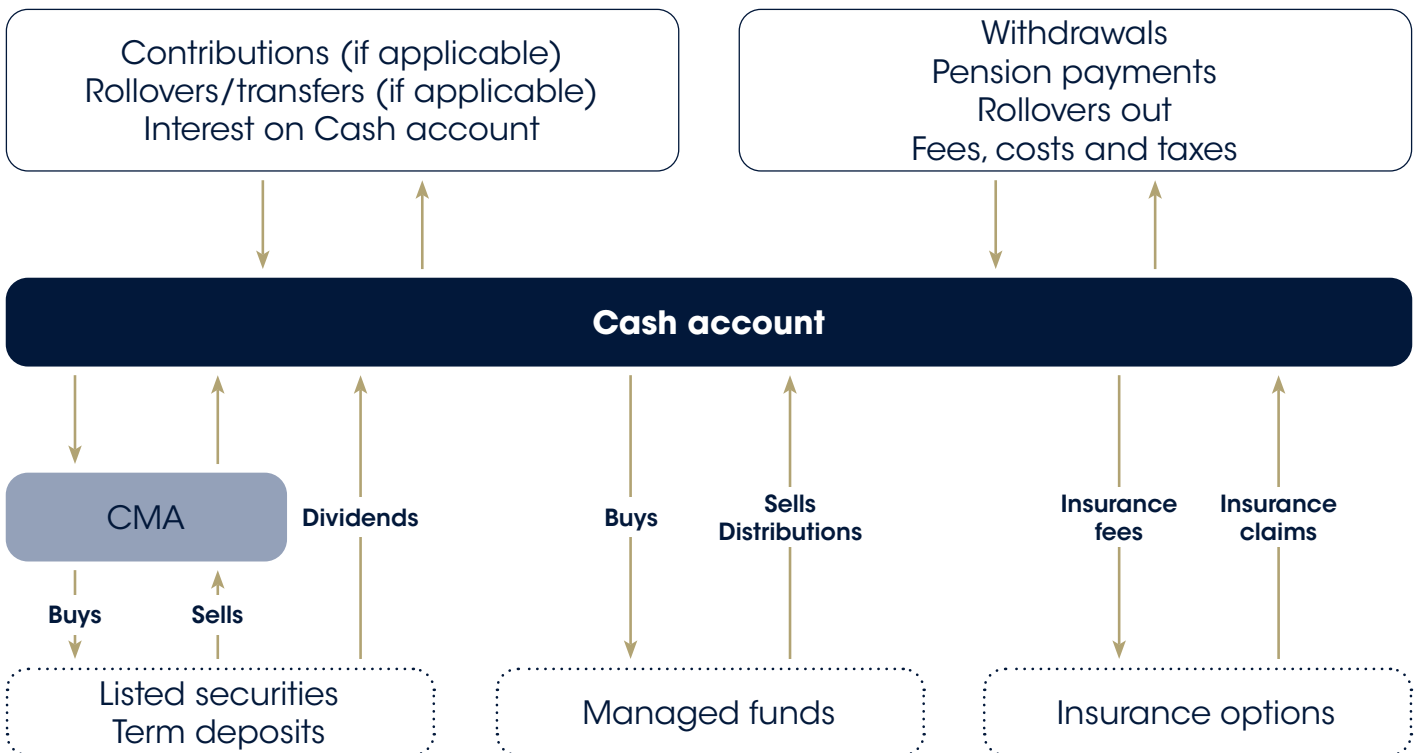




Cash Account Help Guide

Each Acclaim Super and Acclaim Pension account uses a Cash account that operates as a hub through which all transactions will pass. For example, your contributions, rollovers, and transfers (unless these are transferred in specie) to an Acclaim Super account, will be made via your Cash account.

The Cash account is used for essential functions, as illustrated below:



To facilitate the payment of fees (including insurance premiums) and pension payments (if applicable) a minimum cash balance is required in your Cash account. For Acclaim Super accounts the minimum cash balance is 5% or \$5,000 (whichever is lower). For Acclaim Pension accounts the minimum cash balance is 5%.



Automatic buy instruction

You must establish an automatic buy instruction when you open an Acclaim Super and/or Acclaim Pension account.

Automatic Buy Instructions

When the cash account exceeds the target cash balance and trade minimums have been met, invest the excess cash as follows:

Select Automatic Buy Instruction	<input type="text" value="Invest as per buy profile"/> * ?
	<ul style="list-style-type: none">Please selectInvest as per buy profileLeave excess funds in cash accountMove excess cash to Cash management account

Automatic Sell Instructions

When the cash account falls below the minimum cash balance, sell down investments to top up the balance of the cash account as follows:

Select Automatic Sell Instruction	<input type="text" value="No Automatic Sell Instruction"/> ?
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You must select one of three automatic buy instructions when you open your account:

1. Leave excess cash (i.e. cash in excess of the minimum cash balance or target cash balance, as applicable) in the cash account.
2. Sweep excess cash to your Cash Management Account (CMA) (to facilitate listed security and term deposit transactions).
3. Invest excess cash as per your buy profile (for AMG multi-manager or single manager investments).

If you select 2. or 3. we will automatically invest excess cash in your Cash Account in accordance with your selection. For the automatic investment to occur you must have a minimum of \$500 in excess of the minimum cash balance or your selected target cash balance.

