

## Fixed Term Investment application

Use this form to switch some of your super account balance(s) from your existing market-linked investment options into a Fixed Term Investment (FTI). The minimum investment is \$20,000 for an investment date. You can invest up to 80% of your account balance(s) in the FTI. Please read the *Important Notes* before completing this form.

**The investment dates are: 1 December, 1 March, 1 June and 1 September – this form MUST be completed and returned to Maritime Super by 5.00pm AEST on the sixth business day before the investment date for this form to be accepted.**

Complete, sign and return this form by fax to (02) 9261 3683 or (03) 9686 0377. Alternatively, you may post this form to Maritime Super, Locked Bag 2001, QVB Post Office NSW 1230.

### Your Personal Details

Member Number	Surname	Given Names
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal Address		
<input type="text"/>		
Date of Birth	Daytime Phone Number	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Investment Details – PLEASE SELECT ONE OPTION ONLY

I WISH TO **INVEST** (*specify dollar amount*)  \$ in the Fixed Term Investment option at the next investment date

I would like this investment to come from monies that I currently hold in the market linked investment options as indicated below:

**Withdraw pro-rata from current balances in each option**

OR

**Withdraw from existing balances as listed below**

Investment option

Cash	<input type="text"/>
Cash Enhanced	<input type="text"/>
Conservative	<input type="text"/>
Balanced	<input type="text"/>
Growth	<input type="text"/>

OR

I WISH TO **INVEST** (*specify percentage\**)  % of my account balance(s) (with member investment choice) in the Fixed Term Investment option at the next investment date

\* Note that you can invest up to 80% of your account balance(s) (with member investment choice) in the Fixed Term Investment option

This will be withdrawn pro-rata from monies that are currently held in the market-linked investment options.

### Member's Declaration

I confirm that I have read the *Important Notes* overleaf and have all the information I require to make an informed investment decision (including the interest rate for the next 12-month term). Understanding the risks that are involved with investment choice, I wish to transfer the above amount(s) to the Fixed Term Investment option on the next investment date.

I understand and accept that I may not be able to withdraw or switch the investment and if, for any reason, my investment is not held until the end of the term, I may not receive any interest (including for the period prior to redemption).

**Applications to invest in the Fixed Term Investment option must be received by (and cannot be withdrawn or cancelled after) 5pm AEST on the sixth business day before the investment date.**

(tick if appropriate) I confirm that I have consulted a licensed financial planner regarding this investment.

Member's Signature  Date

**Using this form**

You should use this form to apply to invest your account balance(s) (with member investment choice) in the Fixed Term Investment option. You will need to complete a separate form for each membership you want to invest. To apply, complete and sign this form and return it to Maritime Super by **fax to (02) 9261 3683 or (03) 9686 0377** or by post to Locked Bag 2001, QVB Post Office, NSW 1230. To reinvest in the Fixed Term Investment option at the end of the term, you need to complete the *End of Term Instruction form* available by contacting Member Services on 1800 757 607.

Switching investment options and investing in the Fixed Term Investment option is free of charge to members; a total of 12 switches and/or Fixed Term Investment applications per year per member are permitted. Once your application is accepted and investments switched to the Fixed Term Investment option, we will send you a letter confirming the details. We strongly recommend that you consult a licensed financial planner before applying to invest in the Fixed Term Investment option. Call Member Services on 1800 757 607 to arrange an appointment with one of Maritime Super's affiliated financial planners.

**The Fixed Term Investment option**

<b>Investment objective</b>	To provide a predetermined interest rate on investments held for a 12-month term.
<b>Interest rate/fee range</b>	The interest rate which is declared after fees (of between 0.35% pa and 0.52% pa) and any tax is available 2-3 weeks before each investment date on the Maritime Super website at <a href="http://www.maritimesuper.com.au">www.maritimesuper.com.au</a> or by calling Member Services on 1800 757 607. You must know the interest rate being offered before you apply to invest. Interest at this rate is only payable if you hold the investment until the end of the 12-month term, and no interest may be paid if the investment is redeemed earlier (for any reason).
<b>Investment dates</b>	Investment in the Fixed Term Investment option is only available on 1 December, 1 March, 1 June and 1 September each year. Applications must be made on the <i>Fixed Term Investment application</i> and be received by Maritime Super at least 5 business days before the investment date.
<b>Investment strategy</b>	Using a panel of Cash Enhanced investments to structure an investment option which provides a predetermined rate of return on investments held for a fixed term.
<b>Suitable for</b>	This option may be suitable for members: <ul style="list-style-type: none"> <li>▪ who want the certainty and security of a predetermined investment return over a short term but are not using it as a long-term strategy to build retirement savings; and</li> <li>▪ who do not wish to withdraw, transfer or switch the amount invested prior to end of the term.</li> </ul>
<b>Investment limits</b>	Applications must be for a minimum of \$20,000 (at an investment date) – which can be across multiple memberships. A maximum of 80% of your account balance(s) (with member investment choice) can be invested in the Fixed Term Investment option.
<b>Risk vs return</b>	The Fixed Term Investment option provides the short-term security of a predetermined interest rate but no capital growth. As the interest rate is fixed for the term of the investment, members cannot take advantage of any interest rate increases (should they arise during the term of the investment). There is little risk of a negative annual return or capital losses. This could only occur in the extremely unlikely event that the underlying investment manager (either an Approved Deposit Taking Institution (e.g. bank or credit union) or life insurance company) failed to provide the interest rate or failed to return all of the amount invested.
<b>Switch and withdrawal restrictions</b>	You cannot switch or purchase a Maritime Super pension with your Fixed Term Investment prior to the end of its term. Additionally, withdrawal before the end of the 12-month term is generally limited to situations where required by superannuation law or in exceptional circumstances (such as total and permanent disablement or terminal illness). In other circumstances, you will need to apply to the Trustee, and early access to your Fixed Term Investment may not be available. Where access is required by superannuation law or approved by the Trustee, the whole of your latest Fixed Term Investment(s) (required to cover the withdrawal) will be redeemed, and you may not receive any interest for any part of the term(s) invested.
<b>Redemption for other reasons</b>	The Trustee may also redeem your Fixed Term Investment where this is necessary to maintain existing benefits or is required by superannuation law (for example, to pay insurance premiums or tax, make a pension payment or split your benefit in accordance with a Family Law payment split) and only where you have insufficient funds in all your other member investment choice accumulation accounts. In this event, the Trustee will redeem the whole of your latest Fixed Term Investment(s) (to cover the payments), and you may not receive any interest for any part of the term(s). It's important to ensure that you maintain sufficient balance in your other member investment choice accounts to prevent this from happening.
<b>Investment at the end of the term</b>	There is no automatic reinvestment at the end of the term and you will need to advise Maritime Super in writing what you'd like to do with the amount invested in the Fixed Term Investment before the term comes to an end. In the event that you do not provide reinvestment instructions, we will invest the proceeds of your Fixed Term Investment according to the proportion of your accumulation account balance(s) (which have member investment choice) invested in the market-linked option(s) at that date or the proportion at the most recent date you had a positive balance in those accumulation account(s).

### The market-linked investment options

Members also have access to five market-linked investment options: Cash, Cash Enhanced, Conservative, Balanced and Growth.

These cover a range of risk and return profiles – from Cash through to Growth – each with varying proportions of growth and defensive assets. Switching between the market linked investment options is offered weekly.

A summary of the market linked investment options is outlined in the table below.

	CASH	CASH ENHANCED	CONSERVATIVE	BALANCED	GROWTH
<b>INVESTMENT OBJECTIVE</b>	To achieve a rate of return that matches the UBSA Bank Bill Index, less tax and fees, over rolling five-year periods.	To achieve a rate of return that exceeds the return on the Cash option by 0.25% per year over rolling five-year periods.	To achieve a rate of return that exceeds the return on the Cash option by 1.5% per year over rolling five-year periods.	To achieve a rate of return that exceeds the return on the Cash option by 3% per year over rolling five-year periods.	To achieve a rate of return that exceeds the return on the Cash option by 4% per year over rolling five-year periods.
<b>FEE RANGE</b>	0.35% - 0.52% pa	0.35% - 0.52% pa	0.55% - 0.75% pa	0.85% - 1.10% pa	0.90% - 1.10% pa
<b>ASSET MIX – Growth</b>	<b>Range (%)</b>	<b>Range (%)</b>	<b>Range (%)</b>	<b>Range (%)</b>	<b>Range (%)</b>
Australian shares	0	0	0-20	10-40	20-50
Overseas shares	0	0	0-20	10-40	20-50
Property	0	0	0-15	0-30	0-30
Private equity	0	0	0-10	0-30	0-30
Growth alternatives	0	0	0-10	0-15	0-10
<b>Total Growth assets</b>	<b>0</b>	<b>0</b>	<b>25-35</b>	<b>65-75</b>	<b>85-95</b>
<b>ASSET MIX - Defensive</b>	<b>Range (%)</b>	<b>Range (%)</b>	<b>Range (%)</b>	<b>Range (%)</b>	<b>Range (%)</b>
Defensive alternatives	0	0	0-20	0-25	0-10
Fixed interest	0	0	10-50	0-20	0-15
Cash enhanced	0	100	Balance	Balance	Balance
Cash	100	0	0-10	0-10	0-10
<b>Total Defensive assets</b>	<b>100</b>	<b>100</b>	<b>65-75</b>	<b>25-35</b>	<b>5-15</b>

### More information

Call Member Services on 1800 757 607 or visit the Maritime Super website: [www.maritimesuper.com.au](http://www.maritimesuper.com.au)

### Privacy information and consents

Personal information is collected from or in respect of you to enable Maritime Super to administer your benefits. If you do not supply the required information, we may not be able to do so (and may be unable to action your requests). We may disclose this personal information to a number of parties, such as the administrator of the Fund, your employer(s), Maritime Super's professional advisers, insurer(s) and service providers, as required by law and/or as authorised by you. You may be entitled to gain access to personal information we may have on file in respect of you.

If you wish to obtain access or have a complaint, please contact Member Services on 1800 757 607.