

Investment Switching

Please read the *Important Notes* overleaf before completing this form. If you are an existing Term Allocated, Allocated or WISP pension member and would like to change the investment options that your pension payments are drawn from, you will need to complete a *Variation of Pension Details and Investment Options form*.

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

Membership Category

Stevedores division

Seafarers division

Maritime Super division

Member Number

Please apply this investment switch to all of my accounts (tick if this applies)

If you wish to specify which account(s) to apply this investment switch to, list the Member Number(s) below

Surname

Given Names

Postal Address

Date of Birth

 / /

Phone Number

Email Address

Switch your Investment Choice

I wish to redistribute my account(s) as indicated below. Please select (✓) an option and enter the amount/percentage below. Refer to the *Important Notes* overleaf for more information.

OPTION A - Switch my total account balance and/or future contributions into the following investment options

Investment Option	Total account balance to be switched to	Future contributions to be invested in
CASH	<input type="text"/> %	<input type="text"/> %
CASH ENHANCED	<input type="text"/> %	<input type="text"/> %
CONSERVATIVE	<input type="text"/> %	<input type="text"/> %
BALANCED	<input type="text"/> %	<input type="text"/> %
GROWTH	<input type="text"/> %	<input type="text"/> %
	100%	100%

OPTION B - Move a dollar amount from one or more investment options to another

Switch dollar amount from	Switch dollar amount to
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>
\$ <input type="text"/>	\$ <input type="text"/>

Member's Declaration

I confirm that I have read the *Important Notes* overleaf and have all the information I require to make an informed decision. Understanding the risks that are involved with investment choice, I wish to transfer the above amounts between and to the investment options I have selected.

I further understand that preserved, restricted non-preserved and unrestricted non-preserved amounts as well as the tax components will be assigned to my choices on a pro-rata basis, and that this switch will generally be effective the Wednesday following receipt of this form by Maritime Super if it is received by no later than 5pm AEST on the preceding Sunday.

Switch requests cannot be withdrawn or cancelled after 5pm AEST on the Sunday of the week of receipt.

Member's Signature

Date

 / /

Changing your investment option(s)

You can change your investment option(s) for all or part of your existing account balance, or you can nominate a different option(s) for your future contributions. This is known as 'switching' your investment option. To provide you with greater flexibility and control over the investment of your super, we offer weekly investment switching.

To switch your investment options, complete and sign this form and return 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.

Switches take effect on the **Wednesday of each week** and will only be implemented on receipt of a correctly completed *Investment switching form* received before 5pm AEST on the preceding Sunday. Please note that Maritime Super may nominate an alternative day to process a switch request. Switching is free of charge to members; a total of 12 switches per year per member are permitted. Once a switch has been implemented, we will send you a letter confirming that the switch was completed and how much has been switched.

If you are switching your existing account balance to more than one investment option, you should note that we will not automatically rebalance your investments in the future. This means the balance in each option will not maintain the percentage split you have nominated, as crediting rates for the options are different. You will need to complete a new switch form each time you want your account balance rebalanced to your nominated investment strategy.

Warning: depending on your investment choice and its performance, your investment can lose value when investment earning rates are negative.

Investment options

Maritime Super members have access to five 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. A summary of the investment options is outlined in the table below. For detailed information regarding the options and allocation ranges, visit Maritime Super's website.

	CASH	CASH ENHANCED	CONSERVATIVE	BALANCED	GROWTH
INVESTMENT OBJECTIVE	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.
FEE RANGE	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
ASSET MIX – Growth	Range (%)	Range (%)	Range (%)	Range (%)	Range (%)
Australian shares	0	0	0-20	10-40	20-50
Overseas shares	0	0	0-20	10-40	20-50
Listed property	0	0	0-8	0-8	0-8
Direct property	0	0	0-10	0-30	0-30
Private equity	0	0	0-10	0-30	0-30
Growth alternatives	0	0	0-15	0-15	0-10
Total Growth assets	0	0	25-35	65-75	85-95
ASSET MIX - Defensive	Range (%)	Range (%)	Range (%)	Range (%)	Range (%)
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
Total Defensive assets	100	100	65-75	25-35	5-15

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.