

Investment Switching

Please read the **Important Notes** overleaf before completing this form. If you wish to switch some of your investment into the Fixed Term Investment option, you must complete the **Fixed Term Investment application** form. Please note that you can only switch up to 80% of your account balance(s) to the Fixed Term Investment.

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

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

 / /

Daytime Phone Number

Email Address

Switch your Investment Choice

I wish to redistribute my market linked investments in 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. These balances only represent your **market linked** options and do not include any amounts in the Fixed Term Investment option.

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"/> %

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"/> \$

[^] This excludes amounts in the Fixed Term Investment option. Please note that you can only switch up to 80% of your super account balance(s) to the Fixed Term Investment. To do this, you must complete the **Fixed Term Investment Application** form, which is available from our website or by calling Member Services on 1800 757 607.

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. I understand and accept that my personal information will be used and maintained in accordance with Maritime Super's Privacy Policy.

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(s), 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 on the market linked options.

To switch your investments in the market linked investment options, 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.

Switches to the market linked investment options 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 alternate day to process a switch request. Switching is free of charge to members; a total of 12 switches and/or investments in the Fixed Term Investment option per year per member are permitted. Once a switch has been implemented, we will send you a letter confirming that the switch has been completed and how much has been switched.

If you are switching your existing account balance(s) to more than one investment option, you should note that we will not automatically rebalance your investments in the future. This means that 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(s) 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.

Market Linked Investment options

Maritime Super members 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. A summary of the investment options is outlined in the table below. For detailed information regarding the market linked investment 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
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
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

Fixed Term Investment option

Maritime Super also offers members peace of mind through a Fixed Term Investment option, which provides a pre-determined interest rate net of fees (of between 0.35% pa and 0.52% pa) and any tax on investments held for a fixed 12 month term. Restrictions apply to the ability to switch, purchase a pension and withdraw amounts in the Fixed Term Investment option, and interest may not be payable if the investment is not held to term.

Switches to the Fixed Term Investment option take effect on 1 December, 1 March, 1 June and 1 September each year, with the rate of return available 2 -3 weeks before each investment date. Investments in the option will only be implemented on receipt of a correctly completed **Fixed Term Investment application** received before 5 pm AEST on the sixth business day before the investment date. Call Member Services on 1800 757 607 or visit our web-site www.maritimesuper.com.au for the fixed rate (when available), a copy of the application form or for more details.