

## Merge Application

This form is to be completed by members wishing to combine/consolidate their various Maritime Super memberships into one Maritime Super account.

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

Title (Mr/Mrs/Ms/Miss etc)

Gender

Male

Female

Surname

Given Names

Postal Address

Date of Birth

 /  / 

Phone Number

Email Address

### Your account transfer details

I wish to combine my account(s) as indicated below:

	Transfer <b>FROM</b> account(s)		Transfer <b>TO</b> this account
Member Number	<input type="text"/>	➔	Member Number <input type="text"/>
Member Number	<input type="text"/>		
Member Number	<input type="text"/>		

### Investment Choice

I would like my transfer to be allocated to the following investment option(s). If no option is selected, your funds will retained their existing investment option(s).

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

### Member's Declaration

I apply to the Trustee of Maritime Super to consolidate my memberships as requested above.

I have read and accept the *Important Notes* and the Member Guide for the membership category my benefits will be transferred to.

I understand that insurance in my Transfer **from** account(s) will be cancelled.

(Tick if appropriate) I have retired from the maritime industry.

Member's Signature

Date

 /  / 

### 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.

## Using this form

You may use this form to request the consolidation of different memberships within Maritime Super. However, you must first check that the memberships can be consolidated under the rules of the Fund.

The following memberships **cannot** be consolidated:

- you cannot transfer a membership from, or to, the Stevedores division if an employer is contributing to that membership on your behalf (this includes contributions by a Non-participating Employer).
- you cannot transfer a defined benefit membership to another membership unless you qualify to receive benefits under the category rules.
- you cannot transfer benefits in the Contributory Accumulation or Accumulation categories of the Seafarers division of Maritime Super until you have retired from the maritime industry.
- you cannot transfer benefits from one of the employer specific categories in the Seafarers division or Maritime Super division (i.e. SVITZER Australia, ASP Ship Management, Inco Ships, AMOU Staff, Teekay or Trident) unless you qualify to receive a benefit under the category rules.
- you cannot consolidate a pension membership (either with other pension memberships or with accumulation or defined benefit memberships). If you have a pension membership which you would like to convert back to an accumulation account, you will need to complete a *Rollover into Maritime Super* form (and an *Application for Retained Benefits* (from a current Member Guide) if you don't already have an existing accumulation membership with Maritime Super).

You should also note that memberships within divisions may be automatically consolidated or transferred to the Retained Benefits category under the rules of the Fund.

## Before consolidating your memberships in Maritime Super

There are some important things you should consider before deciding to consolidate membership in different divisions of Maritime Super<sup>1</sup>.

- The contribution rules in each category are different:
 

in the <b>Seafarers and Maritime Super</b> divisions:	Non-participating Employers are able to contribute to certain memberships.
in the <b>Stevedores</b> division:	Contributions are not accepted from Non-participating Employers.

Before making a decision to transfer a membership in the Seafarers or Maritime Super divisions to the Stevedores division, consider whether you might like to have a Non-participating Employer contribute to your membership in the future.
- The benefit rules in some categories are different. To access benefits in the Contributory Accumulation or Accumulation categories in the Seafarers division of the Fund, you must first retire from the maritime industry (in addition to meeting a condition of release under superannuation law).
 

Before electing to consolidate benefits in these categories of the Fund, understand that any unrestricted non-preserved benefits that you transfer to these categories will become restricted non-preserved and you will not be able to access any benefits until you retire from the maritime industry.
- The rules for nominating other family members for membership are different in each division:
 

in the <b>Seafarers and Maritime Super</b> divisions:	Members are only able to nominate their spouse and children for membership of the Fund (and not other family members).
in the <b>Stevedores</b> division:	Existing members of the Stevedores division are able to nominate 'family' for membership, if the family member's employer first agrees to participate as a Contributory Employer and contribute to the Fund for them.

Consider whether you might want to nominate other family members for membership of Maritime Super in the future before transferring memberships in the Stevedores division to the Seafarers or Maritime Super divisions.

- Insurance in each category of the Fund may be offered at different costs and at different levels. You should be aware that if you take up insurance in the Maritime Super or Seafarers divisions from the Stevedores division of the Fund (or vice versa), the insured benefit will be subject to underwriting requirements, and cover may be declined or restricted.

**Any insurance cover you hold in the memberships you are transferring from the Stevedores division to the Maritime Super or Seafarers divisions of the Fund (or vice versa) will be cancelled.** If you wish to arrange for the continuance of this insurance in your new consolidated membership, you will need to speak with a Member Services Consultant to arrange this. You must do this **before** you complete and return your *Merge Application form*.

Consolidating your superannuation in Maritime Super will have the benefit of providing you with a single membership, single set of membership rules and one statement, however, will not necessarily save you on fees and costs (as the amount of fees you pay is based on your account balance with Maritime Super, and not the number of memberships you maintain).

Please note that this is general information only, and does not take into account your individual objectives, financial situation or needs. You should read the Member Guide for your membership category before making a decision about consolidating super.

<sup>1</sup> This is based on the rules of the Fund at 25 January 2010 and is subject to change.