

Variation of Pension Details and Investment Options

This form should be completed if you are a pension member of Maritime Super and you wish to change your pension details or investment options. Please read the *Important Notes* before completing this 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* Surname Given Names

* Please note that this form will only apply to the pension account nominated. If you have additional pension accounts, you will need to complete another *Variation of Pension Details and Investment Options form* for each account.

If you have non-pension accounts and you wish to switch some of your investment to the market-linked investment options, you will need to complete an *Investment Switching 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*.

Postal Address

Date of Birth / / Phone Number Email Address

Change your Bank Account Details (for future pension payments)

Please tick (✓) one of the following and provide your new information:

I wish to update my bank account details for future pension payments

Bank & Branch

BSB Number - A/C Number

Name on Account

Send a cheque to the above address

Maritime Super will only pay your pension from your Maritime Super pension account:

- in the form of a cheque drawn in your name; or
- by direct deposit to an Australian bank, building society or credit union account in your name.

Generally, we cannot telegraphically transfer funds to a foreign bank account or pay your benefit to a third party (including where a valid Power of Attorney or Guardianship Order operates in respect of your membership).

Change your Pension Details

I would like to change my pension to the following:

Income¹ \$ *per year* OR Minimum OR Maximum²

OR \$ *per month* (this must be at least the minimum amount)

Frequency - tick (✓) monthly quarterly half yearly yearly

Commencing on 15th day of

¹ The change will be applied to future payments, on a pro-rata basis for the remainder of the financial year.

² Not applicable for Allocated Pension members.

Member's Declaration

I request the Trustee to make the above changes to my pension. I understand that these changes must be received and accepted by the Trustee before they will take effect.

Member's Signature

Date / /

Variation of Pension Details and Investment Options

Member Number*	Surname	Given Names
<input type="text"/>	<input type="text"/>	<input type="text"/>

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If you have non-pension accounts and you wish to switch some of your investment to the market-linked investment options, you will need to complete an *Investment Switching 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*.

Date of Birth	Phone Number	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>

Switch your Investment Choice

This option is only available to Allocated Pension, Working Income Support Pension (WISP) and Term Allocated Pension members.

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* for more information. These balances only represent your market-linked investment options and do not include any amounts in the Fixed Term Investment option.

	<input type="checkbox"/> OPTION A - Switch my total account balance into the following investment options Total account balance [^] to be switched to <table border="0"> <tr><td>Investment Option</td><td></td></tr> <tr><td>CASH</td><td><input type="text"/> %</td></tr> <tr><td>CASH ENHANCED</td><td><input type="text"/> %</td></tr> <tr><td>CONSERVATIVE</td><td><input type="text"/> %</td></tr> <tr><td>BALANCED</td><td><input type="text"/> %</td></tr> <tr><td>GROWTH</td><td><input type="text"/> %</td></tr> </table>	Investment Option		CASH	<input type="text"/> %	CASH ENHANCED	<input type="text"/> %	CONSERVATIVE	<input type="text"/> %	BALANCED	<input type="text"/> %	GROWTH	<input type="text"/> %	<input type="checkbox"/> OPTION B - Move a dollar amount from one or more investment options to another <table border="0"> <tr> <td>Switch dollar amount from[^]</td> <td>Switch dollar amount to</td> </tr> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> <tr><td><input type="text"/></td><td><input type="text"/></td></tr> </table>	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"/>
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[^] 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.

Do you wish to have your pension payments drawn from a particular market-linked investment option(s)? If no option is selected, your funds will be drawn from your balances invested in the market-linked investment option(s) on a pro-rata basis.

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

Update your Contact Details

New Residential Address	
<input type="text"/>	
New Postal Address (if different from above)	
<input type="text"/>	
New Phone Number	Email Address
<input type="text"/>	<input type="text"/>

Member's Declaration

I request the Trustee to make the above changes to my pension. If I have elected to make an investment switch, I confirm that I have read the *Important Notes* and, understanding the risks that are involved with investment choice, I wish to transfer the above amounts between the above options. I further understand 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	<input type="text"/>	Date	<input type="text"/>
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Changing your investment option(s)

This option is only available to Allocated Pension, Term Allocated Pension and Working Income Support Pension (WISP) members. You can change your investment option(s) for all or part of your existing account balance, or you can nominate how you would like your pension payments drawn from your account. 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 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 profile - 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 predetermined 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 5pm AEST on the sixth business day before the investment date. Contact Member Services on 1800 757 607 or visit our website www.maritimesuper.com.au for the fixed rate (when available), for a copy of the application form or for more details.

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.