

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

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 make an investment switch, you will need to complete an *Investment Switching form*.

Surname

Given Names

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

 / /

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Member Number

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

| | <input type="checkbox"/> OPTION A - Switch my total account balance into the following investment options | <input type="checkbox"/> OPTION B - Move a dollar amount from one or more investment options to another |
|----------------------|--|--|
| Investment Option | Total account balance to be switched to | Switch dollar amount from Switch dollar amount to |
| CASH | <input type="text"/> % | \$ <input type="text"/> \$ <input type="text"/> |
| CASH ENHANCED | <input type="text"/> % | \$ <input type="text"/> \$ <input type="text"/> |
| CONSERVATIVE | <input type="text"/> % | \$ <input type="text"/> \$ <input type="text"/> |
| BALANCED | <input type="text"/> % | \$ <input type="text"/> \$ <input type="text"/> |
| GROWTH | <input type="text"/> % | \$ <input type="text"/> \$ <input type="text"/> |

Do you wish to have your pension payments drawn from a particular investment option? If no option is selected, your funds will be drawn from your account balances 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

New Postal Address (if different from above)

New Phone Number

Email Address

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

Date

 / /

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.

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**. Alternatively, you may post your form 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 *Variation of Pension Details and Investment Options form* or *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 investment earnings 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.