

Investment switching

PLEASE READ THE IMPORTANT NOTES OVERLEAF BEFORE COMPLETING THIS FORM.

Complete this form to change your investment options. If you are an Allocated Pension or Working Income Support Pension member, complete the *Variation of investment options form* (available from our website or by calling Member Services).

 **Changing your investment strategy is an important decision that will directly impact your future retirement income. Frequent investment switching is generally not advisable and potentially makes members worse off over time. We strongly recommend you seek investment advice to make an informed decision relevant to your personal and financial goals.**

Your personal details

Member Number Surname Given names

(Tick if applicable) Apply this switch to all my accounts **OR** Apply this switch to the following Member Numbers

Postal address

Date of birth / / Daytime phone number/Mobile number Email address

Switch your investments

This form DOES NOT include amounts in the Fixed Term Investment option - to invest in the Fixed Term Investment option, complete the *Fixed Term Investment application* available from our website or by calling Member Services.

Apply this switch to (select one option)

- Both my **current account balance** AND **future contributions**
- My **current account balance** ONLY
- My **future contributions** ONLY

Diversified options - invested across various asset classes, spreading the risk

Growth	<input type="text"/>	%
Growth MVP	<input type="text"/>	%
Indexed Diversified	<input type="text"/>	%
Balanced	<input type="text"/>	%
Moderate	<input type="text"/>	%
Conservative	<input type="text"/>	%

Sector options - invested in only one asset class, 'all eggs in one basket' can be higher risk

Australian Shares	<input type="text"/>	%
International Shares	<input type="text"/>	%
Cash Enhanced	<input type="text"/>	%
Cash	<input type="text"/>	%

MySuper option - default investment strategy, based on age profile

MySuper option %

100%

 Your investment choice across one or more options must add up to 100%.

Member's declaration

I confirm that I have read the Important Notes 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 understand that switches are processed on a weekly basis generally every Wednesday, and any form received by 5pm Sydney time on a Sunday will be processed the following Wednesday using unit prices which are based on valuations at close of business Wednesday.

Signature

Date / /

IMPORTANT: CUT-OFF TIMES FOR SWITCHING

Return this completed form before 5pm Sydney time on the preceding Sunday for the switch to take effect the following Wednesday.

EMAIL info@maritimesuper.com.au	FAX (02) 9261 3683	POST Locked Bag 2001 QVB Post Office NSW 1230
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Send completed form on	Switch will be effective
Saturday	the next Wednesday
Sunday - before 5pm	the next Wednesday
Sunday - after 5pm	the following Wednesday
Monday	the following Wednesday
Tuesday	the following Wednesday
Wednesday	the following Wednesday
Thursday	the following Wednesday
Friday	the following Wednesday

Important notes



Changing your investment strategy is an important decision that will directly impact your future retirement income.

Frequent investment switching is generally not advisable and potentially makes members worse off over time. We strongly recommend you seek investment advice to make an informed decision relevant to your personal and financial goals.

About investment switching

You can change investment options for all or part of your existing account balance and/or your future contributions. This is known as 'investment switching'.

Switches take effect on the Wednesday of each week and will only be implemented on receipt of a correctly completed *Investment switching form* before 5pm Sydney time on the preceding Sunday. The Trustee may nominate an alternative day to process a switch request and may delay or suspend switches at its discretion.

We allow a maximum of 12 switches per year per member free of charge.

Once a switch has been completed, we'll send you a letter confirming this and how much has been switched.

Maritime Super's investment options

Everyone's circumstances and financial goals are different. That's why Maritime Super offers a range of investment options - both diversified and sector options, each with their own unique investment objective and risk profile.

Investments are often classified into two types of asset classes: growth and defensive:

- **Growth assets**, such as shares and property, generally deliver higher returns over the long term and are more likely to go up and down in value in the short term.
- **Defensive assets**, such as cash and fixed interest, generally deliver lower returns over the long term and are less likely to go up and down in value in the short term.

Diversified options - invested across various asset classes, spreading the risk

Option	% assets
Growth	90% Growth/10% Defensive
Growth MVP	90% Growth/10% Defensive with MVP overlay
Indexed Diversified	75% Growth/25% Defensive
Balanced	75% Growth/25% Defensive
Moderate	70% Growth/30% Defensive with MVP overlay
Conservative	30% Growth/70% Defensive

Sector options - invested in only one asset class, all 'eggs in one basket' can be higher risk

Option	% assets
Australian Shares	100% Growth
International Shares	100% Growth
Cash Enhanced	100% Defensive
Cash	100% Defensive
Fixed Term Investment	100% Defensive

MySuper option - default investment strategy, based on age profile

Option	% assets
MySuper Under 55	75% Growth/25% Defensive
MySuper 55 and over	70% Growth/30% Defensive with MVP overlay

You can invest in one, or any combination, of the investment options – it's completely up to you. However, it's important to consider your investment objectives and tolerance to risk when deciding on your investment strategy.

A financial planner can help you to work out your investment timeframe and risk tolerance, and then determine an appropriate investment option to suit your needs. Call Member Services to make an appointment with a financial planner.

Return this completed form before 5pm Sydney time on the preceding Sunday for the switch to take effect the following Wednesday.

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