

## Fixed Term Investment - end of term instruction

Use this form to tell us how you wish to reinvest your Fixed Term Investment which is about to mature. If you have more than one Fixed Term Investment, this instruction will only apply to the one that is about to mature. Please read the Important Notes before completing this form.

### ▶ Your personal details

Member Number  Surname  Given names

Postal address



If you don't provide reinvestment instructions, we will invest the proceeds of your Fixed Term Investment in line with the existing investment strategy for your accumulation account at the maturity date, or otherwise in the proportions at the most recent date you had a positive balance in those accumulation accounts.

Date of birth  /  /  Daytime contact number

### ▶ Reinvest in the next Fixed Term Investment

Specify the dollar amount you wish to invest in the Fixed Term Investment  \$ (minimum \$20,000, maximum investment is 80% of account balance)

If this amount is greater than your maturing Fixed Term Investment, complete the section below to advise where the additional monies should be withdrawn:

Withdraw pro-rata from current balances in each option

**OR**

Withdraw from current balances as follows:

MySuper	Australian Shares	International Shares	Growth	Growth MVP	Indexed Diversified
\$ <input type="text"/>					
Balanced	Moderate	Conservative	Cash Enhanced	Cash	
\$ <input type="text"/>					

### ▶ Reinvest in Maritime Super's other investment options

I wish to invest my partial/full Fixed Term Investment on maturity in the investment options below until I advise otherwise. Please enter the dollar amount you would like allocated to each option in the boxes below.

MySuper	Australian Shares	International Shares	Growth	Growth MVP	Indexed Diversified
\$ <input type="text"/>					
Balanced	Moderate	Conservative	Cash Enhanced	Cash	
\$ <input type="text"/>					

### ▶ Member's declaration

I confirm that I have read the Important Notes and have all the information I require to make an informed decision. I understand and accept that if I elect to reinvest in the next Fixed Term Investment, I may not be able to withdraw or switch the investment and if, for any reason, my investment is not held until the end of the term, I may not receive any interest (including for the period prior to redemption). Understanding the risks that are involved with investment choice, I wish to transfer the proceeds of my Fixed Term Investment between and to the investment options I have selected.

I understand that this end of term instruction will generally be effective the day my Fixed Term Investment comes to an end following receipt of this form by Maritime Super, as long as this form is received by 5pm Sydney time on the sixth business day before my Fixed Term Investment matures (and I understand that this instruction cannot be withdrawn or cancelled after this time).



You must return this form **by 5pm Sydney time on the sixth business day before your Fixed Term Investment matures.**

**EMAIL**

info@maritimesuper.com.au

**FAX**

(02) 9261 3683

**POST**

Maritime Super, Locked Bag 2001 QVB Post Office NSW 1230

Signature

Date  /  /

## 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.

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.

To learn more about our investment options, refer to the *Investments Supplement* or visit the Investments section of our website at [www.maritimesuper.com.au](http://www.maritimesuper.com.au).

## The Fixed Term Investment option

The Fixed Term Investment option provides a predetermined interest rate net of fees and any tax on investments held for a 12-month term. It is offered on a quarterly basis (on 1 March, 1 June, 1 September and 1 December), with the rate of return published on the Maritime Super website 2-3 weeks before each investment date. The predetermined interest rate will only apply if the investment is held to the end of the 12-month term. Early access before the end of the term is generally limited to situations required by super law or in exceptional circumstances.

## Privacy statement

Maritime Super collects your personal information to effectively administer your superannuation account and respond to your requests. The Fund takes all reasonable steps to protect your privacy and the confidentiality of your personal information but may disclose your personal information to other parties, such as the Administrator, insurers, service providers, or as required by law. The Trustee and Maritime Financial Services Pty Limited (MFS) (the Administrator) are bound by the 'Australian Privacy Principles' prescribed in the Privacy Act 1988 which regulate how the Trustee and MFS may collect, use and disclose members' details. Information about how Maritime Super uses and discloses the personal information that you provide is contained in the Trustee's Privacy Policy. To access this Policy visit the website at [www.maritimesuper.com.au](http://www.maritimesuper.com.au) or to access your personal details call Member Services on 1800 757 607.



### Jump online to learn more about investing and our investment options

Our website at [www.maritimesuper.com.au](http://www.maritimesuper.com.au) has a wealth of information regarding investments and the investment options available to you.

Visit the 'Investments' section of our website to learn all about our investment options, investment approach and performance.

Visit the 'Resources' section to download the *Investments supplement*, watch a video or read a fact sheet about investing.