

# Variation of investment options - pensions

PLEASE READ THE IMPORTANT NOTES OVERLEAF BEFORE COMPLETING THIS FORM.

Complete this form if you are an Allocated Pension, Working Income Support Pension or Term Allocated Pension member and wish to change your investment options.



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

How much do you wish to switch?

My total account balance

OR

A percentage of my total account balance (specify percentage)  %

Switch my account balance into the investment options shown below	If you wish to draw your payments from a particular option, specify below*
---	--

### Diversified options - comprise a mix of growth and defensive assets

Shares Plus	<input type="text"/> %	<input type="text"/> %
Balanced	<input type="text"/> %	<input type="text"/> %
Socially Responsible Investment (SRI) - Balanced	<input type="text"/> %	<input type="text"/> %
Indexed Balanced	<input type="text"/> %	<input type="text"/> %
Conservative Balanced	<input type="text"/> %	<input type="text"/> %
Capital Stable	<input type="text"/> %	<input type="text"/> %

### Sector options - generally made up of a single asset category

Australian Shares	<input type="text"/> %	<input type="text"/> %
International Shares	<input type="text"/> %	<input type="text"/> %
Cash	<input type="text"/> %	<input type="text"/> %
	<b>100%</b>	<b>100%</b>

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

\* If no option is selected, your funds will be drawn from your balances on a pro-rata basis.



## ➤ 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 every national business day and that switch requests received before 4.00pm (AEST/AEDT) are transacted at the unit prices applicable on the day the request is received, otherwise they are not considered to have been received until the following national business day.

I further understand that the calculation of unit prices takes two national business days, and that these unit prices will only be available two business days after receipt of my requested switch.

Signature

Date  /  /

We offer daily investment switching - return this completed form **before 4pm (AEST/AEDT)** to have your switch transacted at the unit prices for that day.

**EMAIL**  
info@maritimesuper.com.au

**FAX**  
(02) 9261 3683

**POST**  
Locked Bag 2001, QVB Post Office NSW 1230

Alternatively, log in to your Member Online account or the Member App to make your switch request online.

Refer to the Important Notes overleaf to learn more about processing times for switching requests.

## 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. This is known as 'investment switching'.

Switches are processed on every national business day. A national business day is a weekday that is not a national public holiday or the NSW Queen's Birthday public holiday.

Switch requests between investment options received before 4.00pm (AEST/AEDT) are transacted at the unit prices applicable on the day your request is received, otherwise they are not considered to have been received until the following national business day.

However, the calculation of unit prices takes two national business days, and therefore these unit prices will only be available to you two national business days after receipt of your requested investment switch.

For example, if you make a switch on a Monday, and each of Monday, Tuesday and Wednesday are national business days, then the unit prices used for your switch will be those relating to Monday, which can be seen on Wednesday.

In the case of multiple investment switch requests received in the same day, your latest request received will apply. Where you have made an investment switch or cash transfer request as well as a benefit payment request in the same week, the benefit payment instruction will override the investment switch or cash transfer and therefore your existing investment choice will apply. In the case of a partial benefit request, it will also override the latest investment switch or cash transfer for that partial amount.

Switches will only be implemented on receipt of a correctly completed *Variation of investment options form*.

Once a switch has been completed, we will send you a letter or email to confirm your switch.

### 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 - comprise a mix of growth and defensive assets

Option	% assets
Shares Plus	89% Growth / 11% Defensive
Balanced	76% Growth / 24% Defensive
Socially Responsible Investment (SRI) - Balanced	76% Growth / 24% Defensive
Indexed Balanced	75% Growth / 25% Defensive
Conservative Balanced	54% Growth / 46% Defensive
Capital Stable	34% Growth / 66% Defensive

#### Sector options - generally made up of a single asset category

Option	% assets
Australian Shares	100% Growth
International Shares	100% Growth
Cash	100% Defensive

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.