



Additional and regular investments

MLC Superannuation

You can update these details online. To do this login to mlc.com.au

We respect your privacy and handle your information in accordance with our privacy policy. All forms and information about our privacy policy are available on mlc.com.au/privacy

1. Your account details

Account number	Customer number (if known)	Contact telephone number (business hours)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Title	First name	
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	<input type="text"/>	
Middle name	Family name	
<input type="text"/>	<input type="text"/>	
Date of birth (DD/MM/YYYY)	Email	
<input type="text"/>	<input type="text"/>	

2. Your contribution type

It is important to understand the types of contributions you can make and your eligibility, refer to page 6 for full details.

Contribution type	Amount (\$)	
Personal or Self employed		If you are eligible and intend claiming a tax deduction please complete the Notice of intent to claim or vary a deduction for super contributions , found on mlc.com.au The contributions will be classified as non-concessional contributions until a valid Notice of intent is received.
Employer contributions		
• Compulsory		
• Voluntary		
Spouse		
Salary Sacrifice		
Other Third Party (cheque only)		
Capital Gains Tax Cap (CGT Cap contributions) (cheque only)		A copy of the relevant ATO form will be required before or at the time your contribution is made. See page 6 for more details.
Personal Injury Payment (cheque only)		
Directed Termination Payment (cheque only)		
Downsizer Contributions (cheque only)		
Total		

3. Your investment type

- Additional one-off investment Complete Section 4.
New regular investment Complete Section 5.

Please note: If you hold MLC MasterKey Investment Protection on your account additional investments in to your option with protection can only be made where you have elected the additional investment benefit. Please refer to the **MLC MasterKey Super and Pension Fundamentals Product Disclosure Statement** and **How to Guide** for further details.

4. Additional one-off investment

Your investment options

Your investment will be credited to your account using your last nominated investment strategy, less any contribution fee, unless you tell us otherwise.

Do you want to nominate a new investment strategy for this investment?

- No Complete **Your payment options** below.
Yes Please list your investment options in the table below. This will apply to this investment only.

If you are investing in a NAB Term Deposit do you want to reinvest on maturity for the same term?

- No
Yes

A reminder notice will be sent to you prior to the maturity date. For more details on the maturity process, please see the relevant **How to Guide** on mlc.com.au

Please note: NAB Term Deposits are available only for MLC MasterKey Super Fundamentals accounts.

If you have more investment options, please attach a separate list.

Investment options

Please write the full name of the investment option

Percentage

	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
	%
Percentage amounts must total 100%.	Total %

4. Additional one-off investment continued

Your payment options

How would you like to make your additional one-off investment?

- Direct Debit** Please complete your bank account details in **Section 6**. We'll use the next available date following the receipt of your request.
- Cheque** Please attach a cheque payable to **MLC** crossed '**Not Negotiable**'. Print your full name, address, account number and the type of contribution on the back of the cheque. Please go to **Section 8**.
- Credit card** Please go to **Section 7** to provide your credit card details.

5. New regular investment

Please use this section if you want to establish a new regular investment.

If you want to change or cancel an existing regular investment, please use the **Update account details** form available on mlc.com.au

Please select your product, and complete the details below.

- MLC MasterKey Super Fundamentals**
MLC MasterKey Personal Super

Start date (DD/MM/YYYY) <input type="text"/>	End date (DD/MM/YYYY) <input type="text"/>				
If you haven't given us a data, we'll use the next available date once we receive your request.	You only need to provide an end date if you want your investment to stop at a specified date.				
If your request isn't processed in time to meet this date, we'll use the next available date for the frequency you have selected.					
Frequency					
Please indicate the preferred frequency for your regular investment. If this isn't specified, the monthly frequency will apply.					
<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Half yearly	<input type="checkbox"/> Yearly
If you want more than one regular investment facility, please complete a separate form.					

- MLC MasterKey Business Super**

Please write your preferred monthly draw date below.

Start date (DD/MM/YYYY)

If you haven't selected a date or that date has passed, we'll use the 15th of each month as your preferred draw date.

Please go to **Section 6** to provide your bank details.

6. Bank details

Name of financial institution

Name of account holder

BSB

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Account number

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Please select the types of investment to be drawn from this account:

Regular investment

Additional one-off investments

If you have different bank accounts for your regular and additional investments, please complete separate forms.

Please go to **Section 8**.

Direct Debit Request

As the holder of the account I request MLC to draw money from my account. I acknowledge this direct debit arrangement is governed by the Direct Debit Request Service Agreement set out at mlc.com.au/ddrsa

I consent to the agreement being made available at mlc.com.au/ddrsa, as well as to the terms of the agreement.

Signature of account holder(s)

Must be signed by all bank account holders if different to signatory in Section 9.

X	Date (DD/MM/YY)					
	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					

X	Date (DD/MM/YY)					
	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					

7. Credit card

Available for additional one-off investments for all products.

I (cardholder name)

Name as it appears on the card

request MLC to deduct from my credit card or any replacement/substituted card the contributions that I request.

MasterCard

Visa

Expiry date (MM/YY)

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Card number

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Please go to **Section 8**.

Signature of cardholder

X	Date (DD/MM/YY)					
	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>					

8. Your tax file number (TFN)

Have you previously provided us with your TFN?

No Enter your Tax File Number in the space provided below, then go to **Section 9**.

Yes Please go to **Section 9**.

Tax File Number (TFN)

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You don't have to provide your TFN, however if you don't:

- personal contributions will be rejected
- additional tax will apply to employer and salary sacrifice contributions
- any withdrawals will be taxed at the highest marginal tax rate inclusive of the Medicare levy.

Your TFN is confidential, and MLC is authorised by tax laws to collect your TFN. MLC must use your TFN only for lawful reasons, in paying out monies, identifying or combining superannuation benefits. Your TFN may be disclosed to the Trustee or another Fund or RSA provider if your benefits are transferred, unless you request in writing for it not to be disclosed.

9. Your agreement and declaration


I agree:

- if my completed request is received before 3 pm AEST/AEDT, it will usually be processed using the unit price for that business day (which is calculated at the end of the day)
- if my completed request is received after 3 pm AEST/AEDT, it will usually be treated as having been received the next business day
- where I have invested into an illiquid investment option or an investment option I have, has become illiquid, we may take longer than 30 days to transfer out of the investment option.

Before making this change I have considered the information in the relevant Product Disclosure Statement and/or Annual Report about the investment options I have selected. I have also reviewed the information on the management of my account in the **Product Disclosure Statement** or **How to Guide**. (These documents are available on mlc.com.au)

Signature of Investor or Attorney

Name

	Date (DD/MM/YY)			

NAB Term Deposits

I understand NAB Term Deposits are invested for a fixed term. Early withdrawals are only permitted in extreme circumstances and will result in reduced interest.

Throughout the duration of my term deposits I agree to maintain a minimum of 10% of my super account balance in other investment option(s) for fees and other costs plus a sufficient amount to cover one-off withdrawals. I also agree that one-off withdrawal requests that reduce the minimum of my other investment option(s) below 10% of my super account balance may not be processed.

If signed under Power of Attorney: Attorneys must attach a certified copy of the Power of Attorney if not already supplied. The Attorney hereby certifies that he/she has not received notice of any limitation or revocation of his/her Power of Attorney and is also authorised to sign this form.

Power of Attorney documents can't be faxed.

10. Send us your form

Please mail or fax your completed, signed and dated form to:

MLC
PO Box 200
North Sydney NSW 2059
Fax number 02 9964 3334

If you have any questions, please speak with your financial adviser, call us on **132 652** Monday to Friday between 8.00 am and 6.00 pm (AEST/AEDT) or visit mlc.com.au

Super contribution types and your eligibility to contribute

If you need more information about contribution types, limits and your eligibility, please speak to your financial adviser or see the relevant **Product Disclosure Statement** or **How to Guide** on mlc.com.au

You are eligible to contribute where:

You are under 65 years of age.

You are aged between 65 and 74 and **have** worked at least 40 hours in a 30 day consecutive period (work test) in the current financial year (unless eligible for work test exemption)[†].

You are aged 75+ and the contributions are compulsory employer only[#].

Caps applying to contributions made to your superannuation each year

If these contribution amounts are exceeded, you may be liable to pay additional tax, or have an amount refunded to you through the ATO.

A concessional contributions cap applies to employer contributions (including salary sacrifice) and personal contributions which you claim as a tax deduction. The cap for all ages for the 2019/20 financial year is:

- \$25,000*

A non-concessional contributions cap applies to your personal after-tax contributions and spouse contributions made for you.

The cap for 2019/20 is:

- \$100,000 annually if you are aged less than 65. Bring forward arrangements of up to \$300,000 and for up to 3 years may apply[^], or
- \$100,000 annually if you are aged between 65 and 74 and meet the work test (unless eligible for work test exemption)[†].
- No cap is applicable if you are aged 75 or over as non-concessional contributions cannot be accepted[#].

You should consider your contribution caps and seek further advice from your financial or tax adviser where needed. For further information please visit mlc.com.au

Contribution Type	
Personal or Self employed	Contributions you can make as an employee or self employed person. If you are eligible and intend claiming a tax deduction, please complete the Notice of intent to claim or vary a deduction for super contributions , found on mlc.com.au
Employer Compulsory	Contributions required to be paid under the Super guarantee laws, a certified award or a registered workplace agreement.
Employer Voluntary	Contributions made by employers over and above their Super guarantee laws, a certified award or a registered workplace agreement.
Salary Sacrifice	Contributions paid into your account from your pre tax earnings.
Spouse	These are amounts paid into your account by your spouse.
Other third party	Contributions made for the member by relatives, friends and third parties (ie insurance companies or government agencies)
Capital Gains Tax Cap (CGT Cap contributions)	A CGT Cap Election Form needs to be provided to us before or at the time the contribution is made. The election form and instructions can be found at ato.gov.au
Personal Injury	A Contribution for Personal Injury Form needs to be provided to us before or at the time the contribution is made. The election form and instructions can be found at ato.gov.au
Downsizer Contribution	A Downsizer Contribution Form needs to be provided to us before or at the time the contribution is made. The election form and instructions can be found at ato.gov.au

[†] An exemption from the work test is available from 1 July 2019. This is available to recently retired individuals aged between 65 and 74. It allows voluntary contributions to superannuation without the need to satisfy the work test if the test has been met in the previous financial year. In addition, your total superannuation balance at the prior 30 June must be less than \$300,000 and the exemption can only be applied once in your lifetime.

[#]This does not apply for members who are applying and eligible for a Downsizer contribution. Please find more information at ato.gov.au

*Due to a change effective 1 July 2018, you may be able to make "catch up" concessional contributions if your total superannuation balance is less than \$500,000 on 30 June of the previous financial year. You may be able to make additional concessional contributions in the following financial year to equal any portion of your concessional contribution limit that you did not use in the previous financial year. Unused portions of the annual concessional contribution limit can be carried forward from 1 year to the next within a 5 year period. The first year you may be eligible to utilise any carried forward portion is the 2019-20 financial year (unused portion from 1 July 2018).

[^] Since 1 July 2017, the non-concessional contributions cap amount that you can bring forward and whether you have a two or three year bring forward period will depend on your total superannuation balance. Your total superannuation balance is determined at the end of 30 June of the previous financial year in which the contributions that triggered the bring-forward were made. The ability to use the bring-forward rule is limited for individuals with a total superannuation balance of between \$1.4 million and \$1.6 million. Individuals with a total superannuation balance greater than or equal to the general transfer balance cap (\$1.6 million for the 2019-20 financial year) at the end of 30 June of the previous financial year will have excess non-concessional contributions. For more information, visit ato.gov.au or speak with your financial adviser.