

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 at 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 (includes contributions as a sole trader, or in a partnership)		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.
Spouse		
Other Third Party		
Capital Gains Tax Cap (CGT Cap contributions)		
Personal Injury Payment		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.
Downsizer Contribution		
Employer contributions (includes members employed by their own company, or family trust)*		
Employer SG (super guarantee)*		
Employer Salary Sacrifice*		
Employer Award*		
Employer Voluntary*		
Total		

Important Information

* All eligible Employer contribution types referenced can be paid via our own electronic provider known as MLC EmployerPay.

See <https://www.mlc.com.au/employer/managing-your-plan/mlc-employerpay> and user guide.

For other options to pay employer contributions, please refer to <https://www.ato.gov.au/businesses-and-organisations/super-for-employers/paying-electronically-through-superstream>

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, 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 at **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)

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If you haven't given us a date, we'll use the next available date once we receive your request.

End date (DD/MM/YYYY)

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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.

☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half yearly ☐ 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)

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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

Account number

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.

<input type="text"/>	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>

<input type="text"/>	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>

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.

Expiry date (MM/YY)

MasterCard ☐

Visa ☐

Card number

Please go to **Section 8**.

Signature of cardholder

<input type="text"/>	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>

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)

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 received from your employer.
- 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. Important information and signature

By signing and submitting this form, you acknowledge:

- if your 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 your completed request is received after 3 pm AEST/AEDT, it will usually be treated as having been received the next business day
- where you 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 you have considered the information in the relevant Product Disclosure Statement and/or Annual Report about the investment options you have selected. You have also reviewed the information on the management of your account in the **Product Disclosure Statement** or **How to Guide**. (These documents are available on mlc.com.au)

There are times when we might not be able to process your investment instructions, for example when:

- there are liquidity issues in the investment
- the fund manager suspends transactions
- we can't obtain a price
- the instruction is incomplete, and
- unforeseen circumstances prevent us from using our administration systems.

NAB Term Deposits

NAB Term Deposits are invested for a fixed term.

Early access to part or all of your investment in a NAB Term Deposit prior to maturity will require 31 days' notice, in addition to the Trustee processing time, and will potentially be subject to a reduced amount of interest to offset the costs to NAB of early withdrawal.

Throughout the duration of your Term Deposits, a minimum of 10% of your super account balance is required to be maintained in other investment option(s) for fees and costs, plus a sufficient amount to cover one-off withdrawals. You should be aware that one-off withdrawal requests that reduce the minimum of your other investment option(s) below 10% of your super account balance may not be processed.

Signature of Investor or Attorney

Name

X	Date (DD/MM/YY)					

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 scan and email your completed, signed and dated form to:

MLC
PO Box 200
North Sydney NSW 2059
or contactmlc@mlc.com.au

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 75 years of age[†].

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

Caps applying to contributions made to your super each year

If these contribution amounts are exceeded, you may be liable to pay additional tax, and/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 from 2024/2025 is \$30,000 per annum. However, you may be eligible for a higher concessional contribution cap if you didn't contribute your full cap in the last five financial years, have a total super balance less than \$500,000 on the previous 30 June and are eligible to make 'catch-up' contributions.

[†] We must receive these contributions on or before the day that is 28 days after the end of the month in which the client turned 75

Super contribution types and your eligibility to contribute continued

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

The cap from 2024/2025 is:

- \$120,000 annually if you are aged less than 75. You may be eligible to contribute up to \$360,000 under the bring forward arrangement[^], or
- No cap is applicable if you are aged 75[†] or over as non-concessional contributions cannot be accepted[#]
- The cap is nil if you have a total super balance greater than or equal to \$2.0m at the end of the previous financial year.

If you withdrew some of your super in 2019/20 or 2020/21 under the COVID-19 early release of super under compassionate grounds, you may be able to re-contribute this amount. The re-contribution will not be assessed against your non-concessional cap. To find out more and to complete the ATO election form, please visit ato.gov.au

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	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
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)	Contributions from the proceeds of the sale of a small business. A CGT Cap Election Form needs to be provided to us before or at the time the contribution is made. The eligibility, election form and instructions can be found at ato.gov.au
Personal Injury Payment	A Contribution for Personal Injury Election Form needs to be provided to us before or at the time the contribution is made. The eligibility, election form and instructions can be found at ato.gov.au
Downsizer Contribution	A contribution from the sale of your home. The ATO Downsizer Contribution Form needs to be provided to us before or at the time the contribution is made. The eligibility, election form and instructions can be found at ato.gov.au
Employer contributions*	Note – Includes members employed by their own company, or family trust
Employer SG*	Contributions required to be paid under the super guarantee laws, a certified award or a registered workplace agreement.
Employer Salary Sacrifice*	Contributions paid into your account from your pre tax earnings under an agreement between you and your employer.
Employer Award*	Employer contributions paid under an industrial Award.
Employer Voluntary*	Contributions made by employers over and above their super guarantee laws, a certified award or a registered workplace agreement.

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

[^] The non-concessional contributions cap amount that you can bring forward and whether you have a two or three year bring forward period depends on a number of factors including your total super balance, age and previous non-concessional contributions made. Your total super balance is determined at the end of 30 June of the previous financial year in which the contributions that triggered the bring-forward rule were made. For more information, visit ato.gov.au or speak with your financial adviser.

[†] We must receive these contributions on or before the day that is 28 days after the end of the month in which the client turned 75.