Adviser remuneration

We respect your privacy and handle your information in accordance with our privacy policy, available at mlc.com.au
We can only accept your request if the form is correctly completed.

1. Your personal details

Name of account

Please select your account type and provide the details requested (you can tick more than one box):

☐ **Individual accounts**

Title
Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ________

First name ________

Middle name ________

Family name ________

Date of birth (DD/MM/YYYY) ________

☐ **Joint accounts, company, partnership, unincorporated body (if applicable), trust or superannuation funds**

Account name ________

Contact details

Contact telephone (business hours) ________

Email ________

2. Important information

Who is required to sign for changes to financial adviser payments

- Adviser service fee removals (cancellations) require either you or your financial adviser to sign this form.
- Adviser service fee increases or reductions (other than to zero) require you and your financial adviser to sign this form.
- Asset based commissions reductions (i.e. increasing the amount rebated to an account) require your financial adviser to sign this form. Increases are not allowed.
- Contribution fee reductions require you and your financial adviser to sign this form. Increases are not allowed. This does not apply to Adviser service fees on contributions.

To change your financial adviser, please complete **Change of financial adviser** form on **mlc.com.au**

Please note that Adviser service fees don't apply to the MLC MasterKey Annuity and non MasterKey products.

NULIS Nominees (Australia) Limited
ABN 80 008 515 633
AFSL 236465

MLC Limited
ABN 90 000 000 402
AFSL 230694

MLC Super Fund
ABN 70 732 426 024

MLC Investments Limited
ABN 30 002 641 661
AFSL 230705

2. Important information continued

Complying with our legal obligations

There are now statutory restrictions on the types of remuneration that can be paid through your account. To ensure that we comply with these rules, we will not process requests that include any:

- percentage or asset based advice fees on new investments purchased by you from 1 July 2013 using borrowed amounts;
- any increase of either the contribution or the asset based commission payable to your financial adviser; or
- new fee arrangement introduced (to existing or new members) payable to your financial adviser where you have not previously agreed to a fee of that kind.

For more information about fees refer to the relevant **Product Disclosure Statement** or **How to Guide** available on **mlc.com.au** or by calling us on **132 652**.

3. Your MLC product

Please find your account or accounts on the list below and go to the relevant Product List to make your changes.

If you want different adviser remuneration arrangements for accounts in the same product or products in the same list, please complete a separate form.

Product List A
Go to page 3

- MLC MasterKey Investment Service Fundamentals
- MLC MasterKey Super Fundamentals
- MLC MasterKey Pension Fundamentals

Product List B
Go to page 4

- MLC MasterKey Investment Service

Product List C
Go to page 5

- MLC MasterKey Investment Bond
- MLC Masterkey Term Allocated Pension
- MLC MasterKey Rollover

Product List D
Go to page 6

- MLC MasterKey Business Super
- MLC MasterKey Personal Super

Product List E
Go to page 7

- MLC MasterKey Unit Trust

4. Your changes to adviser payments

Product List A

Please write the account number(s) in the boxes below, tick the relevant box next to the fee you want to change and fill in the details requested.

MLC product	Account number
MLC MasterKey Investment Service Fundamentals	
MLC MasterKey Super Fundamentals	
MLC MasterKey Pension Fundamentals	

Any requests made in this form will override any existing fee arrangements. If you wish to continue an existing arrangement, please ensure this is also quoted on this form.

Adviser service fee

☐ Percentage based fee ______ % pa * of my account balance

OR

☐ Tiered percentage based fee*

- The Adviser service fee for each tier is applied to the account balance within the tier.
- The total Adviser service fee is calculated by adding the fee for each tier.
- Each subsequent tier percentage must be less than the previous tier percentage.

	Balance from	Balance to	Fee
Tier 1	$ Nil	$	% pa
Tier 2	$	$	% pa
Tier 3	$	$	% pa
Tier 4	$	$	% pa
Tier 5	$	and above	% pa

OR/AND

☐ Dollar based fee $ ______ pa *

☐ Increase my dollar based fee by^ ______ % pa **OR** ☐ CPI each year

OR/AND

☐ One off fee $ ______ *

OR/AND

☐ Adviser service fee on contributions ______ % * of each contribution

The Adviser service fee on contributions only applies to **MLC MasterKey Super Fundamentals** and **MLC MasterKey Investment Service Fundamentals**.

Remove from my account

☐ Remove all Adviser service fees in this section.

☐ Remove annual increases to dollar based Adviser service fee (e.g. percentage or CPI).

* The amount payable is inclusive of GST.

^ Increases to the dollar based fee by either percentage or CPI (Consumer Price Index) will occur annually from the date this fee arrangement is established.

If you have no other changes, please go to **Section 5** to authorise your request.

4. Your changes to adviser payments continued

Product List B

Please write the account number(s) in the boxes below, tick the relevant box next to the fee you want to change and fill in the details requested.

MLC product	Account number
MLC MasterKey Investment Service	

Any requests made in this form will override any existing fee arrangements. If you wish to continue an existing arrangement, please ensure this is also quoted on this form.

Adviser service fee

☐ Percentage based fee ______ % pa * of my account balance

OR

☐ Dollar based fee $ ______ pa *

OR/AND

☐ One off fee $ ______ *

Note: No increases to existing contribution fees or asset based commission arrangements will be processed.

☐ **Contribution fee for regular investments / regular contributions***

☐ 0% ☐ 1% ☐ 2% ☐ 3% ☐ 4% ☐ 5% Other ______ %
(maximum 5%)

OR/AND

☐ **Contribution fee for additional investments / one-off contributions***

☐ 0% ☐ 1% ☐ 2% ☐ 3% ☐ 4% ☐ 5% Other ______ %
(maximum 5%)

Remove from my account

☐ Remove all Adviser service fees in this section.

For financial adviser use only

☐ **Percentage of asset based commission to be refunded (if any)** ______ % *

(Reductions in asset based commission refunds will not be processed) (show an amount between 0 – 100%)

* The amount payable is inclusive of GST.

If you have no other changes, please go to **Section 5** to authorise your request.

4. Your changes to adviser payments continued

Product List C

Please write the account number(s) in the boxes below, tick the relevant box next to the fee you want to change and fill in the details requested.

MLC product	Account number
MLC MasterKey Investment Bond	
MLC MasterKey Term Allocated Pension	
MLC MasterKey Rollover	

Any requests made in this form will override any existing fee arrangements. If you wish to continue an existing arrangement, please ensure this is also quoted on this form.

☐ **Adviser service fee**

Percentage based fee ______ % pa * **OR** Dollar based fee $ ______ pa *

For **MasterKey Rollover** and **MasterKey Investment Bond** the account balance must be greater than $1,500 to apply a percentage amount, or greater than $20,000 to apply a dollar amount (or in the case of a **MasterKey Investment Bond**, have annual contributions of $5,000 pa).

☐ **Contribution fee** (no increase in contribution fee will be processed)*

This only applies to **MLC MasterKey Investment Bond**

☐ 0% ☐ 1% ☐ 2% ☐ 3% ☐ 4% ☐ 5% Other ______ %

(maximum 5%)

Remove from my account

☐ Remove all Adviser service fees in this section.

For financial adviser use only

☐ **Percentage of asset based commission to be refunded (if any)** ______ % *

(Reductions in asset based commission refunds will not be processed) (show an amount between 0 – 100%)

* The amount payable is inclusive of GST.

If you have no other changes, please go to **Section 5** to authorise your request.

4. Your changes to adviser payments continued

Product List D

Please write the account number(s) in the boxes below, tick the relevant box next to the fee you want to change and fill in the details requested.

MLC product	Account number
MLC MasterKey Business Super	
MLC MasterKey Personal Super	

Any requests made in this form will override any existing fee arrangements. If you wish to continue an existing arrangement, please ensure this is also quoted on this form.

Adviser service fee

If you're an MLC MasterKey Business Super member and want to pay a financial adviser in addition to the plan adviser, they can only receive a One off fee. Your financial adviser will need to complete **page 8**.

☐ Percentage based fee ______ % pa * of my account balance

OR

☐ Tiered percentage based fee*

- The Adviser service fee for each tier is applied to the account balance within the tier.
- The total Adviser service fee is calculated by adding the fee for each tier.
- Each subsequent tier percentage must be less than the previous tier percentage.

	Balance from	Balance to	Fee
Tier 1	$ Nil	$	% pa
Tier 2	$	$	% pa
Tier 3	$	$	% pa
Tier 4	$	$	% pa
Tier 5	$	and above	% pa

OR/AND

☐ Dollar based fee $ ______ pa *

☐ Increase my dollar based fee by^ ______ % pa **OR** ☐ CPI each year

OR/AND

☐ Adviser service fee on contributions ______ % * of each contribution

OR/AND

☐ One off fee $ ______ *

Remove from my account

☐ Remove all Adviser service fees in this section.

☐ Remove annual increases to dollar based Adviser service fee (e.g. percentage of CPI).

* The amount payable is inclusive of GST.

^ Increases to the dollar based fee by either percentage or CPI (Consumer Price Index) will occur annually from the date this fee arrangement is established.

If you have no other changes, please go to **Section 5** to authorise your request.

4. Your changes to adviser payments continued

Product List E

Please write the account number in the box below, tick the box next to the fee you want to change and fill in the details requested.

MLC product	Account number
MLC MasterKey Unit Trust	

Any requests made in this form will override any existing fee arrangements. If you wish to continue an existing arrangement, please ensure this is also quoted on this form.

☐ **Adviser service fee**

Percentage based fee % pa * **OR** Dollar based fee $ pa *

OR/AND

One off fee $ *

Please indicate below where you would like the Adviser service fee to be drawn from:

☐ Cash Fund ☐ Other Funds

If there are insufficient funds in the **Cash Fund**, the fee will be deducted from your other funds by redeeming units on a pro rata basis.

☐ **Contribution fee** (no increase in contribution fee will be processed)*

☐ 0% ☐ 1% ☐ 2% ☐ 3% ☐ 4% ☐ 5% Other % (maximum 5%)

This fee does not apply to the **Cash Fund.**

Remove from my account

☐ Remove all Adviser service fees in this section.

For financial adviser use only

☐ **Percentage of asset based commission to be refunded (if any)** % *

(Reductions in asset based commission refunds will not be processed) (show an amount between 0 – 100%)

* The amount payable is inclusive of GST.

Please go to **Section 5** to authorise your request.

5. Your agreement and declaration

I/We agree to the important information noted on pages 1 and 2 of this form and understand:

- An Adviser service fee in relation to a superannuation or pension investment can only relate to advice and service in respect of such investment
- Where an Adviser service fee has been selected, consent has been given for this fee to be shared with other parties as outlined by my financial adviser
- The fees (as applicable) specified on this form will be deducted as follows:
  - i) an annualised Adviser service fee will be deducted from my account in monthly instalments
  - ii) an Adviser service fee on contributions will be deducted from each of my contributions to my account
  - iii) a one-off Adviser service fee will be deducted as a single amount from my account
  - iv) a Contribution fee will be deducted from each of my contributions to my account.

If signed under the Power of Attorney: Attorneys must attach a certified copy of the Power of Attorney and identification for themselves (go to **mlc.com.au** to download the relevant identification form) 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 accepted by fax.

Signature of Investor one or Attorney

Name

✗ Date (DD/MM/YY)

Signature of Investor two (if applicable) or Attorney

Name

✗ Date (DD/MM/YY)

6. Send us your form

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

MLC
PO Box 200
North Sydney NSW 2059

Email: contactmlc@mlc.com.au

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**

Financial adviser details

Financial adviser one

You must obtain and document the client's clear consent where the Adviser service fee is received by your Licensee and subsequently paid to you.

Name of financial adviser

Name of firm (licensee)

Division number – Adviser number

Commission split#

Contact telephone (business hours)

Fax number

Email

FINANCIAL ADVISER'S STAMP

Signature of adviser

✗

Date (DD/MM/YY)

Financial adviser two (if applicable)

You must obtain and document the client's clear consent where the Adviser service fee is received by your Licensee and subsequently paid to you.

Name of financial adviser

Name of firm (licensee)

Division number – Adviser number

Commission split#

Contact telephone (business hours)

Fax number

Email

FINANCIAL ADVISER'S STAMP

Signature of adviser

✗

Date (DD/MM/YY)

Commission split is not applicable to **MLC MasterKey Business Super**.

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