

Additional investments

MLC Wrap
MLC Navigator

Your adviser can process this request online.

We respect your privacy and handle your information in accordance with our privacy policy, available on mlc.com.au/privacy

We can only accept your request if the form is correctly completed.

1. Your account details

Account number

Date of birth (DD/MM/YYYY) (if applicable)

Account name

Contact telephone (business hours)

Email

2. Your additional investment details

Please select your account type and fill in the details requested.

Investment accounts

Amount

Please go to **Section 3**.

Super accounts

Please complete contribution details below.

For more information on superannuation contribution types and your eligibility to contribute, please go to **page 6**.

Amount	Type	Rollover source
\$	Employer <input type="checkbox"/> Personal <input type="checkbox"/> Salary Sacrifice <input type="checkbox"/> Spouse <input type="checkbox"/> Rollover <input type="checkbox"/>	
\$	Employer <input type="checkbox"/> Personal <input type="checkbox"/> Salary Sacrifice <input type="checkbox"/> Spouse <input type="checkbox"/> Rollover <input type="checkbox"/>	
\$	Employer <input type="checkbox"/> Personal <input type="checkbox"/> Salary Sacrifice <input type="checkbox"/> Spouse <input type="checkbox"/> Rollover <input type="checkbox"/>	
\$	Employer <input type="checkbox"/> Personal <input type="checkbox"/> Salary Sacrifice <input type="checkbox"/> Spouse <input type="checkbox"/> Rollover <input type="checkbox"/>	

2. Your additional investment details (super investors only) continued

If any of your personal contributions are being made from the:

- sale of a small business which qualifies for Capital Gains Tax concessions, or
- proceeds of certain personal injury settlements, or
- proceeds of selling your house for a Downsizer contribution,

you need to send us an election form for tax purposes before or at the time the contribution is made. The election forms can be found at ato.gov.au. Speak to your financial adviser for more information.

Personal contributions will be recorded as non-concessional contributions unless you provide us with a '**Notice of intent to claim or vary a deduction for personal super contributions**' notice that you intend to claim them as a tax deduction. We will send you a form to assist you to do this after the end of each financial year, and send you an acknowledgement so that you can claim the deduction.

Is your investment a rollover?

No Please go to **Section 3**.

Yes Please complete the details below.

You'll also have to complete the **Consolidate your super** form on **page 7**. We won't be able to process your rollover, unless we receive this form.

Who do you want to initiate your rollover?

MLC Your financial adviser

Where no selection is made, we'll assume you or your financial adviser are arranging the rollover.

Please go to **Section 5**.

3. Your payment options

How do you want to pay for your additional investment?

Direct Debit Please go to **Section 4** and provide your bank details.

Cheque Please make your cheque payable to your MLC product name, and print your full name, address, account number and the type of contribution on the back of the cheque.

We won't be able to accept your cheque unless the payee details are correct.

Please go to **Section 5**.

4. Bank details

Please provide your bank account details below.

Name of bank

Name of account holder(s)

BSB

				-			
--	--	--	--	---	--	--	--

Account number

--	--	--	--	--	--	--	--	--	--

Please read and complete the **Direct debit request** on the following page.

4. Bank details continued

Direct Debit Request

As the holder of the above account, I request Navigator Australia Limited for Investment accounts or NULIS Nominees (Australia) Limited for Super accounts, 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/ddrsawrap

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

Signature of bank account holders

Must be signed by all bank account holders if different to signatory in **Section 7**.

Full name (please print)

Full name (please print)

Signature

X	Date (DD/MM/YY)								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; height: 20px;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> </tr> </table>								

Signature

X	Date (DD/MM/YY)								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%; height: 20px;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> <td style="width: 10%;"> </td> </tr> </table>								

Please go to **Section 5**.

5. Investment options

Pay the total amount to your Cash Account

Please go to **Section 6**.

Use your existing additional investment allocation

Please go to **Section 6**.

Use specified investment options

Please complete the table below.

To add investments into an account in the Core Investment List, 100% of the investments selected must be on the **Core Investment List**.

If you're investing in a term deposit the interest rate which applies will be the rate available when your transaction is processed.

If you don't select any of the above options or if any of the investments you've selected are no longer available, we'll invest your funds in your Cash Account, until you tell us where you want the funds invested.

If there is an existing Auto re-weighting facility and the investment options nominated in the table below aren't in line with your current allocation, we'll cancel the Automatic re-weighting facility.

Reinvestment of earnings is only relevant to managed funds.

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

APIR/ASX code	Investment name	Percentage	Reinvest earnings
		%	<input type="checkbox"/> Yes
		%	<input type="checkbox"/> Yes
		%	<input type="checkbox"/> Yes
		%	<input type="checkbox"/> Yes
		%	<input type="checkbox"/> Yes
		%	<input type="checkbox"/> Yes
		%	<input type="checkbox"/> Yes
		%	<input type="checkbox"/> Yes
		%	<input type="checkbox"/> Yes
Allocation must equal 100%		%	

Please go to **Section 6**.

6. Adviser service fees

If you want a fee to apply to your additional investment, please tick the relevant box and complete the details requested.

I understand and consent to the amount specified being shared with other parties as outlined by my financial adviser. These fees are inclusive of GST and net of RITC where applicable.

Additional investment

% OR \$

AND/OR

Adviser share transaction fee

Dollar based fee \$ (maximum of \$110.00 per trade.)

OR

Percentage based fee % (maximum of 1.10% of trade value.)

Please go to **Section 7**.

7. Your agreement and declaration

I agree:

- If I have invested into an illiquid investment option, or an investment option I have become illiquid, MLC may take longer than 30 days to transfer out of the investment option, and
- 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.

- I understand that the Adviser service fee is inclusive of GST
- If the Core Investment List has been selected but an option outside the Core Investment List is held, I accept that we will pay the administration fees applicable to the full Investment List.

Before making this request I have considered the information in the relevant **disclosure document or Annual Report available for the** investment options I have selected. I have also reviewed the information in the relevant **How to Guide or Annual Report** about the management of my account. These documents are available on **mlc.com.au** or by **contacting us**.

Term Deposits

I understand Term Deposits are invested for a fixed term. Early withdrawals are only permitted in extreme circumstances, which could result in a reduction in the interest rate.

If signed under 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.

Power of Attorney documents can't be accepted by fax or email.

Signature of Investor one or Attorney

Full name (please print)

Signature

Date (DD/MM/YY)

--	--	--	--	--	--	--	--

Signature of Investor two (if applicable) or Attorney

Full name (please print)

Signature

Date (DD/MM/YY)

--	--	--	--	--	--	--	--

8. Send us your form

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

MLC
GPO Box 2567
Melbourne VIC 3001

Email: services@mlc.com.au

Fax number: (03) 9869 1595

If you have any questions, please speak with your financial adviser, call us on **132 652** Monday to Friday between 8 am and 6 pm (AEST/AEDT) or visit **mlc.com.au**

9. Financial adviser details

Name of the financial adviser

Adviser number

Contact telephone number (business hours)

Fax number

Email

Superannuation contribution types and your eligibility to contribute

If you need more information about superannuation contribution types, caps 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 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 super 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 the 2019/2020 financial year is:

- All ages – \$25,000* per annum

* From 1 July 2018, you may be able to make “catch up” concessional contributions if your total super balance is less than \$500,000 on 30 June of the previous financial year. Amounts will be carried forward on a 5 year rolling basis. The first year you may be eligible to utilise the carried forward amount will be the 2019-20 financial year (unused accrued amounts from the 2018/2019 financial year).

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

The cap for the 2019/2020 financial year 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 applicable if you are aged 75 or over as non-concessional contributions cannot be accepted[#].
- The Cap is Nil if you have total super balance greater than or equal to \$1.6m at the end of the previous financial year.

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.
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
Other third party	Contributions made for the member by relatives, friends and third parties (ie insurance companies or government agencies)
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 (cheque only)	A Downsizer 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

This does not apply for members who are applying and eligible for a Downsizer contribution. Please find more information 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.

[^] From 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 super balance. 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 were made. You cannot bring-forward contributions if you exceed the total super balance threshold (\$1.6 million for the 2018–19 financial year). Individuals with a total super 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.

Consolidate your super

Request to transfer super benefits between funds

If you'd like to change your future employer super contributions to be paid to MLC, please complete the Fund nomination form which can be found at mlc.com.au/forms_and_brochures

You can also fill in this form online at mlc.com.au/consolidate

*** Mandatory fields.**

1. Your personal details

MLC account number (if known)

Contact telephone number* (business hours)

Title

Mr Mrs Miss Ms Other

First name*

Middle name(s)

Family name*

Other/Previous names

Date of birth (DD/MM/YYYY)*

Email

Gender*

Male Female

Tax File Number (TFN)

Under the Superannuation Industry (Supervision) Act 1993, your super fund is authorised to collect your TFN, which will only be used for lawful purposes. Your TFN will be used for identification purposes and will be disclosed to your other super provider, unless you request in writing that it is not disclosed. If your other super fund is unable to identify you they may request additional information.

2. Your residential address details

Current address* (we can't accept a PO Box)

Unit number

Street number

Street name

Suburb

State

Postcode

Country

Previous address (if known)

Unit number

Street number

Street name

Suburb

State

Postcode

Country

3. Your other super fund details

Please provide the details of the super fund you want to transfer to your MLC fund.

Fund name*

Product name*

Membership or account number*

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Unique Super Identifier (USI) (if known)

How much would you like to transfer from the above fund?*

My total account balance, or

A partial amount \$

Fund Australian Business Number (ABN)

4. Your MLC fund details

Please transfer my super to

MLC Superannuation Fund

Product name

Unique Super Identifier (USI) (if known)

5. Your authorisation

By signing this request form, I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct
- I have considered if I'll be giving up any benefits or if any fees will apply by transferring my super to MLC
- I consent to my TFN being disclosed for the purposes of transferring my super to MLC
- I discharge the trustee of my other super fund of all further liability in respect of the benefits paid and transferred to MLC
- I authorise my adviser/trustee representative to enquire about this transfer, and
- I request and consent to the transfer of super as described above and authorise the super provider of each fund to give effect to this transfer.

Name (please print in capital letters)

Signature*

	Date (DD/MM/YY)					

5. Send us your form

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

MLC
GPO Box 2567
Melbourne VIC 3001
Fax: (03) 9869 1595

If you have any questions, please speak with your financial adviser, or call us on **132 652** between 8 am and 6 pm, Monday to Friday (AEST/ AEDT) or visit mlc.com.au