



Update account details

MLC Wrap
MLC Navigator

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)

Account name

Contact telephone (business hours)

Email

2. Your changes

Please select and complete **the section where you want to add or make changes** then **sign Section 14** to authorise the changes.

If you want to change your name, address or contact details, please use the **Update personal details** or **Update entity details** form for trusts or businesses available on mlc.com.au

- | | | |
|---|--------------------------|---------------------|
| Pension payments | <input type="checkbox"/> | Complete Section 3 |
| Regular investments | <input type="checkbox"/> | Complete Section 4 |
| Regular withdrawals | <input type="checkbox"/> | Complete Section 5 |
| Automatic income distribution | <input type="checkbox"/> | Complete Section 6 |
| Reinvestment of earnings and sell down priority | <input type="checkbox"/> | Complete Section 7 |
| Bank account details | <input type="checkbox"/> | Complete Section 8 |
| Tax optimisation | <input type="checkbox"/> | Complete Section 9 |
| Tax file number | <input type="checkbox"/> | Complete Section 10 |
| Automatic reweighting | <input type="checkbox"/> | Complete Section 11 |
| Progressive investment facility | <input type="checkbox"/> | Complete Section 12 |
| Authorise access to your account | <input type="checkbox"/> | Complete Section 13 |

3. Pension payment details

Please choose the **annual or per payment amount** (before tax) you want to receive. Where your pension starts part way through the year, we'll automatically pro rata the annual amount.

You can specify the amount you'd like paid; however, this must be within the required minimum and maximum (if applicable) limits. We will adjust your specified amount to the minimum or maximum if it doesn't fall within the limits.

Amount

The minimum allowed amount.

The maximum allowed amount (applies to a TTR pension only).

A specified amount* \$ pa OR \$ per payment

Date

Date of next payment (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If your request isn't processed in time to meet this date, we'll use the next available date for the frequency you've selected.

Frequency

Please choose the frequency for your income payments and we'll pro rata the annual payment amount in accordance with your selection.

Monthly Quarterly Half yearly Yearly

Annual increase

% or CPI

Are you changing the bank details for your pension payment?

No If you have no other changes, please go to **Section 14** to authorise your request.

Yes Please go to **Section 8**.

Please note: if you have selected to receive the maximum payment amount in a Transition to Retirement pension, and have not supplied a new pension payment amount above, your current pension payment amount will be noted as a specified amount going forward.

4. Regular investments

Not available for **pension accounts**.

Add a new regular investment Update details of your existing regular investment Cancel your regular investment

Start date (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suspend start date (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Suspend end date (DD/MM/YYYY)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If your request isn't processed in time to meet this date, we'll use the next available date for the frequency you've selected.

Frequency

Monthly Quarterly Half yearly Yearly

4. Regular investments (continued)

Amount

For Super accounts only

Contribution type	Amount \$
Personal or self employed ¹	
Employer	
Salary Sacrifice	
Spouse	

¹ If you are eligible or intend to claim a tax deduction, please complete the **Tax deduction notice** form on mlc.com.au. These contributions will be classified as non-concessional until you send us a valid notice.

Your investment allocation

Only available for managed investments.

Do you want to nominate a new allocation for your regular investment?

No Please use the existing additional investment allocation.

Yes Please list your investment options in the table below.

If you have more investment options, please attach a separate list. For a full list of investment options and who can invest in them, please see the relevant Investment Menu, available on mlc.com.au

Managed investment name

Please write the full name of the managed investment

	APIR	
		%
		%
		%
		%
		%
		%
Percentage amounts must total 100%	Total	%

Are you adding or changing the bank details for your regular investment?

No If you have no other changes, please go to **Section 14** to authorise your request.

Yes Please go to **Section 8**.

5. Regular withdrawals

Only available to **MLC Wrap Investments** and **MLC Navigator Investments**, and will be deducted from your **Cash account**.

Add a new regular withdrawal Update details of your existing regular withdrawal Cancel your regular withdrawal

Start date (DD/MM/YYYY)

If your request isn't processed in time to meet this date, we'll use the next available date for the frequency you've selected.

Frequency

We'll pro rata the annual payment in accordance with your selection.

Monthly Quarterly Half yearly Yearly

Annual amount

Are you adding or changing the bank details for your regular withdrawal?

No If you have no other changes, please go to **Section 14** to authorise your request.

Yes Please go to **Section 8**.

6. Automatic income distribution

Only available to **MLC Wrap Investments and MLC Navigator Investment Plan** accounts.

Any income received from **Managed investments** will be paid from your Cash account to your nominated bank account either every quarter (February, May, August and November) or six monthly (February and August).

Pay any income received to my nominated bank account.

Quarterly Half-yearly

Cancel the automatic income distribution.

Are you adding or changing the bank details for your income distribution?

No If you have no other changes, please go to **Section 14** to authorise your request.

Yes Please go to **Section 8**.

7. Reinvestment of earnings and sell down priority

Only available for Managed investments.

Please choose the changes you want to make:

Reinvest earnings for all my investments. This will exclude Term Deposits and/or SMA.

Reinvest some of my earnings as listed in the table below. This will exclude Term Deposits and/or SMA.

Change my sell down priorities as listed in the table below.

Cancel any existing reinvestment of earnings.

If you have more investment options, please attach a separate list. For a full list of investment options and who can invest in them, please see the relevant Investment Menu available on mlc.com.au

Managed investment name

Please write the full name of the managed investment

	APIR	Sell priority	Reinvestment
		1	<input type="checkbox"/> No <input type="checkbox"/> Yes
		2	<input type="checkbox"/> No <input type="checkbox"/> Yes
		3	<input type="checkbox"/> No <input type="checkbox"/> Yes
		4	<input type="checkbox"/> No <input type="checkbox"/> Yes
		5	<input type="checkbox"/> No <input type="checkbox"/> Yes
		6	<input type="checkbox"/> No <input type="checkbox"/> Yes

If you have no other changes, please go to **Section 14** to authorise your request.

8. Bank account details

Please write your new bank account details below. If you have more than one bank account, please complete a separate form for each account

For pension payments from your MLC Wrap or MLC Navigator Pension account, **we can only make payments to an account in your own (or joint) name.**

Name of bank

Name of account holder(s)

BSB

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Account number

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Please tick the box next to any facilities you want linked to this bank account

Payments to your bank account

Pension Payments

Regular withdrawals

Automatic income distribution

If you have no other facilities linked to this bank account, or other changes to your account, please go to **Section 14** to authorise this request.

AND/OR

Direct debits from your bank account

Additional Investments

Regular Investments

For these facilities, you'll need to complete the direct debit authority below.

We won't be able to process your request, unless the authority is signed.

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 14**.

Name

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

Name

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

If you have no other changes, please go to **Section 14** to authorise your request.

9. Tax optimisation method

We'll apply your choice to all future sells, switches, partial withdrawals and re-weightings on your account. HCFO is not available for transactions on **Model Portfolios**.

Please choose the tax optimisation you want to apply:

First in first out (FIFO)

High cost first out (HCFO)

If you have no other changes, please go to **Section 14** to authorise your request.

10. Tax file number (TFN) or Australian Business Number (ABN)

Super and Pension accounts

Tax File Number

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You don't have to provide your TFN, and it isn't an offence if you don't, however, if you don't:

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

Your TFN is confidential, and we are authorised to collect and disclose your TFN under the Superannuation Industry (Supervision) Act 1993 and Privacy Act. We may use your TFN only for lawful reasons, in paying out money, identifying or combining superannuation benefits. Your TFN may be disclosed to the trustee of another Fund or RSA provider if your benefits are transferred, unless you request in writing for it not to be disclosed.

Investment accounts

TFN/ABN Investor 1

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TFN/ABN Investor 2

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Name

Name

You don't have to provide your TFN, ABN or claim an exemption and it isn't an offence if you don't, however, if you don't we'll deduct tax from distributions of income made to you, at the highest marginal tax rate plus the Medicare levy.

Your TFN is confidential, and we are authorised to collect and disclose your TFN or ABN by tax laws and the Privacy Act. We can use your TFN or ABN only for lawful reasons.

You are exempt from quoting a Tax File number, if any of the following exemptions apply. Please tick the appropriate box:

- I receive an Age, Service, Invalid or Veteran's Pension
- I receive a Wife, Carer, Widow, Sole Parent or Special Benefit payment or pension.
- I am a resident of Norfolk Island.
- I represent an entity not required to lodge a tax return, eg a not for profit association.
- I am an overseas resident. Country of residency:

If your country of residence or exemption status changes, please notify us.

If you have no other changes, please go to **Section 14** to authorise your request.

11. Automatic re-weighting

Please choose which option you want to change:

Change the target weight tolerance to %

Change the automatic re-weighting facility to:

Quarterly Half yearly Yearly

Suspend the facility until

(DD/MM/YYYY)

Cancel the automatic re-weighting facility.

If you have no other changes, please go to **Section 14** to authorise your request.

12. Progressive investment facility

- Add a new progressive investment.
- Update details of an existing progressive investment
- Cancel your progressive investment

Using the progressive investment facility will cancel any existing automatic re-weighting on your account.

Start date (DD/MM/YYYY)

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If no date is selected we'll use the next available date after we receive your request.

Amount \$ Number of instalments

Frequency

- Monthly Quarterly Half yearly Yearly

Do you want to nominate a new investment allocation for your progressive investment facility?

- No Please use the existing additional investment allocation.
- Yes Please list your investment options below in the table below.

If you have more investment options, please attached a separate list. For a full list of investment options and who can invest in them, please see the relevant Investment Menu available on mlc.com.au

Managed investment or term deposit name

Please write the full name of the managed investment option

APIR

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

Please go to **Section 14** to authorise your request.

13. Authorise access to your account information

Add a new authority Update an existing authority Remove an existing authority

If you would like to nominate someone else to make enquiries on your account, please complete the details below.

Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>	Address (we can't accept a PO Box)
Surname <input type="text"/>	<input type="text"/>
Given name(s) <input type="text"/>	
Date of birth (DD/MM/YYYY) <input type="text"/>	
Mobile phone <input type="text"/>	
Email <input type="text"/>	Contact telephone (business hours) <input type="text"/>

Signature of authorised representative

<input type="text"/>	Date (DD/MM/YY) <input type="text"/>
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I release, discharge and indemnify Navigator Australia Limited or NULIS Nominees (Australia) Limited from all losses, liabilities, actions, proceedings, claims and demands (including in relation to negligence) in respect of acts or omissions of my/our authorised representative, whether authorised by me or not.

Please go to **Section 14** to authorise your request.

14. Your agreement and authorisation

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

If signed under the 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 accepted by fax or email.

Please sign below to authorise your request.

Signature of Investor one or Attorney

Name <input type="text"/>	Date (DD/MM/YY) <input type="text"/>
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Signature of Investor two (if applicable) or Attorney

Name <input type="text"/>	Date (DD/MM/YY) <input type="text"/>
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15. 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 8.00 am and 6.00 pm (AEST/AEDT) or visit mlc.com.au