



Switch and Draw down strategy

MLC MasterKey Pension Fundamentals

You can update these details online. To do this login to mlc.com.au
Please don't photocopy this form as it contains unique information to help us process your request quickly.

1. Your personal details

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

2. Your switch type

- Switch part of your investment Complete **Section 3**
- Update your draw down strategy Complete **Section 4**
- Switch your entire investment Complete **Section 5**

Please note: If you hold MLC MasterKey Investment Protection there are implications when switching in to and out of your option with protection. Please refer to the applicable **Product Disclosure Statement** or **How to Guide** for further details.

3. Switch part of your investment

Please use this section if you want to switch part of your existing investment to different investment options.

For full details of all investment options and who can invest in them, please **see page 4**.
If you have more investment options, please attach a separate list.

Switch amount (\$ or %)	Switch from investment option Please write the full name of the investment option	Switch to investment option Please write the full name of the investment option

If you want to change your draw down details, please complete **Section 4**. Otherwise go to **Section 6** to authorise this transaction.

4. Update your draw down strategy

Please use this section if you want to change your draw down sequence for income payments, fees and refunds.

For full details of all investment options and who can invest in them, please see page 4.

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

NAB Term Deposits can't be used for draw downs.

If you have a Transition to Retirement pension, the draw down sequence for fees you nominate in this table will also apply to your super account.

Investment options Please write the full name of the investment option	Draw down¹ sequence for fees & refunds 1, 2, 3 etc	Draw down¹ sequence for income payments 1, 2, 3 etc

¹ If no selection is made, deductions will be made on a pro-rata basis.

Please go to **Section 6** to authorise this change.

5. Switch your entire investment

Please use this section if you want to switch your total existing investment. If you want to update your draw down sequence for income payments, fees and refunds please complete the relevant column in the table below.

For full details of all investment options and who can invest in them, please see page 4.

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

NAB Term Deposits can't be used for draw downs.

If you have a Transition to Retirement pension, the draw down sequence for fees you nominate in this table will also apply to your super account.

How much would you like to invest in each option?	Investment options Please write the full name of the investment option	Draw down¹ sequence for fees & refunds 1, 2, 3 etc	Draw down¹ sequence for income payments 1, 2, 3 etc
%			
%			
%			
%			
%			
%			
%			
%			
%			
%			
%			
Total	%	Percentage amounts must total 100%.	

¹ If no selection is made, deductions will be made on a pro-rata basis.

Please go to **Section 6** to authorise this transaction.

6. 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.

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.

Signature of Investor or Attorney

Name

	Date (DD/MM/YY)					

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 **How to Guide**. (These documents are available on mlc.com.au)

NAB Term Deposits

I understand NAB Term Deposits are invested for a fixed term. Early access to part or all of my investment prior to maturity will:

- require 31 days notice, in addition to MLC's processing time, and
- potentially be subject to a reduced amount of interest to offset the costs to NAB of the early withdrawal.

Throughout the duration of my term deposits I agree to maintain a minimum of 10% of my pension account balance in other investment option(s) for fees and other costs plus a sufficient amount to cover pension payments and 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 pension balance may not be processed.

If signed by a duly Authorised Representative:

The Authorised Representative hereby certifies that he/she has not received notice of any limitation or revocation of his/her authority and is also authorised to sign this form.

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 faxed.

7. 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
Email: 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

MLC MasterKey Pension Fundamentals

MLC Portfolios	MLC MasterKey Pension Fundamentals
MLC Horizon 1 – Bond Portfolio	✓
MLC Horizon 2 – Capital Stable Portfolio	✓
MLC Horizon 3 – Conservative Growth Portfolio	✓
MLC Horizon 4 – Balanced Portfolio	✓
MLC Horizon 5 – Growth Portfolio	✓
MLC Horizon 6 – Share Portfolio	✓
MLC Horizon 7 – Accelerated Growth Portfolio	✓
MLC Inflation Plus – Assertive Portfolio	Rules apply ¹
MLC Inflation Plus – Conservative Portfolio	✓
MLC Inflation Plus – Moderate Portfolio	✓
MLC Index Plus Conservative Growth Portfolio	✓
MLC Index Plus Balanced Portfolio	✓
MLC Index Plus Growth Portfolio	✓
MLC Cash Fund	✓
NAB Term Deposit – 6 Months	Rules apply ²
NAB Term Deposit – 1 Year	Rules apply ²
NAB Term Deposit – 2 Year	Rules apply ²
MLC Diversified Debt Fund	✓
MLC Property Securities Fund	✓
MLC Global Property Fund	✓
MLC Global Share Fund	✓
MLC Hedged Global Share Fund	✓
MLC Australian Share Fund	✓
MLC IncomeBuilder	✓

1 You can invest up to 50% of your pension account in this Portfolio.

2 If you already have funds in a NAB Term Deposit, you can't switch additional money into that Term. The maximum amount which may be invested in NAB Term Deposits is 80% of your account balance. You can't invest in a NAB Term Deposit once you have attained the age of 90. A reminder notice will be sent to you prior to the maturity date. Please refer to the **How to Guide** on mlc.com.au for further information.

MLC MasterKey Pension Fundamentals

Investment options other than MLC Portfolios	MLC MasterKey Pension Fundamentals
Altrinsic Global Equities Trust	✓
Antares Elite Opportunities Fund	✓
Antares High Growth Shares Fund	✓
Ausbil Australian Emerging Leaders Fund	✓
BlackRock Global Allocation Fund	✓
Fairview Equity Partners Emerging Companies Fund	✓
Investors Mutual Australian Share Fund	✓
Macquarie Income Opportunities Fund	✓
MLC – Platinum Global Fund	Rules apply ³
MLC – Vanguard Australian Share Index Fund	✓
Perennial Value Shares Wholesale Trust	Rules apply ⁴
Perpetual Wholesale Australian Share Fund	✓
Perpetual Wholesale Ethical SRI Fund	✓
Perpetual Wholesale Smaller Companies Fund No. 2	✓
PIMCO Diversified Fixed Interest Fund	✓
PIMCO Global Bond Fund	✓
Platinum Asia Fund	✓
Platinum International Fund	✓
PM CAPITAL Global Companies Fund	✓
Schroder Wholesale Australian Equity Fund	✓
Vanguard [®] Australian Fixed Interest Index Fund	✓
Vanguard [®] Australian Property Securities Index Fund	✓
Vanguard [®] International Fixed Interest Index Fund (Hedged)	Rules apply ⁴
Vanguard [®] International Shares Index Fund	✓
Vanguard [®] International Shares Index Fund (Hedged)	✓

3 Available only to investors who already have a holding in this investment option. Once you have withdrawn all your investment balance from this option, it will no longer be available to you for future investments.

4 Available to those investors who already have a holding in this investment option however additional investments are no longer accepted. Once you have withdrawn all your investment balance from this option, it will no longer be available to you.