



Switch and Investment strategy

MLC MasterKey Super Fundamentals
MLC MasterKey Business Super
MLC MasterKey Personal Super

You can update these details online. To do this login to mlc.com.au

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 future investment and 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 **MLC MasterKey Super and Pension Fundamentals Product Disclosure Statement** or **How to Guide** for further details.

Frequent switching

This product is not appropriate for members who wish to switch their investments frequently in the pursuit of short-term gains. We monitor all investment options for abnormal transaction activity because this sort of activity can have adverse impacts for other members. To maintain equity, we have the right to deal with members who frequently switch by:

- delaying, limiting, rejecting or applying special conditions to future switch requests
- permanently cancelling membership
- rejecting applications to open new accounts in the Fund, and/or
- rejecting contributions and rollovers to existing accounts

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 pages 5 and 6**.

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
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

If you want to change your future additional investment and/or draw down strategy, please complete **Section 4**. Otherwise go to **Section 6** to authorise this transaction.

4. Update your strategy for future additional investments or draw downs

Please use this section if you want to change your future investment strategy and/or draw down sequence for fees and refunds.

For full details of all investment options and who can invest in them, please see pages 5 and 6.

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

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

Draw downs aren't available for:

- MLC MasterKey Business Super and MLC MasterKey Personal Super
- NAB Term Deposits

Investment options Please write the full name of the investment option	Future investment strategy	Draw down ¹ sequence for fees & refunds 1, 2, 3 etc
	%	
	%	
	%	
	%	
	%	
	%	
	%	
	%	
Percentage amounts must total 100%.	Total	%

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 strategy for future additional investments and draw downs, please complete the relevant column in the table below.

For full details of all investment options and who can invest in them, please see pages 5 and 6.

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

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

Draw downs aren't available for:

- MLC MasterKey Business Super and MLC MasterKey Personal Super
- NAB Term Deposits

How much you would like to invest in each option	Investment options Please write the full name of the investment option	Future investment strategy	Draw down ¹ sequence for fees & refunds 1, 2, 3 etc
%		%	
%		%	
%		%	
%		%	
%		%	
%		%	
%		%	
%		%	
Total	%	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 change.

6. 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 you 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.
- 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)

Signature of Investor or Attorney

Name

	Date (DD/MM/YY)					

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.

Privacy notice

We are committed to protecting your privacy. Any personal information we collect about you will be handled in accordance with our privacy policy, which outlines how we manage your personal information, how you may access or correct your personal information, and how you may complain about a breach of your privacy. To obtain a copy of our privacy policy, please visit mlc.com.au/privacy or contact us on **132 652**.

MasterKey Business Super and MasterKey Personal Super members;

Making this investment switch or providing this instruction for the direction of contributions means:

- you do not want to have your super balance transferred to MLC MySuper automatically, and
- you understand the different administration fees may apply to investment options other than MLC MySuper.

If signed by a duly Authorised Representative or Parent/Guardian:

The Authorised Representative or Parent/Guardian 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 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 email your completed, signed and dated form to:

MLC
PO Box 200
North Sydney NSW 2059

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 am and 6 pm (AEST/AEDT) or visit mlc.com.au

MLC MasterKey Super Fundamentals
MLC MasterKey Business Super
MLC MasterKey Personal Super

	Investment options	MLC MasterKey Super Fundamentals	MLC MasterKey Business Super/ Personal Super
Ready-made portfolios	MLC MySuper		
	MLC MySuper	n/a	✓ ¹
	Simple choice		
	MLC Stable	✓	✓
	MLC Conservative Balanced	✓	✓
	MLC Balanced	✓	✓
	MLC Growth	✓	✓
	MLC High Growth	✓	✓
	MLC Aggressive	✓	✓
	Low cost		
	MLC Low Cost Conservative Balanced	✓	✓
	MLC Low Cost Balanced	✓	✓
	MLC Low Cost Growth	✓	✓
	Socially responsible		
	MLC Socially Responsible Growth	✓	✓

¹ Moving some or all of your current super balance to MLC MySuper may lead to your super becoming entirely invested in MLC MySuper in the future. This may result in:

- any fee waivers and maximum fee limits that may currently apply to you will not apply in future;
- changes to the services provided by your adviser; and
- changes to your insurance premiums.

We recommend you consider speaking to your adviser or calling us before making this investment switch.

MLC MasterKey Super Fundamentals

MLC MasterKey Business Super

MLC MasterKey Personal Super

	Investment options	MLC MasterKey Super Fundamentals	MLC MasterKey Business Super/ Personal Super
Build-your-own portfolio	Cash and fixed interest		
	MLC Cash	✓	✓
	MLC Fixed Interest	✓	✓
	MLC Australian Fixed Interest Index	✓	✓
	NAB Term Deposit – 6 Months	Rules apply ²	n/a
	NAB Term Deposit – 1 Year	Rules apply ²	n/a
	NAB Term Deposit – 2 Year	Rules apply ²	n/a
	Property		
	MLC Property	✓	✓
	MLC Australian Property Index	✓	✓
	Australian shares		
	MLC Australian Shares	✓	✓
	MLC IncomeBuilder	✓	✓
	MLC Australian Shares Index	✓	✓
	Antares Elite Opportunities Fund	✓	✓
	Antares High Growth Shares Fund	✓	✓
	Ausbil Australian Emerging Leaders Fund	✓	✓
	Fairview Equity Partners Emerging Companies Fund	✓	✓
	Investors Mutual Australian Share Fund	✓	✓
	Perpetual Australian Share Fund	✓	✓
	Schroder Wholesale Australian Equity Fund	✓	✓
	Global shares		
	MLC International Shares	✓	✓
	MLC International Shares Index	✓	✓
	MLC International Shares Index (hedged)	✓	✓
	Altrinsic Global Equities Trust	✓	✓

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/howto/mkspf for further information.