

# Switch and Draw down strategy

## MLC MasterKey Term Allocated Pension

You can update these details online. To do this login to [mlc.com.au](http://mlc.com.au)

### 1. Your personal details

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

### 2. Your switch type

Switch part of your investment	<input type="checkbox"/>	Complete Section 3
Update your draw down strategy	<input type="checkbox"/>	Complete Section 4
Switch your entire investment	<input type="checkbox"/>	Complete Section 5

**Please note:** If you hold an investment in a Capital Protected investment option, you can't add to this option and there are implications when switching out of the option. A partial switch will reduce the capital protected value proportionally and a full switch will cancel the capital protection. You won't be able to restart your Capital Protection investment option after it's been cancelled.

#### 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 page 4.

You can't have more than eleven investment options.

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
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**Please note:** if you have previously given us a draw down sequence and your investment options have changed as a result of this switch, we will deduct your income payments and fees across your investment options, unless you tell us otherwise.  
Do you want to also update your draw down sequence for income payments and fees?

No ☐ Please go to Section 6 to authorise this transaction

Yes ☐ Please go to the Section 4

### 4. Update your draw down strategy

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

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

Investment options Please write the full name of the investment option	Draw down <sup>1</sup> sequence for fees 1,2,3 etc	Draw down <sup>1</sup> sequence for income payments 1, 2, 3 etc

<sup>1</sup> 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 to different investment options.  
For full details of all investment options and who can invest in them, please see page 4.

You can't have more than eleven investment options.

How would you like to draw down your income payments and fees?

Select your own draw down sequence ☐ Please complete all the columns in the table below. You need to give a sequence number to all of your investment options.

Payments to be made on a pro-rata basis across your investment options ☐ Please complete the first two columns in the table below.

## 5. Switch your entire investment continued

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

<sup>1</sup> 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 Annual Report about the investment options you have selected. (These documents are available on [mlc.com.au](http://mlc.com.au))

### 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](http://mlc.com.au/privacy) or contact us on **132 652**.

**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.

### Signature of Investor or Attorney

X	Date (DD/MM/YY)					

**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](http://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 emailed.

## 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](mailto: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](http://mlc.com.au)

## MLC MasterKey Term Allocated Pension

	Investment options	MLC MasterKey Term Allocated Pension
Ready-made portfolios	<b>Simple choice</b>	
	MLC Stable	✓
	MLC Conservative Balanced	✓
	MLC Balanced	✓
	MLC Growth	✓
	MLC High Growth	✓
	MLC Aggressive	✓
	<b>Low cost</b>	
	MLC Low Cost Conservative Balanced	✓
	MLC Low Cost Balanced	✓
	MLC Low Cost Growth	✓
	<b>Flexible</b>	
	MLC Flexible Moderate	Rules apply <sup>1</sup>
	MLC Flexible Assertive	Rules apply <sup>1</sup>
	<b>Socially responsible</b>	
	MLC Socially Responsible Growth	✓
Build-your-own portfolio	<b>Cash and fixed interest</b>	
	MLC Cash	✓
	MLC Fixed Interest	✓
	MLC Australian Fixed Interest Index	✓
	<b>Property</b>	
	MLC Australian Property Index	✓
	<b>Australian shares</b>	
	MLC Australian Shares	✓
	MLC IncomeBuilder	✓
	MLC Australian Shares Index	✓
	Ausbil Australian Emerging Leaders Fund	✓
	Investors Mutual Australian Share Fund	✓
	Perpetual Australian Share Fund	✓
	Schroder Wholesale Australian Equity Fund	✓
	<b>Global shares</b>	
	MLC International Shares	✓
	MLC International Shares Index	✓
	MLC International Shares Index (hedged)	✓
	MLC Platinum Global Fund	Rules apply <sup>1</sup>
	Platinum International Fund	Rules apply <sup>1</sup>

<sup>1</sup> 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.