

Asset transfer (in specie) deposit

MLC Wrap Investments and MLC Navigator Investment Plan

You should read this information before you complete your transfer request.

What you need to check

If you're transferring from another investment provider, contact them to check they can process asset transfers. Also check there are no restrictions on withdrawing the investments and/or shares you want to transfer

Can we accept your investments?

It is important to check whether we can accept the investments you want to transfer.

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

If your investment doesn't appear on the relevant **Investment List** (available on mlc.com.au), please contact us to discuss your investment before you complete this form.

Fees and charges

We don't charge a fee for transfers into your MLC Wrap or MLC Navigator account, however, **Stamp Duty** may apply and there could be costs charged by the institution from which you're transferring your investments.

Privacy

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

For definitions of terms, please see [page 2](#).

What you need to know

Opening a new account

We'll need a completed application form from you before we can process your transfer. This should be attached to the Asset transfer form, if it hasn't already been provided.

You'll need to make sure you have included the minimum Cash Account balance.

No change of beneficial owner

If you're not changing the beneficial owner, you'll need to email us the **Transaction/Parcel history spreadsheet**. Your financial adviser can also access this spreadsheet online.

If you don't or can't provide this information, the investment will be transferred with a purchase price effective on the date of transfer. This may result in incorrect Capital Gains Tax being reported.

Direct holdings

If you're transferring investments held directly, rather than in the name of an investment provider, you'll need to complete an **Australian Standard Transfer Form (ASTF)** for each investment you're transferring. See **Section 4** Transfer details. We can only accept original ASTFs.

Timing

We can't tell you exactly how long it will take to process your transfer. A simple transfer could take four weeks and a more complex transfer three months or more. It all depends on the investments

you're transferring, the number of parties involved in the transfer, and how quickly we get the information we need to process your transfer.

Regular investments and payment facilities

You should cancel any regular facilities linked to the investments you're transferring. Otherwise this could cause delays and additional **Stamp Duty** calculations.

Advice

You should speak with your financial adviser about the financial implications of the transaction.

For advice on how this impacts your personal tax obligations, we strongly recommend you seek advice from a registered tax agent.

You can also arrange for your financial adviser to process your in specie transfer online.

Next steps

Go to **page 3** and complete the Asset transfer form. Just follow the instructions and make sure you attach any additional information requested so we can complete your transfer without unnecessary delays.

Any questions?

Speak with your financial adviser or contact us on **132 652** Monday to Friday between 8 am and 6 pm (AEST/AEDT) or visit mlc.com.au

Asset transfer (in specie) deposit

Definitions

Direct versus indirect holdings

Types of holdings

The list below gives a general guide to direct versus indirect holdings. If you aren't sure how your investments are held, check before you send us your transfer request.

Institution	Description	Holding
Fund manager	Units held in investments managed by the fund manager.	Direct
Investment provider	A platform similar to MLC Wrap, which holds multiple assets under one account number on behalf of the customer.	Indirect
Broker	An intermediary who arranges for the purchase or sale of shares. In this case, you would be issued with a Holder Identification Number (HIN).	Direct
Share registry / Issuer sponsored	Where you are issued with Securityholder Reference Number (SRN) directly by the share registry for each of your share investments.	Direct

Other useful definitions

Term	Description
Beneficial owner	The legal owner of an asset, even though for safety and convenience the assets may be held in another name, for example custodian or trustee.
Change of beneficial owner	Where you change the beneficial owner of the assets when you make a transfer.
No change of beneficial owner	Where the assets remain with the same beneficial owner when transferred.
Stamp Duty	Stamp Duty is a fee charged by the State Revenue Office. Stamp Duty currently only applies on in specie transfers of managed funds registered in New South Wales and South Australia.
Transaction/Parcel history	A list of the remaining units in each individual parcel of shares or investments purchased, after any sales from that parcel. This information is relevant where you're transferring assets and not changing the beneficial owner. For full details of what you'll need to provide go to the Transaction/Parcel history form available on mlc.com.au
Securityholder Reference Number (SRN)	An SRN is used when your holdings are issuer sponsored, ie issued directly to you. You will have a separate SRN for each of your issuer sponsored holdings. This number will start with an 'I'
Holder Identification Number (HIN)	A HIN is used to register your holdings in multiple companies for broker sponsored shares, ie, issued via your broker and can only be bought or sold via your broker. This number will start with an 'X'
Holding statement	Details of current holdings in a security. You can get a holding statement from the relevant share registry or your broker.



Asset transfer (in specie) deposit

Use this form to transfer investments from other institutions and/or directly held holdings into your MLC Wrap or MLC Navigator account.

1. Your account details

Account number

Contact telephone (business hours)

OR

New account

We won't be able to process your deposit unless we've received a completed application form

Account name

Email

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

2. Beneficial owner details

Changes in beneficial ownership will realise capital gains or losses on the transferred assets and, there may be tax implications. You should seek advice from a registered tax agent to determine how the transfer will impact on your tax obligations.

Are you changing the beneficial owner of the investments you're transferring?

Please choose one of the options below. If you don't, we'll process your request as **no change of beneficial owner**.

No You'll need to provide transaction/parcel history for each of the investments you're transferring. Please use the **Transaction/Parcel history spreadsheet** (available on mlc.com.au) to enter your parcel history information.

Yes You don't have to provide transaction/parcel history.

If your transfer includes a combination of no change of beneficial owner and change of beneficial owner, please complete a separate form for the investments which apply to each owner type.

Please go to **Section 3**.

3. Investments to be transferred in

We'll need **all the information requested below**, to process your request.

If you've selected **no change of beneficial owner in Section 2**, please tell us if you're providing transaction/parcel history for these investments. If you don't provide the transaction/parcel history for these investments, this may result in incorrect Capital Gains Tax (CGT) being calculated and reported. If you don't select a yes or no in the table below, we'll assume you can't provide transaction history.

Do you intend to subsequently transfer these investments into an **SMA Model Portfolio**?

No

Yes We'll contact your financial adviser when this request is complete. Your financial adviser can then process your transfer using **n-link**.

If you're not changing the beneficial owner, you won't be able to transfer the assets listed below to an **SMA Model Portfolio**, unless you provide full transaction/parcel history for all the assets listed in the table below.

If you want to change your current reinvestment of earnings and sell down priority for managed investments, please use the **Update account details form**, available on mlc.com.au Your financial adviser can also change these details using **n-link**.

ASX/APIR code	Investment name	Number of units	If no change of beneficial owner, has transaction/parcel history been provided?
			Yes <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>
			Yes <input type="checkbox"/> No <input type="checkbox"/>
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			Yes <input type="checkbox"/> No <input type="checkbox"/>

Please go to **Section 4**.

4. Transfer details

Please choose the type of transfer you're making. One or both options may apply.

Transfer from another investment provider where the investments are **not held directly**

You'll need to contact the investment provider and arrange for them to complete an **Australian Standard Transfer Form (ASTF)** for **each** of the investments you're transferring and to send the **original** forms to us. We can't start your transfer unless your investment provider sends us these forms.

Please provide details of the investment provider you're transferring your investments from.

Name/Institution

Account name

Account number

Contact telephone (business hours)

Contact email address

AND/OR

Transfer from a **directly held investment** (eg from your name or a company name)

You'll need to provide:

- an **original** completed **Australian Standard Transfer Form (ASTF)** for **each** of the investments you're transferring with the 'Seller's' section completed.
You can find this form, and details of how to complete it, on **page 8**,
- a holding statement for each share listed, and
- post code of your registered address with your broker or share registry.

We won't be able to process your transfer unless these documents are received.

Please go to **Section 5**.

5. Adviser Initial Service Fee

Are you opening a new account?

No Please complete the details below.

Yes If you want an Adviser Initial Service this should be included on your application form. Please go to **Section 6**.

Do you want an Adviser Initial Service Fee to apply to this transfer? This fee applies to this investment only.

No Please go to **Section 6**.

Yes Please complete your fee details below.

 % **OR** \$

I understand and consent to this amount being shared with other parties as outlined by my financial adviser. This fee is inclusive of GST.

Please go to **Section 6**.

6. Financial adviser details

Name of financial adviser

Adviser number

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Contact telephone number (business hours)

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Fax number

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Email

Please go to **Section 7**.

7. Your agreement and declaration

I authorise Navigator Australia Limited (NAL) to transfer the investments listed in **Section 3** from the institution listed on **Section 4**. I also authorise NAL to access information from the institution I'm transferring my investments from, to allow this transfer to be processed.

I have read and understood the information contained in the relevant **Financial Services Guide and/or How to Guide** about the transfer of investments. These documents can be found on mlc.com.au

I understand that:

- **Where there is no change of beneficial ownership on an investment transferred**, I need to supply accurate transaction/parcel history for the relevant investment, if I can't, this may result in incorrect Capital Gains Tax being calculated and reported.
- **Where there is a change of beneficial ownership on an investment transferred**, there may be tax implications, which may realise capital gains and losses.
- There may be taxation implications associated with the transfer. It is my responsibility to obtain tax advice from a registered tax agent in relation to how the transfer impacts upon my personal circumstances and tax obligations. I understand that NAL is not a registered tax agent.
- If I've provided incorrect information, any losses or costs will be my responsibility.
- If an Adviser Initial Service Fee has been selected, consent has been given for this fee to be shared with other parties as outlined by my financial adviser.
- Transferring units can take some time, and may be dependent upon the policies or procedures of the transferring institution, and I may not have access to these funds until the transfer is completed.

Signature of Investor one or Attorney

Name

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

- If the ASTF is lost, my transfer will be postponed until this is recovered or a replacement received.
- Any Stamp Duty liability payable on the assets specified in **Section 3** will be deducted from my Cash Account.

Taxation information reporting: At the end of the financial year, an annual taxation statement will be sent to you at your registered address. This will give details of your account that will be useful for your own records and taxation requirements. Should you have any queries about how the taxation information affects your personal tax obligations, you should consult with a registered tax agent.

For units held jointly: All parties must sign unless otherwise indicated on the original application form or as subsequently advised to MLC.

On behalf of a Corporation: This form must be executed by one of the following methods:

- by signature of two directors or one director and the company secretary
- signature of the sole director and company secretary for sole director proprietary companies, or
- under Power of Attorney.

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 and is also authorised to sign this form.

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

Signature of Investor two (if applicable) or Attorney

Name

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

8. Send us your form

You can mail, email or fax all documents for your transfer, with the exception of the **ASTF**. We can only accept original **ASTFs**.

MLC
GPO Box 2567
Melbourne VIC 3001

Email: asset.transfers@mlc.com.au

Please include your account number (if known) account name in the subject line of your email.

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**

Confirm the documents required for your transfer

This form.

AND

If you've selected no change of beneficial owner in **Section 2**:

- a completed **Transaction/Parcel history spreadsheet** with parcel history details for each of the relevant investments.

If you're transferring from directly held investments:

- a completed **ASTF** for each of the relevant investments listed in **Section 3** (see **page 8** for details), and
- if you're transferring shares, a **holding statement** for each of the relevant shares listed in **Section 3**.



Information on completing your Australian Standard Transfer Form (ASTF)

MLC Wrap and MLC Navigator

The ASTF is to be used if you want to transfer a security holding from one party to another without buying and selling on the market.

You'll also need to provide an Asset transfer (in specie) withdrawal or deposit form for the transfer you're making. We can't process your transfer unless we receive the relevant asset transfer form. We'll need an ASTF for each of the directly held investments being transferred.

A few important points to note before you get started

- Complete your asset transfer form before you start the ASTF. The asset transfer includes instructions on whether you'll need to complete an ASTF.
- Any alterations to this form must be initialled by both the buyer and the seller.
- Do not make corrections using correction fluid, as we won't be able to accept your form. Any increase to the units being transferred is not acceptable, even if initialled.
- Make sure the name you provide, as either buyer or seller, is exactly as it appears on the register of the relevant securities.

A	Stamp Duty	If you're transferring assets that require Stamp Duty to be paid, we'll deduct this from your Cash Account, and pay this on your behalf to the State Revenue Office.
B	Full name of company or fund	The full name of the share, company or managed fund in which the securities being transferred are held. Please include the APIR/ASX code. This is the unique identifier associated with each share, company or managed fund.
C	Full description of securities	You don't have to complete this section.
D	Quantity	The number of units being transferred (amount must be specified in both words and figures).
E	Full name(s) of seller(s) (transferor(s))	<i>If you're transferring assets (a deposit) into MLC Wrap or MLC Navigator</i> <ol style="list-style-type: none">1. Transferring from directly held investments: the seller will need to complete this section. Please write the names of all sellers as shown on a holding/transaction statement.2. Transferring from another investment provider: You don't have to complete this form. Your investment provider will complete the ASTF and send the form to us. <i>If you're transferring assets (a withdrawal) from MLC Wrap or MLC Navigator</i> MLC will complete this section of the form.
F	Consideration and Date of purchase	Office use only.

Information on completing your Australian Standard Transfer Form (ASTF)

MLC Wrap and MLC Navigator

G	Uncertificated transferor identification	The SRN (Securityholder Reference Number) starts with the letter 'T' and the HIN (Holder Identification Number) begins with an 'X'. For managed funds, if you have an existing investment number with the fund manager, you must also write the number in this section. This information can be found on the transaction statement, holding statement or dividend statement issued by the registry or fund manager. The transfer can't be processed without this information.
H	Full name(s) of buyer(s) (transferee(s))	<p><i>If you're transferring assets (a deposit) into MLC Wrap or MLC Navigator</i></p> <p>MLC will complete this section of the form.</p> <p><i>If you're transferring assets (a withdrawal) from MLC Wrap or MLC Navigator</i></p> <p>1. Transferring into directly held investments: The buyer will need to complete this section. Please provide the full names of the buyer. This should be the name in which you want the assets to be held. Securities can't be registered in an unincorporated trading name/business or in the name of a trust, a superannuation fund, a minor, or an estate or deceased person's name. If transferring into an asset where there is an existing holding, please make sure the name provided is identical to the name currently appearing on the register.</p> <p>2. Transferring to another investment provider: You don't have to complete this form. MLC will generate and send this form to your investment provider.</p>
I	Full postal address of buyer(s)	<p><i>If you're transferring assets (a deposit) into MLC Wrap or MLC Navigator</i></p> <p>MLC will complete this section of the form.</p> <p><i>If you're transferring assets (a withdrawal) from MLC Wrap or MLC Navigator</i></p> <p>Please provide the full address including the postcode. If transferring to an existing security holding, the address must match the current registration details exactly.</p>
J	Removal request	Office use only.
K	Uncertificated transferee Identification	The SRN (Securityholder Reference Number) starts with the letter 'T' and the HIN (Holder Identification Number) begins with an 'X'. For managed funds, if you have an existing investment number with the fund manager, you must also write the number in this section. This information can be found on the transaction statement, holding statement or dividend statement issued by the registry/fund manager. The transfer can't be processed without this information.
L	Signing requirements seller	<p><i>You should only sign here if you're transferring assets (a deposit) into MLC Wrap or MLC Navigator from directly held investments</i></p> <ul style="list-style-type: none"> • Where holdings are in two or three names, all of the securityholders must sign. • If applicable, state the capacity in which they are signing, ie Director, Company Secretary, Sole Director and Sole Company Secretary or Sole Director (with no Company Secretary).
M	Date you're signing as seller	Please note: any forms dated three months or more from the current date may be rejected and new forms will need to be completed.
N	Signing requirements buyer	<p><i>You should only sign here if you're transferring assets (a withdrawal) from MLC Wrap or MLC Navigator to directly held investments</i></p> <ul style="list-style-type: none"> • Where holdings are in two or three names, all of the security-holders must sign. • If applicable, state the capacity in which they are signing, ie Director, Company Secretary, Sole Director and Sole Company Secretary or Sole Director (with no Company Secretary).
O	Date you're signing as buyer	Please note: any forms dated three months or more from the current date may be rejected and new forms will need to be completed.

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AUSTRALIAN STANDARD TRANSFER FORM

A

AFFIX OR IMPRESS STAMP DUTY HERE

IMPRESS MARKING / CERTIFICATION STAMP HERE

B

FULL NAME OF COMPANY OR ELIGIBLE BODY

ASX/APIR Code

C

FULL DESCRIPTION OF SECURITIES

Class

If not fully paid, paid to

Register

D

QUANTITY

Words

Figures

SELLING BROKER'S STAMP

E

FULL NAME(S) OF SELLER(S)

Please use BLOCK letters

F

CONSIDERATION

\$A

Date of purchase

/ /

G

Uncertificated Transferor Identification

HIN

SRN

Investment number

H

FULL NAME(S) OF BUYER(S)

Please use BLOCK letters

FOR USE BY AUSTRALIAN SELLING BROKERS ONLY

TRANSFER IDENTIFICATION NUMBER

I

FULL POSTAL ADDRESS OF BUYER(S)

Transferor's Broker Hereby certifies:-

- (a) As to the validity of Documents
- (b) That Stamp Duty, if payable has been or will be paid.

J

REMOVAL REQUEST

Please enter these securities on the _____ Register

K

Uncertificated Transferee Identification

HIN

SRN

Investment number

- I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer the above name(s) hereafter, called the Buyer(s) or to the several buyers named in Part 2 of the brokers Transfer Form(s) or Split Transfer Form(s), the Securities as specified above standing in my/our name(s) in the books of the above-named Company or eligibly body subject to the several conditions on which I/We held the same at the time of signing hereof and I/We the Buyer(s) do hereby agree to accept the said securities subject to the same conditions.
- I/We the registered holder(s) and undersigned Seller(s) hereby transfer the above securities to the several transferees named in Part 2 of the Brokers Transfer Form(s) or Split Transfer Form(s) relating to the above securities.
- I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which the transfer is signed.
- Delete whichever does not apply.

TRANSFEROR'S BROKER STAMP

L

SELLER(S) SIGN HERE



Affixed at On:-

M

DATE SIGNED

/ /

N

BUYER(S) SIGN HERE



O

DATE SIGNED

/ /

CLIENT ACCOUNT NUMBER

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