

## Member Investment Choice Form

### Who should use this form?

This form should be used if you are a **contributing member**, a **preserved benefit member**, an **ancillary contributions member** or an **associate** or a **receiving spouse** of the Military Superannuation and Benefits Scheme (MilitarySuper) and you want to make a choice as to how your existing member benefit and/or future member contributions or associate A benefit are to be invested.

**If you have more than one MilitarySuper account (i.e. you are an existing contributor and also a preserved benefit member or an associate), you should complete a separate form for each membership type.**

Before completing this benefit application form you are advised to read the **Product Disclosure Statement (PDS)** and the **Member Investment Choice Guide** which are available from the MilitarySuper website at [www.militarysuper.gov.au](http://www.militarysuper.gov.au) or by telephoning the Customer Service Centre on **1300 006 727**.

### Definitions

**Contributing member** means a current serving member of the Australian Defence Force paying contributions to MilitarySuper.

**Preserved benefit member** means a discharged member with some contributions still in the MilitarySuper Fund.

**Associate** means a former spouse of a member following a family law split.

**Existing member benefit** means the amount of contributions and earnings in a member's, or a preserved benefit member's account in MilitarySuper on the date that an election is received at ComSuper.

**Future member contributions** means contributions that are yet to be paid into the MilitarySuper Fund. (Applicable to contributing members only.)

**Associate A benefit** means the funded component of a member's benefit allocated to an associate following a family law split.

**Ancillary contributions member** means a current serving member of the Australian Defence Force who is making or has made ancillary contributions to MilitarySuper.

**Receiving spouse** is a person who has a contributing member or an ancillary contributions member making 'spouse contributions' on their behalf.

### Reference number

Your reference number is either your Service Number, if you have one, or your PM Keys Number. This number can be found on your annual member statement. If you are an associate or a receiving spouse, this is the reference number quoted in correspondence to you.

### Financial advice

MilitarySuper suggests that you may wish to obtain financial advice from a certified financial planner before you lodge this form. To find your nearest certified financial planner, look up the Yellow Pages of your local phone directory. For information on how to select a financial planner, look up the Financial Planning Association website at [www.fpa.asn.au](http://www.fpa.asn.au)

### When to use this form

You should use this form whenever you want to change your investment option for your member contributions, your preserved member benefit or your ancillary contributions, or if you are an associate, changing the investment of your associate A benefit in the scheme.

**Note:** Only the 'receiving' spouse can elect to change investment option for spouse contributions.

### What can be invested?

Your investment choice will only apply to your existing member benefit, your preserved member benefit, your ancillary benefits or as a receiving spouse, your associate A benefit—it **does not apply to the employer benefit**.

You can choose different options for your existing member benefit, preserved member benefit, ancillary benefits or associate A benefit, and future member contributions (where applicable).

*You do not need to return this page with your form.*

<b>Fees</b>	Currently there are no fees or charges applicable for changing an investment option. This could change in the future. You will be notified in advance if this occurs.
<b>No requirement to make a choice</b>	You do not have to make an investment choice. If you do not make a choice then your existing member benefit, your preserved member benefit or your associate A benefit as a receiving spouse and, where applicable, your future member contributions will be invested in the Growth option which is the <b>default option</b> (see the <b>Member Investment Choice Guide</b> for further information).
<b>Date of effect</b>	<p>The date of effect of your investment switch election will be the date your switch request is received by MilitarySuper, if received prior to 5pm Canberra local time. Switch requests received after 5pm Canberra local time will take effect the following working day.</p> <p>Note that the unit price or prices for the option or options selected will not be known until the following working day. This is because a price or prices cannot be set until a valuation of each option or options at close of business on the day you make your choice, has been made. If your request is received after the cut-off, on a weekend or a public holiday, the unit price for the first working day following your request will apply. The unit price or prices for this day will not be known until after 12.00 pm the next working day.</p> <p>Switch requests with a future date of effect are not permitted.</p> <p>An election to adjust future member contributions will be effective from the first payday after you make your choice. If you make your choice on a payday, then the change will not be effective until the following payday.</p>
<b>Type of member</b>	<b>Question 1</b> on this form asks you to tell us what type of member you are. You may only select one of these options. If you are currently contributing, and you have a preserved benefit relating to a previous period of service, you will need to complete one form for each membership type.
<b>Confirmation of receipt</b>	ComSuper will send you an advice confirming the receipt and processing of your choice within 5 working days. If you do not receive this advice, please contact ComSuper on <b>1300 006 727</b> .
<b>Privacy</b>	ComSuper, acting as agent for the Board, is collecting the information on this form for the purposes of processing your request to change your investment option for your existing member benefit, your preserved member benefit, or your associate A benefit and to communicate with you about that change. This is authorised by the <i>Military Superannuation and Benefits Act 1991</i> and the MSBS Rules. The information will be stored on ComSuper's computer systems and may be used to communicate with you on other MilitarySuper related issues. Your personal details may also be provided to a mailing contractor so that they can send Scheme related information to you, or to a contractor commissioned to undertake surveys on behalf of ComSuper or the Board. You do not have to participate in these surveys if you do not wish to. All contractors are required to adhere to the Privacy legislation in the same way as ComSuper does.



**PART B****What would you like to do?**

10. Choose
- only one**
- of the following options:

**ELECTION TYPE 1** — Contributing members and Receiving spouses

- Change the investment option for your existing member benefit, existing ancillary benefit only. **Complete Box 1 at Part C.**
- Change the investment option for your future member contributions or future ancillary contributions only. **Complete Box 2 at Part C.**
- Change the investment option for both your existing member benefit and future member contributions, and/or your existing ancillary benefits and future ancillary contributions. **Only available to current serving members and receiving spouses. Complete Boxes 1 and 2 at Part C.**

**ELECTION TYPE 2** — Non-contributing members, Associate members and Preserved spouse contributions

- To change the investment option for your existing member benefit, associate A benefit and/or ancillary benefit **Complete Box 1 at Part C**

**PART C****Choose your option**

**Note: Preserved Benefit Members** can only change the investment option for their **existing member benefit** and associates can only change their **funded associate benefit (associate A)**. If you fit either of these descriptions, you should **complete Box 1 only**.

- 11.
- Box 1**
- Existing Member/Ancillary Contribution/Preserved Benefit/Associate A Benefit/receiving spouses

Cash	<input type="text"/> <input type="text"/> <input type="text"/>	%
Conservative	<input type="text"/> <input type="text"/> <input type="text"/>	%
Balanced	<input type="text"/> <input type="text"/> <input type="text"/>	%
<b>Growth (Default option)</b>	<input type="text"/> <input type="text"/> <input type="text"/>	%
High Growth	<input type="text"/> <input type="text"/> <input type="text"/>	%
<b>Total (must equal 100%)</b>	<input type="text"/> <input type="text"/> <input type="text"/>	%

**Box 2** - Future Member and/or Ancillary Contributions

Cash	<input type="text"/> <input type="text"/> <input type="text"/>	%
Conservative	<input type="text"/> <input type="text"/> <input type="text"/>	%
Balanced	<input type="text"/> <input type="text"/> <input type="text"/>	%
<b>Growth (Default option)</b>	<input type="text"/> <input type="text"/> <input type="text"/>	%
High Growth	<input type="text"/> <input type="text"/> <input type="text"/>	%
<b>Total (must equal 100%)</b>	<input type="text"/> <input type="text"/> <input type="text"/>	%

**PART D****Give MilitarySuper permission to implement your choice**

12. In making this investment choice, I acknowledge that:
- I have read and understood the information provided in the **Product Disclosure Statement** for the Military Superannuation and Benefits Scheme including the **Member Investment Choice Guide**
  - the **Member Investment Choice Guide** is a general guide and does not contain personal financial advice
  - in the event I am unsure as to what decision I should make after reading the **Member Investment Choice Guide**, the Board recommends that I seek independent financial advice.
  - the Board is not responsible for my choice
  - investment options are not capital guaranteed
  - investment earnings are based on the actual earnings of the investment option that I have chosen and earnings can be positive **or** negative
  - this election made on existing/future benefits will be applied to all my benefit types (member and ancillary)
  - I acknowledge that I have read and understood the information contained on **pages 1 and 2** of this form.

Signature and date

SIGNATURE	
-----------	--

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

**PART E****Lodgement**

13. Return your completed form to:

MilitarySuper  
PO Box 22  
Belconnen ACT 2616

**OR**

Fax to: (02) 6272 9855 (please do not fax forms to any other number)

**OR**

Hand deliver to:

Unit 4, Cameron Offices  
Chandler Street  
Belconnen ACT 2617

..... **END FORM** .....

**DISCLAIMER** Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Therefore, before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation or needs. You may wish to do so with or without the assistance of a licensed financial advisor.