

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 (MSBS) 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 MSBS 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) available from the MilitarySuper website at www.militarysuper.gov.au or by ringing **1300 006 727**.

Definitions

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

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 the MSB Scheme.

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 recommends that you 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

When to use this form

You should use this form whenever you want to change your investment strategy for your member contributions, your preserved 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 strategy for spouse contributions.

What can be invested?

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

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

Fees	Currently there are no fees or charges applicable for changing an investment strategy. This could change in the future. You will be notified in advance if this occurs.
No requirement to make a choice	You do not have to make an investment choice. If you do not make a choice then your existing member benefit, your preserved benefit or your associate A benefit and, where applicable, your future member contributions will be invested in the Growth strategy which is the Default strategy (see the Take Control of Your Future: Your Guide to Investment Choice booklet for further information).
Date of effect	<p>1. Unless you nominate otherwise, the date of effect of your investment switch election will be the first Tuesday following receipt of your application.</p> <p>2. If you have nominated a particular date of effect:</p> <p>Your choice for your existing member benefit, your preserved benefit, your ancillary benefits or your associate A benefit will take effect from the date you have nominated provided the nominated date is not earlier than the date on which your correctly completed form is received. If you are not faxing or hand delivering your election your nominated date should make allowance for postal delays. In the event that your election is received after the date nominated in your election it will be processed with effect from the following Tuesday.</p> <p>If your choice is a weekend or a public holiday, the unit price for the first working day following your nominated date will apply. The unit price or prices for this day will not be known until the next working day.</p> <p>Where applicable, an election to adjust future member contributions (applicable to current serving members and receiving spouses only) 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> <p>3. Forms received by Midnight Tuesday, local Canberra time, of each week:</p> <p>Elections received by Midnight each Tuesday will take effect using that day's unit price providing your form is correctly completed.</p> <p>Note that the unit price or prices for the strategy or strategies selected will not be known until the following working day. This is because prices cannot be set until a valuation of each strategy, at close of business on the day you make your choice, has been made.</p> <p>Where applicable, an election to adjust future member contributions (applicable to current contributing members and receiving spouses only) will be effective from the first payday after the Tuesday that your election takes effect.</p>
Type of member	Question 1 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.
Confirmation of receipt	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 1300 006 727.
Privacy	ComSuper, acting as agent for the MilitarySuper Board, is collecting the information on this form for the purposes of processing your request to change your investment strategy for your existing member benefit, your preserved 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 MilitarySuper 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 A

About yourself

1. Type of member MSBS DFRDB

You may only choose one of the following, please refer to instructions.

- Current serving member (**Complete Election Type 1 at Part B**)
 Preserved benefit member (**Complete Election Type 2 at Part B**)

OR

- Associate Receiving spouse (**Complete Election Type 2 at Part B**)

2. Service Navy Army RAAF

3. Service number/Employee ID _ _ _ _ _
from your member statement or other correspondence

4. Title / Rank _____
Surname _____
Given names _____

5. Date of birth _ _ / _ _ / _ _ _ _ (dd/mm/yyyy)

6. Phone number (BH) () _____
Phone number (AH) () _____
Mobile _____

7. Email address _____
(provide if this is your preferred means of contact) _____

8. Postal address _____
State _____ Postcode _____

PART B

What would you like to do?

9. Choose **only one** of the following options:

ELECTION TYPE 1 — Contributing members and Receiving spouses

- Change the investment strategy for your existing member benefit, existing ancillary benefit **only**. **Complete Box 1 at Part C.**
- Change the investment strategy for your future member contributions or future ancillary contributions **only**. **Complete Box 2 at Part C.**
- Change the investment strategy for **both** your existing member benefit and future member contributions, 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 strategy for your existing member benefit, associate A benefit and/or ancillary benefit **Complete Box 1 at Part C**

PART C

Choose your strategy (see Part B)

10.

Box 1 Existing Member/Ancillary Contribution/Preserved Benefit/ Associate A Benefit	Box 2 Future Member and/or Ancillary Contributions
 Cash _____00%	 Cash _____00%
 Conservative _____00%	 Conservative _____00%
 Balanced _____00%	 Balanced _____00%
 Growth (Default strategy) _____00%	 Growth (Default strategy) _____00%
 High Growth _____00%	 High Growth _____00%
Total (must equal 100%) 100.00%	Total (must equal 100%) 100.00%

Note: **Preserved Benefit Members** can only change the investment strategy 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. I nominate the following date to be the effective date for my existing member benefit, associate A benefits and ancillary benefit

_____ / _____ / _____
day month year

If you do not nominate a date, your investment switch will take effect from the Tuesday following receipt of your correctly completed form. Please see page 2 for further information.

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 **Take Control of Your Future: Your Guide to Investment Choice** book.
- The **Take Control of Your Future: Your Guide to Investment Choice** book 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 **Take Control of Your Future: Your Guide to Investment Choice** book, the Military Super Board recommends that I seek independent financial advice.
- The MilitarySuper Board is not responsible for my choice.
- Investment strategies are not capital guaranteed.
- Investment earnings are based on the actual earnings of the investment strategy 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

Your signature _____

Date _____ / _____ / _____ (dd/mm/yyyy)

Any financial 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 adviser.

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
