

Change to Member Investment Choice



ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

ARE YOU A CURRENT MEMBER OF SPEC Super?

YES NO

SPEC Super MEMBER NUMBER

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Note: if you have changed your name since first becoming a member please attach a Certified copy of your Marriage Certificate, Deed Poll or a Statutory Declaration as proof.

PERSONAL DETAILS

DATE OF BIRTH

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TITLE

MR MS MRS MISS

GENDER

MALE FEMALE

FIRST NAME

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MIDDLE NAME

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FAMILY NAME

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STREET NUMBER

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STREET NAME

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SUBURB/TOWN

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STATE

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POSTCODE

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PO NUMBER

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SUBURB/TOWN

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STATE

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POSTCODE

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YOUR TELEPHONE NUMBER

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MOBILE NUMBER

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MEMBER INVESTMENT CHOICE

As a member of SPEC Super you can choose one investment option or a mix of different options. You can change the investment options for your Existing Account Balance, your Future Account Balance (new contributions), or both. **Please indicate your chosen option(s) by crossing the relevant box(s) and completing column(s) A and/or B below.**

- To change the investment options for your Existing Account Balance, complete column A (below).
- To change the investment options for your Future Account Balance (new contributions) only, complete column B.
- To change the investment options for **both** your Existing Account Balance and your Future Account Balance (new contributions), complete columns A & B.
- To transfer your Future Account Balance (new contributions) to your Existing Account Balance, place a cross in the box below.**
- If you crossed this box, *please read below**

*You must also complete columns A & B if you wish to nominate new investment options, otherwise your Existing Account Balance and Future Account Balance (new contributions) will continue to be invested in your previous nomination(s).

INVESTMENT OPTIONS

Please nominate your chosen combination of investment options.

Refer to the Investment Choice section of the relevant SPEC Super Product Disclosure Statement and Member Investment Choice & Asset Classes Factsheet for further information. Also read overleaf.

You can change your nominated investment options effective from the first day of the following month, with the first switch each financial year being free, and subsequent switches being charged at \$50 each.

I understand that if I do not complete this section, my current account balance and future contributions will be invested in the default Balanced option, unless I selected otherwise. If you choose more than one investment option, your nominated percentage for each option must be in multiples of 5% and must total 100%.

For example:

Balanced	40%
Growth (High Risk)	25%
Australian Shares	35%
Total	100%

OPTIONS	(A)	(B)
	Existing Account Balance	Future Account Balance (new contributions)
Balanced	_____ %	_____ %
Capital Stable	_____ %	_____ %
Growth (High Risk)	_____ %	_____ %
Cash	_____ %	_____ %
Cash Enhanced	_____ %	_____ %
Australian Shares	_____ %	_____ %
International Shares	_____ %	_____ %
Must be multiples of 5% and add up to TOTAL	100%	100%

If you need assistance in completing this form, please phone SPEC Super on 1300 366 648.

PLEASE TURN OVER TO SIGN AND DATE THIS FORM

SIGNATURE

In signing this form, I:

- acknowledge I have read and understood the terms of the Product Disclosure Statement/Member Investment Choice Fact Sheet and acknowledge it does not constitute personal advice;
- acknowledge that all conditions relating to Member Investment Choice, including the cost of switching (if any), are subject to change from time to time at the discretion of the Trustee;
- agree to be bound by the terms and conditions contained in the trust deed and Product Disclosure Statement;
- acknowledge that the Trustee has advised me that I may wish to seek independent financial advice;
- declare that the information in this application form is true and correct to the best of my knowledge and belief;
- acknowledge I have read the section on Privacy in the Product Disclosure Statement and consent to the collection and use of my personal information for the purposes outlined.

SIGNATURE:

DATE

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Return completed form to: SPEC Super PO Box 1109 Milton Qld 4064

How does Member Investment Choice Work?

You can choose or mix different options for your Existing Account Balance and separately for your Future Account Balance (new contributions coming into your account only). Your selection must be multiples of 5% and add up to 100%.

Not sure on how to complete this form?

Provided below are four examples of different scenarios which may assist you in completing this form.

Examples

1. John has previously nominated for his Existing Account Balance to be invested in 80% Balanced / 20% Cash Enhanced and has not nominated a different combination of investment options for his Future Account Balance. John completes the Member Investment Choice form (**column B**) advising that he now wants his Future Account Balance invested differently (70% Australian shares / 30% Cash). His Future Account Balance will then be invested according to this nomination, and his Existing Account Balance will continue to be invested in 80% Balanced / 20% Cash Enhanced.
2. David has never previously nominated any investment options to SPEC Super, so his entire account balance is invested in the default Balanced option. David now wants his Existing Account Balance to be invested in 100% Growth (High Risk) and wants his Future Account Balance to be invested in 50% International shares / 50% Capital Stable. David completes the Member Investment Choice form (**columns A & B**), reflecting the above selections.
3. Craig has previously nominated for his Existing Account Balance to be invested in 40% Balanced / 40% Growth (High Risk) / 20% Cash and for his Future Account Balance to be invested 100% Cash. Craig now wants his Future Account Balance to be invested in 70% Capital Stable / 30% Balanced and so completes the 'Member Investment Choice' form (**column B**), reflecting the above selections. His Future Account Balance (including all monies previously accrued in that account) will then be invested 70% Capital Stable / 30% Balanced and his Existing Account Balance will be unchanged and continue to be invested 40% Balanced / 40% Growth (High Risk) / 20% Cash.
4. Brian had previously nominated that he wanted his Existing Account Balance invested in 60% Cash / 40% Capital Stable and his Future Account Balance invested 100% Balanced. Brian now decides to **transfer** his Future Account Balance to his Existing Account Balance by crossing the relevant box on the Member Investment Choice form. Brian's entire account balance at that point will then be invested 60% Cash / 40% Capital Stable. However, as Brian did not select to change his investment options for his Existing Account Balance and Future Account Balance (new contributions), his Existing Account Balance and Future Account Balance (new contributions) will continue to be invested in the options previously nominated.

How are investment returns applied to your account?

The Trustee determines an interest crediting rate for each of the options available. These **rates are combined** for the options and percentages you have chosen **and a separate single interest amount is applied to your Existing Account Balance and separately to your Future Account Balance where you have nominated different investment options for your Future Account Balance. Please note that separate accounts are not held for each investment option you choose. Please note that interest rates can also be negative.**

Information on the SPEC Super investment objectives and strategies, for each investment option can be found in the relevant SPEC Super PDS and Member Investment Choice and Asset Classes Fact Sheet available at www.specsuper.com or by phoning SPEC Super on 1300 366 648.

This information is of general nature only, it does not take into account your individual financial situation, objectives or needs. You should consider your own financial position and requirements before making a decision. You may like to consult with a licensed financial adviser in order to assist you with this. You should also refer to the SPEC Select PDS, and any Supplementary Product Disclosure Statements before making a decision.