

# Member Investment Choice Form - Pension



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

(   )      -

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. Please refer to the Investment Choice section of the relevant SPEC Super Product Disclosure Statement and Member Investment Choice & Asset Classes Fact Sheet for further information.

## INVESTMENT OPTIONS

Please nominate your chosen combination of investment options. 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 will be invested in the default Balanced option, unless I previously 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%.

<b>For example:</b>	Balanced	40%
	Growth (High Risk)	25%
	Australian Shares	35%
	<b>Total</b>	<b>100%</b>

Balanced	_____ %
Capital Stable	_____ %
Growth (High Risk)	_____ %
Cash	_____ %
Cash Enhanced	_____ %
Australian Shares	_____ %
International Shares	_____ %

Must be multiples of 5% and add up to **TOTAL**

**100%**

## 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:

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DATE

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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:

- A pre-mixed diversified option, or
- A single asset class option, or
- You can make your own mix of options.

## Diversified Options

The Trustee has selected a mix of different asset classes to provide you with a choice of pre-mixed diversified investment options:

- Balanced (Default)
- Growth (High Risk)
- Capital Stable

## Single Asset Class Options

The Trustee also offers single asset class options for those members who prefer an exposure to a single investment sector:

- Cash
- Cash Enhanced
- Australian Shares
- International Shares

## Mixing Your Own Option

You can either choose to invest in a single asset class option or you can mix the asset class options to make your own mixed option. For example, you could choose a mix of 80% Australian Shares and 20% Cash.

You can also choose to mix the single asset class options with the pre-mixed diversified options. For example, if you wanted to make your own option with a higher exposure to cash than is offered by the Trustee in the Balanced option, you could mix the Balanced option with the Cash option by choosing a percentage of each option.

You could also choose to mix the diversified options with each other.

## Percentages must be in multiples of 5%

For simplicity, and to help ensure your mix of options total 100%, you need to make your selections in multiples of 5%.

## 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 single interest amount is applied to your account. Please note that separate accounts are not held for each investment option you choose.

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 relevant SPEC PDS, Member Investment Choice & Asset Classes Factsheet and any Supplementary Product Disclosure Statements before making a decision.

Oct 2009