

MEMBER INVESTMENT CHOICE - PENSION

Members of the Employer Sponsored or Personal Divisions must complete a separate form, available on our website or by contacting us.

You should read the Nationwide Super Pension Division Product Disclosure Statement (PDS), available at nationwidesuper.com.au/forms or by calling us, for more information about our investment options. You should also consider seeking independent professional advice prior to making a decision regarding your investments.

1. MEMBER DETAILS:

Pension Member ID:

Title:

Surname:

Given Name(s):

 Street or Postal
Address:

Suburb:

State:

Postcode:

Date of Birth:

Mobile Phone No.:

Daytime Phone No.:

Email:

This information will be used to update our records where necessary.

2. INVESTMENT OPTIONS:

Please nominate your investment choice option(s) as a percentage below. You may nominate multiple options; however the total must equal 100%.

Investment option	Percentage (%)
Cash	%
Prudent	%
SRI/Ethical	%
Diversified (default)	%
High Growth	%
TOTAL	100%

*Your first requested switch each financial year is free.
Each subsequent switch is subject to a switch fee of \$35.*

*Unless you opt out of the 'Cash Top-up' (see 3. over page)
these proportions will vary to provide for your nominated
pension payments being withdrawn from Cash.*

If you do not make a choice, you will be invested in the Diversified option



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3. INVESTMENTS - CASH TOP-UP:

The Cash Top-up is a tailored facility designed specifically for pension members, which operates as follows:

- An amount equal to the first two years' of your nominated pension payment amount will be initially switched to the Cash option from the Diversified option or your selected investment option(s).
- Each year, on the anniversary of the commencement of your pension, an additional amount will be switched to Cash as a 'Cash Top-up', to ensure that an amount equal to two years' of nominated pension payments is held in Cash.
- Your pension payments will be deducted from Cash option (unless exhausted).
- There is no fee for these automatic switches to Cash.

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I wish to opt out of the Cash Top-up facility
(The Cash Top-up will apply by default unless you tick this box)

Where you have opted out of the 'Cash Top-up', your pension payments will be deducted proportionally across your investment options held at the time of payment.

If you do not make a choice, the Cash Top-up facility will apply to your account.

4. DECLARATION AND SIGNATURE:

By signing this form I am making the following statements:

- I have carefully read the information about investments in the PDS and I understand that this information does not take into account my financial objectives, situation or needs.
- I understand that, unless this is the first change to my investment option(s) on my pension account for this financial year, a fee of \$35 will be deducted from my account to cover the costs of the switch (excluding automatic Cash Top-up which has no switch fee).
- I understand that investment earnings are not guaranteed and may be positive or negative, with past performance no indication of future performance.
- I acknowledge that an interim rate of investment earnings will be determined by the Trustee in order to effect a switch (please refer to the PDS for details on the calculation of interim investment earnings). The interim rate of investment earnings is generally less than the final audited crediting rate of investment earnings.
- I understand that my investment choice request will not be effective immediately and that information about investment switch processing times is available on the website at nationwidesuper.com.au/investments.
- I understand that I will receive a confirmation letter which confirms the changes made to my account. It is my responsibility to ensure that my investment choice instructions have been processed in accordance with my instruction. If these changes are not consistent with my instructions or I do not receive a confirmation letter, I acknowledge that I must contact Nationwide Super immediately. If I fail to notify Nationwide Super within 1 month of the submitting this form, I waive my right to later complain. Neither Nationwide Super nor the Administrator will accept any liability for failure to comply with this condition.

x

Signature

Date:

Please return your completed form to **PO Box 42 Charlestown NSW 2290**

Please note that investment switches are processed on Saturdays each week, after interim rates are updated.

If your completed Member Investment Choice form is received by Tuesday, the effective date will be the coming Saturday with the interim rates current at that time being applied to the investments you have switched out of.

Contact Nationwide Super

P: 1800 025 241

E: enquiries@nationwidesuper.com.au

W: nationwidesuper.com.au