

# Member Investment Choice Form (Pension)



ALL SECTIONS MUST BE COMPLETED

PLEASE  NOT

PLEASE USE BLOCK LETTERS

ARE YOU A CURRENT MEMBER OF QIEC Super?

YES  NO

QIEC 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

You are able to choose one investment option, or a mix of different options, for your existing balance.

Please nominate your chosen combination of investment options. Refer to the Investment section of the *Combined Pension Product Disclosure Statement (PDS)* and *Financial Services Guide (FSG)* and the *Member investment choice and asset classes Fact Sheet* for further information. Also see overleaf.

Each change will be effective from the first day of the following calendar month.

**I understand that if I do not complete this section, my account balance will be invested in the default Balanced Growth option, unless I have previously selected otherwise.**

**If you choose a mix of investment options, your nominated percentages must be in multiples of 5% and must total 100%.**

**For example:**

Balanced Growth	40%
High Growth	25%
Australian Equities	35%
<b>Total</b>	<b>100%</b>

Balanced Growth	_____	%
Conservative Growth	_____	%
High Growth	_____	%
Socially Responsible Investment	_____	%
Infrastructure	_____	%
Property	_____	%
Fixed Interest	_____	%
Cash	_____	%
Australian Equities	_____	%
International Equities	_____	%
<b>Must be multiples of 5% and add up to TOTAL</b>	<b>100%</b>	

## SIGNATURE

In signing this form, I:

- acknowledge I have read and understood the terms of the *Combined QIEC Super Pension PDS* and *FSG* and the *Member investment choice and asset classes 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 Board;
- agree to be bound by the terms and conditions contained in the Trust Deed;
- acknowledge that the Trustee Board of QIEC Super 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; and
- acknowledge I have read the section on Privacy in the *Combined QIEC Super Pension PDS* and *FSG* 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: QIEC Super PO Box 2130 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:

- Conservative Growth
- Socially Responsible
- Balanced Growth
- Infrastructure
- High Growth
- Property

## 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
- Fixed Interest
- Australian Equities
- International Equities

## Mixing Your Own Option(s)

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 Equities 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 Growth option, you could mix the Balanced Growth 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. Please note that crediting rates can also be negative.

Information on the QIEC Super investment objectives and strategies for each investment option can be found in the *Member investment choice and asset classes* Fact Sheet available at [www.qiec.com.au/members/publications/fact-sheets](http://www.qiec.com.au/members/publications/fact-sheets) or by phoning QIEC Super on 1300 360 507.

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 refer to the *QIEC Super Pension Product Disclosure Statement and Financial Services Guide* and the *Member investment choice and asset classes* Fact Sheet before making a decision.