Change to Member Investment Choice (Pension)

clubsuper
right beside you

ALL SECTIONS MUST BE COMPLETED PLEASE ☒ NOT ☒ PLEASE USE BLOCK LETTERS

ARE YOU A CURRENT MEMBER OF CLUB SUPER?
☐ **YES** ☐ **NO**

CLUB SUPER MEMBER NUMBER

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 / /

TITLE ☐ MR ☐ MS ☐ MRS ☐ MISS

GENDER ☐ MALE ☐ FEMALE

FIRST NAME

MIDDLE NAME

FAMILY NAME

STREET NUMBER

STREET NAME

SUBURB/TOWN

STATE

POSTCODE

EMAIL ADDRESS

YOUR TELEPHONE NUMBER ( ) -

MOBILE NUMBER

MEMBER INVESTMENT CHOICE

Diversified options	
Balanced	%
Capital Stable	%
Growth (High Risk)	%
Single asset class options	
Cash	%
Property	%
Fixed Interest	%
Australian Shares	%
International Shares	%
Must be multiples of 5% and add up to **TOTAL**	**100%**

You are able to choose one or a mix of different options.

Please nominate your chosen combination of investment options. Refer to the investment section of the *Pension Handbook* and *Additional Information - How we invest your money* available on the website (www.clubsuper.com.au) for further information.

You are entitled to one free switch each financial year. Each additional switch will incur a $50 switch fee. Each change will be effective from the first day of the following calendar month.

If you do not complete this section, your current account balance (if any) and future contributions will be invested in the default Balanced option, unless you select 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:	
Australian Shares	60%
International Shares	40%
Total	**100%**

SIGNATURE

In signing this form, I:
- acknowledge I have read and understood the terms of the most recent Pension Handbook and Financial Services Guide (FSG) and acknowledge it does not constitute personal advice;
- acknowledge that all conditions relating to Member Investment Choice, including the cost of switching, 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, Pension Handbook and Financial Services Guide;
- 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 Additional Information - Privacy, Enquiries and Complaints (available at www.clubsuper.com.au) and consent to the collection and use of my personal information for the purposes outlined

SIGNATURE:

DATE / /

RETURN COMPLETED FORM TO: CLUB SUPER PO BOX 2239 MILTON QLD 4064

Club Plus Qld Pty Ltd (ABN 30 010 892 396) is the Trustee company of Club Super (ABN: 12 737 334 298) Authorised Representative Number 268814 under AFS licence 238507.

2-MICP-NOV-2011

Club Super Investment Choice Asset Classes

clubsuper
right beside you

Selecting the best investment option for you can be a difficult task. Club Super offers a choice of eight investment options, they are:

- Balanced (Default)
- Capital Stable
- Growth (High Risk)
- Cash
- Property
- Fixed Interest
- Australian Shares
- International Shares

These options offer different exposures to the various asset classes.

HELPING YOU UNDERSTAND THE ASSET CLASSES

Shares (or "Equities"): Investing in shares means that you effectively own part of a company. You're then entitled to income from both the dividends paid by the company and capital growth from changes in the share value.

Club Super invests in shares listed on the Australian and overseas share markets. Over the long term, shares will generally provide a higher rate of return than other asset classes, but they also involve a higher level of volatility than other asset classes.

Property: Property investments include residential, industrial, commercial, retail and rural property held either directly or indirectly with other investors through property trusts.

Property investments can generate rental income as well as an increase (or decrease) in capital value over time. Property investments will generally provide a higher return than cash and fixed interest. However, they are also subject to higher levels of risk.

Alternatives: Alternative investments are a relatively new asset class, used by investors who are looking for alternatives to shares, property, fixed interest and cash. They can include:

- **Private equity** – investments in listed or unlisted companies that are in the developmental stage, or which are looking to expand.
- **Infrastructure** – investments in facilities or services for the community – for example, toll roads, electricity and water services, health facilities etc.
- **Hedge funds** – managers of these funds use a number of short term trading techniques. They may borrow money ("leverage") to buy other investments in order to make gains.

Alternative investments provide investors with access to new asset classes. There are opportunities for high returns, but usually accompanied with increased risk. Growth Alternatives generally offer higher returns with higher risk; while Defensive Alternatives are more conservative, with lower risk and lower returns expected.

Fixed Interest: Fixed interest investments include government bonds, debentures, mortgage trusts and fixed term deposits. They earn interest at a fixed rate that is set at the time of the investment. Club Super invests in these type of assets in both Australia and overseas. They have a moderate level of risk and produce a rate of return a little higher than cash over the medium term.

Cash: Cash investments include funds held in bank accounts and in the short-term money market, such as bank bills and cash management trusts. They are generally a secure way to invest, with low levels of risk. Cash investments tend to earn comparatively low rates of return in the longer term.

Still not sure which option to choose? Club Super can refer you to a qualified financial planner for help. Simply ring Club Super on 1300 369 330.

Club Plus Qld Pty. Ltd. (ABN 30 010 892 396) is the Trustee of Club Super (ABN 12 737 334 298), is a Corporate Authorised Representative number 268814 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation. 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 Club Super Pension Product Disclosure Statement (Pension Handbook) and Financial Services Guide and Additional Information - How we invest your money before making a decision.