

Change to Member Investment Choice (Club Income Stream)



ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



This form should be used to change your Club Income Stream investment options. Please complete, sign and return to Club Super via post or email.

ARE YOU A MEMBER OF CLUB SUPER?

☐ YES ☐ NO

If YES, Member No:

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

GENDER

☐ MALE ☐ FEMALE

TITLE

☐ MR ☐ MRS ☐ MISS ☐ OTHER

SPECIFY IF OTHER

FIRST NAME

MIDDLE NAME

FAMILY NAME

STREET NUMBER

STREET NAME

SUBURB/TOWN

STATE

POSTCODE

POSTAL ADDRESS (If same as above, write "as above")

PO BOX

SUBURB/TOWN

STATE

POSTCODE

EMAIL ADDRESS

YOUR TELEPHONE NUMBER

MOBILE NUMBER

MEMBER INVESTMENT CHOICE

You are able to choose one investment option, or a mix of different options. As well as changing your investment options, you can also use this form to change the options that your Club Income Stream payments are drawn from.

Please nominate your chosen combination of investment options. Refer to the Investment section of the *Club Income Stream Product Disclosure Statement (PDS)* for further information, available at clubsuper.com.au.

Any switch request received will be processed in accordance with the weekly declared crediting rate policy as set out in the *Club Income Stream PDS*. For more information surrounding processing times and effective dates of switches see the *Club Income Stream PDS*.

MEMBER INVESTMENT CHOICE

If your 'regular Club Income Stream payment' percentage does not add up to 100% or you do not make a selection, your payments will be drawn in the same proportion as your investment choice.

You should be aware that if you do not complete this section, your account balance will be invested in the default Balanced option. If you choose more than one investment option, your nominated percentage for each option can include up to 2 decimal places and must total 100%.

Investment option	Account balance	Regular Club Income Stream payments drawn from
Balanced	_____ %	_____ %
Growth	_____ %	_____ %
Capital Stable	_____ %	_____ %
Cash	_____ %	_____ %
Australian Shares	_____ %	_____ %
International Shares	_____ %	_____ %
Property	_____ %	_____ %
Fixed Interest	_____ %	_____ %
Must total:	100%	100%

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

Please nominate your chosen combination of investment options. Refer to the *Investments* section of the *Club Income Stream PDS* available at clubsuper.com.au for further information.

Club Super does not charge a fee if you wish to switch your option/s. For more information surrounding processing times and effective dates of switches, see the *Investments* section of the *Club Income Stream PDS* (as above).

If you choose more than one investment option, your nominated percentage for each option can include up to 2 decimal places and must total 100%.

PLEASE COMPLETE DETAILS ON THE NEXT PAGE

Club Plus Qld. Pty. Ltd. (ABN 30 010 892 396), the Trustee of Club Super (ABN 12 737 334 298) is Corporate Authorised Representative No. 268814 under AFSL No. 238507.

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DECLARATION AND SIGNATURE

In signing this form, I:

- acknowledge I have read and understood the terms of the most recent *Club Income Stream PDS* 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, *Club Income Stream PDS* 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;

Your privacy is important to us

When your personal details are provided to Club Super, they are securely stored and are accessible only to authorised personnel and third parties for the purpose of administering your account. If you would like to see Club Super's Privacy Policy, visit clubsuper.com.au or call us on 1300 369 330 for a copy of the Privacy Policy.

SIGNATURE

DATE

CLUB SUPER INVESTMENT CHOICE OPTIONS

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

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

These options offer different exposures to the various asset classes.

If you are unsure about which option to choose, Club Super can refer you to a qualified financial planner for help.

Simply call 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 Income Stream Product Disclosure Statement* and *Financial Services Guide* before making a decision.

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. The return from a bond, which make up the majority of investments in the Fixed Interest asset class, is made up of the interest received and the capital movement in the underlying bond. Over the long term we expect returns to be positive for this asset class, however when the capital (or market value) movements of the bonds outweigh the income received, returns can be negative. 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.

HAVE YOU COMPLETED ALL RELEVANT SECTIONS OF THIS FORM?

RETURN COMPLETED FORM TO: CLUB SUPER PO BOX 10726 BRISBANE ADELAIDE STREET QLD 4000

OR EMAIL A SCANNED COPY OF THE COMPLETED FORM TO: info@clubsuper.com.au