

# Investment choice form



Use this form if you're an existing member and you'd like to:

- Make or change your investment choice for your super or pension account
- Choose how you'd like your pension account drawn down.

**Complete this form** in blue or black pen using BLOCK LETTERS and tick  where applicable.

## 1. SELECT YOUR ACCOUNT

Tell us which CareSuper account this form applies to. You can only select (✓) one.

Super account (complete sections 2, 3, 4 and 6)

OR

Pension account/Transition to retirement (TTR) account (complete sections 2, 3, 5 and 6)

## 2. YOUR PERSONAL DETAILS

Member account number \_\_\_\_\_ Date of birth (DD/MM/YYYY) \_\_\_\_\_ Title \_\_\_\_\_

Surname \_\_\_\_\_

Given names \_\_\_\_\_

Residential address (required) \_\_\_\_\_

Suburb \_\_\_\_\_ State/territory \_\_\_\_\_ Postcode \_\_\_\_\_

Postal address (if different from residential) \_\_\_\_\_

Suburb \_\_\_\_\_ State/territory \_\_\_\_\_ Postcode \_\_\_\_\_

Mobile \_\_\_\_\_ Daytime telephone \_\_\_\_\_

Email \_\_\_\_\_



If you have more than one CareSuper account and you'd like to make or update your investment choices, you'll need to complete a separate **Investment choice** form for each account.

### 3. SUPER AND PENSION MEMBERS – CHOOSE HOW YOUR EXISTING BALANCE IS INVESTED

If you're an existing super or pension member, complete this section to make an investment choice for your **existing** balance.

Tell us (✓) if you'd like to keep or update how your existing balance is invested.

**Keep** – I don't want to change the way my existing balance is currently invested.  
(You don't need to complete the below table, **go to section 4.**)

**OR**

**Update** – I'd like my existing balance invested in the way I've specified below.

**Instructions:** You can invest your existing balance in one or a combination of CareSuper's investment options. You must fill out the percent of your existing balance that you'd like invested in each option using whole numbers. Please note that the investment choice column must total 100%.

Managed options	Your investment choice	Example only
Capital Guaranteed	_____ %	%
Capital Stable	_____ %	%
Conservative Balanced	_____ %	60%
Balanced <sup>#</sup>	_____ %	%
Sustainable Balanced	_____ %	%
Alternative Growth	_____ %	%
Growth	_____ %	%
<b>Asset Class options</b>		
Cash <sup>^</sup>	_____ %	%
Fixed Interest	_____ %	20%
Direct Property	_____ %	20%
Australian Shares	_____ %	%
Overseas Shares	_____ %	%
<b>Total (must equal 100%):</b>	_____ %	<b>100%</b>

<sup>#</sup> For super members, the Balanced option is our MySuper option.

<sup>^</sup> This option was previously known as 'Capital Secure'. Only the name has changed – its objectives and features remain the same.

CareSuper also has a Direct Investment option (DIO), which you can register for via **MemberOnline** at [caresuper.com.au/login](https://caresuper.com.au/login).



Please refer to the **Investment Guide** or **Pension Guide PDS** and the relevant **Target Market Determination** for more information on your investment options.

**!** Make sure your investment choices add up to 100%. Examples illustrate how to complete this section. What you choose is up to you.

#### 4. SUPER MEMBERS – CHOOSE HOW YOUR FUTURE SUPER CONTRIBUTIONS ARE INVESTED

If you're an existing super member, complete this section to make an investment choice for your **future** super contributions.

Tell us (✓) if you'd like to keep or update how your future contributions are invested.

**Keep** – I don't want to change the way my future contributions are currently invested. (You don't need to complete the below table, **go to section 6.**)

**OR**

**Update** – I'd like my future contributions invested in the way I've specified below.

**Instructions:** You can invest your future contributions in one or a combination of CareSuper's investment options. You must fill out the percent of your existing balance that you'd like invested in each option using whole numbers. Please note that the investment choice column must total 100%.

Managed options	Your investment choice	Example only
Capital Guaranteed	_____ %	%
Capital Stable	_____ %	%
Conservative Balanced	_____ %	<i>60%</i>
Balanced (MySuper)	_____ %	%
Sustainable Balanced	_____ %	%
Alternative Growth	_____ %	%
Growth	_____ %	%
<b>Asset Class options</b>		
Cash <sup>^</sup>	_____ %	%
Fixed Interest	_____ %	<i>20%</i>
Direct Property	_____ %	<i>20%</i>
Australian Shares	_____ %	%
Overseas Shares	_____ %	%
<b>Total (must equal 100%):</b>	_____ %	<b>100%</b>

<sup>^</sup> This option was previously known as 'Capital Secure'. Only the name has changed – its objectives and features remain the same.



Please refer to the **Investment Guide** or visit [caresuper.com.au/investmentoptions](https://caresuper.com.au/investmentoptions) for more information on your investment choices.

**!** Make sure your investment choices add up to 100%. Examples illustrate how to complete this section. What you choose is up to you.

#### 5. PENSION MEMBERS – CHOOSE HOW YOUR PENSION IS DRAWN DOWN

If you're an existing Pension or Transition to retirement (TTR) member, complete this section to let us know how you'd like your income payments drawn from your account. Select (✓) one option.

**I want to draw down my pension payments from each investment option in proportion to the balance in each option.** (You don't need to complete the table. **Go to section 6.**)

**I want to draw down my pension payments in my preferred order.** You'll need to number in order of priority how you want your pension payments deducted from across all your investment options.

We'll start with your first priority investment option and when the balance reaches zero, we'll move on to your second priority investment option. Make sure all investment options you hold are numbered. Complete column A in the table on page 4.

**I want to draw down my pension payments according to the nominated investment choice below.** Choose the draw-down percentage of your selected investment options. Complete column B in the table on page 4.

## CHOOSE YOUR DRAW-DOWN STRATEGY

Please draw down my payments and any lump sum withdrawals as marked below:

A. Sequentially*: Number your investment options in the order you want them drawn down.*		OR	B. By percentage: Choose the percent of investment you want to draw from.*	
Managed options	Example only		Example only	
Capital Guaranteed	_____		_____ %	%
Capital Stable	_____		_____ %	%
Conservative Balanced	_____ <b>1</b>		_____ %	<b>60%</b>
Balanced	_____		_____ %	%
Sustainable Balanced	_____		_____ %	%
Alternative Growth	_____		_____ %	%
Growth	_____		_____ %	%
Asset Class options				
Cash^	_____		_____ %	%
Fixed Interest	_____ <b>2</b>		_____ %	<b>20%</b>
Direct Property	_____ <b>3</b>		_____ %	<b>20%</b>
Australian Shares	_____		_____ %	%
Overseas Shares	_____		_____ %	%
<b>Total</b>			_____ %	<b>100%</b>

\* Make sure all your investment options are numbered.

^ This option was previously known as 'Capital Secure'. Only the name has changed – its objectives and features remain the same.



Please refer to the **Pension Guide PDS** for more information on your investment options.



Make sure your investment choices add up to 100%. Examples illustrate how to complete this section. What you choose is up to you.

## 6. MEMBER DECLARATION

- I've obtained, read and understood the applicable current **Product Disclosure Statement (PDS)** and **Target Market Determination (TMD)** documentation. I understand CareSuper can provide me with general information but cannot give me investment advice, and that the PDS and TMD are only a general guide and not a substitute for professional investment advice.
- I understand that if I make an investment choice and switch all or part of my account to a different investment option(s), the benefits, features and services available through my CareSuper account do not change.
- I understand that I can change (switch) my investments as frequently as daily. If I lodge my application to switch with CareSuper before 8pm (AET) each business day for written or verbal requests, or before midnight (AET) each business day for online requests, my new investment strategy will usually be processed on the following business day.
- I understand CareSuper is not responsible for my choice of investment strategy, and that investment returns are based on actual earnings of the investment option(s) I have chosen and that for some options returns can be positive or negative.
- I understand that funds to cover investment choice switches are deducted pro-rata across my other investments (excluding the Direct Investment option) to the value of the switch.
- I understand any investment choices nominated in this form replace any investment choices I've previously made.
- For Super members: I am aware that CareSuper's legal obligations regarding how the MySuper (Balance) option is managed are different to those for the Fund's other investments. The superannuation laws specific to this option are intended to ensure the Trustee has a greater responsibility for members who do not make an investment choice.
- For Pension/TTR members: I understand that if I choose my own strategy for the withdrawal of my pension payments, and there is insufficient money in a nominated option(s), then my payments will be withdrawn proportionally.
- I understand my personal information will only be used for the purposes specified in CareSuper's **Privacy Policy** available at [caresuper.com.au/privacy](https://caresuper.com.au/privacy).



### YOU MUST PRINT AND THEN SIGN THIS FORM

The form won't be valid if you don't sign and date it.

### ONCE YOU'RE DONE

Upload this completed form to the 'Contact us' section of your MemberOnline account or at [caresuper.com.au/getintouch](https://caresuper.com.au/getintouch).

OR

Post to:  
**CareSuper**  
Locked Bag 20019  
Melbourne VIC 3001.

For more information call **1300 360 149**.



Member's signature

\_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
Date (DD/MM/YYYY)

Member's full name