
Asset transfer (in specie)

From PremiumChoice Investment Service to PremiumChoice Retirement Service

You should read this information before you complete your transfer request.

What you need to know

Closing your account

If you're closing your account, we'll transfer to your super account any balance in your Cash Account once the transfer is completed.

Can we accept your investments?

It is important to check whether we can accept the investments you want to transfer.

To transfer investments into an account in the Core Investment List, 100% of investments selected must be on the **Core Investment List**.

If your investment doesn't appear in the **Investment List** (available at investinfo.com.au/premiumchoice) or your holding exceeds the Trustee's diversification limits, please contact us to discuss your investment before you complete this form.

Fees and charges

We don't charge a fee for transfers into your PremiumChoice account, however, Stamp Duty may apply.

Privacy

We respect your privacy and handle your information in accordance with our Privacy Policy, available at investinfo.com.au/premiumchoice

Opening a new account

We'll need a completed application form from you before we can process your transfer. This should be attached to the Asset transfer form, if it hasn't already been provided.

You'll need to make sure you have included the minimum Cash Account balance.

Beneficial ownership

All investments transferred into the PremiumChoice Retirement Service will result in a change of Ownership. This may result in a Capital Gains Tax (CGT) liability.

Timing and availability of funds

We can't tell you exactly how long it will take to process your transfer. A simple transfer could take four weeks and a more complex transfer three months or more. It all depends on the investments you're transferring, and how quickly we get the information we need to process your transfer.

Once your transfer starts, you won't have access to the investment until the transfer is completed.

In specie transfers aren't available for term deposits and Separately Managed Account (SMA) Model Portfolios.

Advice

You should speak with your financial adviser about the financial implications of the transaction.

For advice on how this impacts your personal tax obligations, we strongly recommend you seek advice from a registered tax agent.

Margin lenders

If you're using a margin lender on the account, we will need to seek approval from the lender before the transfer can commence.

Next steps

Go to the Asset transfer form. Just follow the instructions and make sure you attach any additional information requested so we can complete your transfer without unnecessary delays.

Any Questions?

Speak with your financial adviser or contact us on **1300 880 054** Monday to Friday between 8 am and 6 pm (AEST/AEDT) or visit investinfo.com.au/premiumchoice

Asset transfer (in specie) deposit

Use this form to transfer investments from PremiumChoice Investment Service to PremiumChoice Retirement Service.

1. Source account details (Investment account)

Account number

Contact telephone (business hours)

Account name

Email

Date of birth (DD/MM/YYYY) (if applicable)

2. Target account details (Super account)

Are you transferring into an existing PremiumChoice Retirement Service account?

No Please attach to this form a completed PremiumChoice Retirement Service application form.

Yes Please complete the details below.

Account number

Account name

Title

Mr Mrs Miss Ms Other

First name

Middle name

Family name

Email

Date of birth (DD/MM/YYYY)

5. Transferring your Separately Managed Account (SMA)

Does your investment account hold a Separately Managed Account (SMA) Model Portfolio?

No Please go to **Section 6**.

Yes Please complete the details of the Separately Managed Account you're transferring below.

Note: A Separately Managed Account (SMA) Model Portfolio can't be directly transferred into a Superannuation account. The Separately Managed Account (SMA) Model Portfolio will be unbundled into individual shares, transferred to the Super account and then rebundled again.

Please note due to legal restrictions, we can't transfer IOOF shares into the SMA. If your SMA Model Portfolio has existing IOOF shares please select one of the following options:

Option 1 – Please transfer the cash value of my IOOF shares back into the SMA and

Please sell my IOOF shares in my Investment account, or

Please sell my IOOF shares once in my Super account

Option 2 – Please leave my IOOF shares as direct investments in my Super account

If you don't select an option above, we'll process your request as **Option 2**.

Please go to **Section 6**.

6. Financial adviser details

Was Personal Advice provided with this transaction?

Yes No

If you don't answer this question we'll assume the answer is 'No'.

Name of financial adviser

Adviser number

Contact telephone number (business hours)

Fax number

Email

Please go to **Section 7**.

7. Investment suitability

To assess which investment options are right for you, please refer to the relevant disclosure documents for each investment option selected for investment objectives and timeframes, and risk measures. Please respond to the following questions for all investment products you've selected, excluding Shares:

The investments I've selected have a risk measure that I'm prepared to accept

Yes No

I'm aware of the minimum suggested investment timeframe

Yes No

There may be a delay processing your application if responses aren't provided, while we contact you for more information. If we don't receive a response we'll proceed with your application with the understanding that your responses are 'Yes'.

8. Your agreement and declaration

I authorise Navigator Australia Limited or NULIS Nominees (Australia) Limited (each, as applicable, the "Provider") to transfer the investments listed in **Section 4** and to deduct any fees, charges or Stamp Duty which apply.

I have read and understood the information contained in the relevant **Financial Services Guide, IDPS Guide and/or How to Guide** about the transfer of investments and I have read the disclosure documents each of the underlying investments. These documents can be found on investinfo.com.au/premiumchoice

I understand that:

- There may be taxation implications associated with the transfer. It is my responsibility to obtain tax advice from a registered tax agent in relation to how the transfer impacts upon my personal circumstances and tax obligations. I understand that the Provider is not a registered tax agent.
- There will be a change of beneficial ownership, this may realise capital gains tax and/or losses.
- Where I have completed an application for a Pension Service, my application may also be for a Superannuation Service. I understand the assets being transferred will be received and held in respect of my Superannuation Service before being transferred and being held in my Pension Service
- I acknowledge that the In specie transfer comprises a fund/s (if applicable) and that all illiquid funds shall not comprise more than 20% of the total value of the portfolio.
- I understand where a margin lender agreement is in place, the Provider will require the margin lender to authorise any withdrawal request, otherwise, my request will not be processed

There are times when we might not be able to process your investment instructions, for example when:

- there are liquidity issues in the investment
- the fund manager suspends transactions
- we can't obtain a price
- the instruction is incomplete, and
- unforeseen circumstances prevent us from using our administration system.

Taxation information reporting: At the end of the financial year, an annual taxation statement will be sent to you at your

registered address. This will give details of your account that will be useful for your own records and taxation requirements.

Should you have any queries about how the taxation information affects your personal tax obligations, you should consult with a registered tax agent.

For units held jointly: All parties must sign unless otherwise indicated on the original application form or as subsequently advised to the Provider.

On behalf of a Corporation: This form must be executed by one of the following methods:

- by signature of two directors or one director and the company secretary
- signature of the sole director and company secretary for sole director proprietary companies, or
- under Power of Attorney.

If signed under Power of Attorney: Attorneys must attach a certified copy of the Power of Attorney and identification for themselves (go to investinfo.com.au/premiumchoice to download the relevant identification form) if not already supplied. The Attorney hereby certifies that he/she has not received notice of any limitation or revocation of his/her Power of Attorney and is also authorised to sign this form.

Power of Attorney documents can't be accepted by fax or email.

Signature of Investor or Attorney

Name

X	Date (DD/MM/YY)					

Signature of Investor two (if applicable) or Attorney

Name

X	Date (DD/MM/YY)					

9. Send us your form

You can mail, email or fax your documents to us.

PremiumChoice Client Services
GPO Box 1610
MELBOURNE VIC 3001

Email: asset.transfers@mlc.com.au

Please include your account number (if known) and account name in the subject line of your email.

Fax number: 03 9869 1595

If you have any questions, please speak with your financial adviser, call us on **1300 880 054** Monday to Friday between 8 am and 6 pm (AEST/AEDT) or visit investinfo.com.au/premiumchoice