

# Asset transfer (in specie) deposit

## PremiumChoice Retirement Service

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

### What you need to check

If you're transferring from another investment provider, contact them to check they can process asset transfers. Also check there are no restrictions on withdrawing the investments and/or shares you want to transfer.

#### 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 on the relevant **Investment List** (available at [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)), 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 Retirement Service account, however, **Stamp Duty** may apply and there could be costs charged by the institution from which you're transferring your investments.

### Privacy

We respect your privacy and handle your information in accordance with our Privacy Policy, available at [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)

For definitions of terms, please see **page 2**.

### What you need to know

#### 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.

#### Direct holdings

If you're transferring investments held directly, rather than in the name of an investment provider, you'll need to complete an **Australian Standard Transfer Form (ASTF)** for each investment you're transferring. See **Section 4** Transfer details. We can only accept original ASTFs.

#### Beneficial ownership

All investment funds transferred into your super account will be transferred to the Trustee, NULIS Nominees (Australia) Limited, resulting in a change of ownership. This may result in Capital Gains Tax (CGT) liability.

#### Timing

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, the number of parties involved in the transfer, and how quickly we get the information we need to process your transfer.

### Regular investments and payment facilities

You should cancel any regular facilities linked to the investments you're transferring. Otherwise this could cause delays and additional **Stamp Duty** calculations.

### 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.

You can also arrange for your financial adviser to process your in specie transfer online.

### Next steps

Go to **page 3** and complete 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](http://investinfo.com.au/premiumchoice)

## Asset transfer (in specie) deposit

### Definitions

#### Direct versus indirect holdings

#### Types of holdings

The list below gives a general guide to direct versus indirect holdings. If you aren't sure how your investments are held, check before you send us your transfer request.

Institution	Description	Holding
<b>Fund manager</b>	Units held in investments managed by the fund manager.	Direct
<b>Investment provider</b>	A platform similar to PremiumChoice Retirement Service, which holds multiple assets under one account number on behalf of the customer.	Indirect
<b>Broker</b>	An intermediary who arranges for the purchase or sale of shares. In this case, you would be issued with a Holder Identification Number (HIN).	Direct
<b>Share registry / Issuer sponsored</b>	Where you are issued with Securityholder Reference Number (SRN) directly by the share registry for each of your share investments.	Direct

#### Other useful definitions

Term	Description
<b>Beneficial owner</b>	The legal owner of an asset, even though for safety and convenience the assets may be held in another name, for example custodian or trustee.
<b>Change of beneficial owner</b>	Where you change the beneficial owner of the assets when you make a transfer.
<b>No change of beneficial owner</b>	Where the assets remain with the same beneficial owner when transferred.
<b>Stamp Duty</b>	Stamp Duty is a fee charged by the State Revenue Office. Stamp Duty currently only applies on in specie transfers of managed funds registered in New South Wales and South Australia.
<b>Transaction / Parcel history</b>	A list of the remaining units in each individual parcel of shares or investments purchased, after any sales from that parcel. This information is relevant where you're transferring assets and not changing the beneficial owner. For full details of what you'll need to provide go to the <b>Transaction/Parcel history</b> form available at <a href="https://investinfo.com.au/premiumchoice">investinfo.com.au/premiumchoice</a>
<b>Securityholder Reference Number (SRN)</b>	An SRN is used when your holdings are issuer sponsored, ie issued directly to you. You will have a separate SRN for each of your issuer sponsored holdings.  This number will start with an 'I'
<b>Holder Identification Number (HIN)</b>	A HIN is used to register your holdings in multiple companies for broker sponsored shares, ie, issued via your broker and can only be bought or sold via your broker.  This number will start with an 'X'
<b>Holding statement</b>	Details of current holdings in a security. You can get a holding statement from the relevant share registry or your broker.

# Asset transfer (in specie) deposit

Use this form to transfer investments from other institutions and/or direct holdings into your PremiumChoice Retirement Service account

## 1. Your account details

Account number

Contact telephone (business hours)

OR

 New account

We won't be able to process your deposit unless we've received a completed application form.

Title

Mr  Mrs  Miss  Ms  Other

First name

Account name

Email

Date of birth (DD/MM/YYYY)

## 2. Your contribution details

Please complete the table below with details of your contribution.

Amount	Type	Rollover source
\$	<input type="checkbox"/> Personal <input type="checkbox"/> Spouse <input type="checkbox"/> Rollover	
\$	<input type="checkbox"/> Personal <input type="checkbox"/> Spouse <input type="checkbox"/> Rollover	
\$	<input type="checkbox"/> Personal <input type="checkbox"/> Spouse <input type="checkbox"/> Rollover	
\$	<input type="checkbox"/> Personal <input type="checkbox"/> Spouse <input type="checkbox"/> Rollover	
Investment residual balance	<input type="checkbox"/> Personal <input type="checkbox"/> Spouse	

If any of your personal contributions are being made from the:

- sale of a small business which qualifies for Capital Gains Tax concessions, or
- proceeds of certain personal injury payments,

you need to send us an election form for tax purposes before or at the time the contribution is made. The election forms can be found at [ato.gov.au](http://ato.gov.au). Speak to your financial adviser for more information.

Personal contributions will be recorded as non-concessional contributions unless you provide us with a 'Section 290-170' notice that you will be claiming them as a tax deduction. We will send you a form to assist you to do this after the end of each financial year, and send you an acknowledgement so that you can claim the deduction.

If your contribution is a rollover, we'll need a **Rollover Benefit Statement** within seven days of the in specie deposit request being completed. If we don't receive this statement within 28 days of the transfer being processed, we're required to sell these assets and return the contribution.

Please go to **Section 3**.



---

## 4. Transfer details

Please choose the type of transfer you're making. One or both options may apply.

Transfer from another investment provider where the investments are **not held directly**

You'll need to contact the investment provider and arrange for them to complete an **Australian Standard Transfer Form (ASTF)** for **each** of the investments you're transferring and to send the **original** forms to us. We can't start your transfer unless your investment provider sends us these forms.

Please provide details of the investment provider you're transferring your investments from.

Name/Institution

Account name

Account number

Contact telephone (business hours)

Contact email address

### AND/OR

Transfer from a **directly held** investment (eg from your name or a company name)

You'll need to provide:

- an **original** completed **Australian Standard Transfer Form (ASTF)** for **each** of the investments you're transferring with the 'Seller's' section completed. You can find this form, and details of how to complete it, on **page 8**, and
- a holding statement for each share listed.
- post code of your registered address with your broker or share registry

Postcode

**We won't be able to process your transfer unless these documents are received.**

Please go to **Section 5**.

---

## 5. Financial adviser details

Was Personal Advice provided for 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 6**.

---

## 6. 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'.

---

## 7. 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 3** from the institution listed on **Section 4**. I also authorise the Provider to access information from the institution I'm transferring my investments from, to allow this transfer to be processed.

I have read the information contained in the relevant **Product Disclosure Statement** and/or **How to Guide** about the transfer of investments. These documents are available at [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)

### I understand that:

- All investment funds transferred into my account will be transferred to the Trustee, NULIS Nominees (Australia) Limited, resulting in a change of ownership. This may result in Capital Gains Tax (CGT) liability.
- Transferring units can take some time, and may be dependent upon the policies or procedures of the transferring institution, and I may not have access to these funds until the transfer is completed.
- 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.
- If the ASTF is lost, my transfer will be postponed until this is recovered or replaced.
- Any Stamp Duty liability in respect of the assets specified in **Section 3** will be deducted from my Cash Account.

- The Provider can only accept an in specie transfer of managed investments classified as 'illiquid' on a fund by fund basis and where the value of all illiquid funds is not more than 20% of the total value of the portfolio.
- I've considered the Trustee's diversification limits, which may be applicable to my transfer.
- If I've provided incorrect information, any losses or costs will be my responsibility.

**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](http://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

	<b>Date (DD/MM/YY)</b>					

---

## 8. Send us your form

You can mail, email or fax all documents for your transfer, with the exception of the **ASTF**. We can only accept original **ASTFs**.

**PremiumChoice**  
**In specie Transfers**  
**GPO Box 1610**  
**Melbourne VIC 3001**

**Email:** [asset.transfers@mlc.com.au](mailto: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](http://investinfo.com.au/premiumchoice)**

### Confirm the documents required for your transfer

This form.

AND

If you're transferring from directly held investments:

- a completed **ASTF** for each of the relevant investments listed in **Section 3 (see page 8 for details)**, and
- if you're transferring shares, a **holding statement** for each of the relevant shares listed in **Section 3**.

This page has been left blank intentionally.



# Information on completing your Australian Standard Transfer Form (ASTF)

## PremiumChoice Retirement Service

The ASTF is to be used if you want to transfer a security holding from one party to another without buying and selling on the market.

You'll also need to provide an Asset transfer (in specie) withdrawal or deposit form for the transfer you're making. We can't process your transfer unless we receive the relevant asset transfer form. We'll need an ASTF for each of the directly held investments being transferred.

### A few important points to note before you get started

- Complete your asset transfer form before you start the ASTF. The asset transfer includes instructions on whether you'll need to complete an ASTF.
- Any alterations to this form must be initialled by both the buyer and the seller.
- Do not make corrections using correction fluid, as we won't be able to accept your form. Any increase to the units being transferred is not acceptable, even if initialled.
- Make sure the name you provide, as either buyer or seller, is exactly as it appears on the register of the relevant securities.

<b>A</b>	<b>Stamp Duty</b>	If you're transferring assets that require Stamp Duty to be paid, we'll deduct this from your Cash Account, and pay this on your behalf to the State Revenue Office.
<b>B</b>	<b>Full name of company or fund</b>	The full name of the share, company or managed fund in which the securities being transferred are held.  Please include the APIR/ASX code. This is the unique identifier associated with each share, company or managed fund.
<b>C</b>	<b>Full description of securities</b>	You don't have to complete this section.
<b>D</b>	<b>Quantity</b>	The number of units being transferred (amount must be specified in both words and figures).
<b>E</b>	<b>Full name(s) of seller(s) (transferor(s))</b>	<p><b><i>If you're transferring assets (a deposit) into PremiumChoice Retirement Service</i></b></p> <p>1. Transferring from directly held investments: the seller will need to complete this section. Please write the names of all sellers as shown on a holding/transaction statement.</p> <p>2. Transferring from another investment provider: You don't have to complete this form. Your investment provider will complete the ASTF and send the form to us.</p> <p><b><i>If you're transferring assets (a withdrawal) from PremiumChoice Retirement Service</i></b></p> <p>We will complete this section of the form.</p>
<b>F</b>	<b>Consideration and Date of purchase</b>	Office use only.

# Information on completing your Australian Standard Transfer Form (ASTF)



<b>G</b>	<b>Uncertificated transferor identification</b>	The SRN (Securityholder Reference Number) starts with the letter 'I' and the HIN (Holder Identification Number) begins with an 'X'. For managed funds, if you have an existing investment number with the fund manager, you must also write the number in this section. This information can be found on the transaction statement, holding statement or dividend statement issued by the registry or fund manager. The transfer can't be processed without this information.
<b>H</b>	<b>Full name(s) of buyer(s) (transferee(s))</b>	<p><b>If you're transferring assets (a deposit) into PremiumChoice Retirement Service</b> we will complete this section of the form.</p> <p><b>If you're transferring assets (a withdrawal) from PremiumChoice Retirement Service</b></p> <p>1. Transferring into directly held investments: The buyer will need to complete this section.</p> <p>Please provide the full names of the buyer. This should be the name in which you want the assets to be held. Securities can't be registered in an unincorporated trading name/business or in the name of a trust, a superannuation fund, a minor, or an estate or deceased person's name.</p> <p>If transferring into an asset where there is an existing holding, please make sure the name provided is identical to the name currently appearing on the register.</p> <p>2. Transferring to another investment provider: You don't have to complete this form. We will generate and send this form to your investment provider.</p>
<b>I</b>	<b>Full postal address of buyer(s)</b>	<p><b>If you're transferring assets (a deposit) into PremiumChoice Retirement Service</b> we will complete this section of the form.</p> <p><b>If you're transferring assets (a withdrawal) from PremiumChoice Retirement Service</b></p> <p>Please provide the full address including the postcode. If transferring to an existing security holding, the address must match the current registration details exactly.</p>
<b>J</b>	<b>Removal request</b>	Office use only.
<b>K</b>	<b>Uncertificated transferee identification</b>	The SRN (Securityholder Reference Number) starts with the letter 'I' and the HIN (Holder Identification Number) begins with an 'X'. For managed funds, if you have an existing investment number with the fund manager, you must also write the number in this section. This information can be found on the transaction statement, holding statement or dividend statement issued by the registry/fund manager. <b>The transfer can't be processed without this information.</b>
<b>L</b>	<b>Signing requirements seller</b>	<p><b>You should only sign here if you're transferring assets (a deposit) into PremiumChoice Retirement Service from directly held investments</b></p> <ul style="list-style-type: none"> <li>• Where holdings are in two or three names, all of the securityholders must sign.</li> <li>• If applicable, state the capacity in which they are signing, ie Director, Company Secretary, Sole Director and Sole Company Secretary or Sole Director (with no Company Secretary).</li> </ul>
<b>M</b>	<b>Date you're signing as seller</b>	<b>Please note:</b> any forms dated three months or more from the current date may be rejected and new forms will need to be completed.
<b>N</b>	<b>Signing requirements buyer</b>	<p><b>You should only sign here if you're transferring assets (a withdrawal) from PremiumChoice Retirement Service to directly held investments</b></p> <ul style="list-style-type: none"> <li>• Where holdings are in two or three names, all of the securityholders must sign.</li> <li>• If applicable, state the capacity in which they are signing, ie Director, Company Secretary, Sole Director and Sole Company Secretary or Sole Director (with no Company Secretary).</li> </ul>
<b>O</b>	<b>Date you're signing as buyer</b>	<b>Please note:</b> any forms dated three months or more from the current date may be rejected and new forms will need to be completed.

This page has been left blank intentionally.

# AUSTRALIAN STANDARD TRANSFER FORM

**A**

AFFIX OR IMPRESS STAMP DUTY HERE

IMPRESS MARKING / CERTIFICATION STAMP HERE

**B**

FULL NAME OF COMPANY OR ELIGIBLE BODY

ASX/APIR Code

**C**

FULL DESCRIPTION OF SECURITIES

Class

If not fully paid, paid to

Register

**D**

QUANTITY

Words

Figures

SELLING BROKER'S STAMP

**E**

FULL NAME(S) OF SELLER(S)

Please use BLOCK letters

**F**

CONSIDERATION

\$A

Date of purchase

/ /

**G**

Uncertificated Transferor Identification

HIN

SRN

Investment number

**H**

FULL NAME(S) OF BUYER(S)

Please use BLOCK letters

FOR USE BY AUSTRALIAN SELLING BROKERS ONLY

TRANSFER IDENTIFICATION NUMBER

**I**

FULL POSTAL ADDRESS OF BUYER(S)

Transferor's Broker Hereby certifies:-

(a) As to the validity of Documents  
(b) That Stamp Duty, if payable has been or will be paid.

**J**

REMOVAL REQUEST

Please enter these securities on the \_\_\_\_\_ Register

**K**

Uncertificated Transferee Identification

HIN

SRN

Investment number

• I/We the registered holder(s) and undersigned Seller(s) for the above consideration do hereby transfer the above name(s) hereafter, called the Buyer(s) or to the several buyers named in Part 2 of the brokers Transfer Form(s) or Split Transfer Form(s), the Securities as specified above standing in my/our name(s) in the books of the above-named Company or eligibly body subject to the several conditions on which I/We held the same at the time of signing hereof and I/We the Buyer(s) do hereby agree to accept the said securities subject to the same conditions.

• I/We the registered holder(s) and undersigned Seller(s) hereby transfer the above securities to the several transferees named in Part 2 of the Brokers Transfer Form(s) or Split Transfer Form(s) relating to the above securities.

• I/We have not received any notice of revocation of the Power of Attorney by death of the grantor or otherwise, under which the transfer is signed.

• Delete whichever does not apply.

TRANSFEROR'S BROKER STAMP

**L**

SELLER(S) SIGN HERE



Affixed at  
On:-

**M**

DATE SIGNED

/ /

**N**

BUYER(S) SIGN HERE



**O**

DATE SIGNED

/ /

CLIENT ACCOUNT NUMBER

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--