

# Member Investment Choice form



Australia's first industry fund

**LUCRFsuper**



COMPLETE THIS FORM IF YOU WANT YOUR CONTRIBUTIONS INVESTED DIFFERENTLY TO THE **DEFAULT** INVESTMENT OPTION.

When you join LUCRF Super, your contributions are automatically invested in the **(default)** Balanced investment option. This option has a mixture of 'growth' assets such as property and shares and 'defensive' assets like fixed interest and cash.

Please complete all relevant sections using **CAPITAL LETTERS** and a **BLACK** pen.

## Step 1 Your personal details

LUCRF Super membership number (if known)

Date of birth (dd/mm/yyyy)

Please cross [X] the appropriate box: Mr  Mrs  Miss  Ms  Other (please specify)

Surname

First names

### Residential/Street address (compulsory)

Remember to provide us with as many details as you can. This way we will be able to keep you updated with important super information.

Street / Unit number

Street name

Suburb / City / Town

State / Territory

Postcode

### Postal address - if different to residential (optional)

Street / PO Box number

Street name

Suburb / City / Town

State / Territory

Postcode

Please send all correspondence to (please cross [X]): Residential address  Postal address

### Contact numbers

Home

Work

Mobile

Fax

Email address



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LUCRF Super Member Guide (Combined Product Disclosure Statement and Financial Services Guide), 1 September 2009

## Step 2 Your Investment Choice – Existing balance

Complete this section if you would like to change the way your account is invested.

**Please invest my LUCRF Super account as indicated below:**  
(use whole numbers only – no fractions)

Balanced	<input type="text"/>	%
Cash	<input type="text"/>	%
Australian Shares	<input type="text"/>	%
International Shares	<input type="text"/>	%
Indexed shares	<input type="text"/>	%
Property	<input type="text"/>	%

**MUST TOTAL 100%**

## Step 3 Your Investment Choice – Future contributions

Complete this section if you would like to change the way your future super contributions are invested.

### A. Invest my future contributions the same way as my existing balance

You can choose to invest your future contributions the same way as your existing super balance.

Please cross [X] box to indicate that you would like your future contributions invested the same way as your existing balance.

### B. Invest my future contributions differently to my existing balance

You can choose to invest your future contributions differently to your existing balance.

Please cross [X] box to indicate that you would like your future contributions invested differently to your existing balance.

**Please invest my LUCRF Super account as indicated below:**  
(use whole numbers only – no fractions)

Balanced	<input type="text"/>	%
Cash	<input type="text"/>	%
Australian Shares	<input type="text"/>	%
International Shares	<input type="text"/>	%
Indexed shares	<input type="text"/>	%
Property	<input type="text"/>	%

**MUST TOTAL 100%**

## Member Investment Switches

Member investment switches received for current account balance and future contributions take effect as follows:

**Current balances:** An application to change investment option for an existing balance is effective the day after the valuation of assets for those requests received by 5pm EST on the day of valuation. Assets are typically valued on a Monday.

**Future contributions:** Are effective the day after a request for investment change is received.

### Calculating Investment Returns

1. LUCRF values assets weekly and uses weekly crediting rates to allocate net investment earnings to members.
2. Valuations typically occur each Monday during the month and at month end.
3. Valuations may not occur on a Monday for the following reasons:
  - a. When the first Monday of the month is within the first three business days of the month, the valuation is typically deferred to the following Monday.
  - b. When the last Monday of the month is within the last three business days of the month, the valuation is typically deferred to month end.
  - c. Where Monday is a public holiday, investments will be valued on the next business day.
4. The valuation process uses the closing prices in the Australian and overseas markets in which we have investments. Unlisted investments and real estate assets are valued less frequently. We use the most recent valuation available.
5. Crediting rates allocate net investment earnings to members based on daily account balances. Investment returns are applied to members' accounts:
  - When a benefit is paid
  - When an accumulation balance is transferred to a pension account
  - When a change to investment options is processed and
  - Effective 30 June each year.
6. Financial year to date and historical crediting rates are shown on LUCRF Super's website [www.lucrf.com.au](http://www.lucrf.com.au)

## Step 4 Read and sign this declaration

Make sure you have read and understood the declaration.

I understand that LUCRF Super can provide me with general information but cannot give me personal investment advice.

I understand that LUCRF Super is responsible for the strategic asset allocation for each investment choice, the investment objectives for each choice and for appointment of the Investment Managers and LUCRF Super is not responsible for any option as a whole investment choice.

I acknowledge that I have read and fully understand the information contained in the current LUCRF Super *Member Guide (combined Product Disclosure Statement and Financial Services Guide)*.

I understand that member investment choice switches will apply with effect from the Tuesday after the receipt of a *Member Investment Choice form* by the preceding Friday, at LUCRF Super's head office. If the Tuesday is a public holiday in Melbourne, the change will apply from the next working day.

I understand that I will be assigned the Fund interim rate on funds changed from my current account balance.

Sign (member signature)

X

Date (dd/mm/yyyy)

□□/□□/□□□□

## Checklist

Before you send the form to us, make sure you have:

- Completed all relevant sections of the form.
- Ensured your investment allocations add up to 100%.
- Signed and dated the declaration in Step 4.

## Send this form to:

LUCRF Super  
PO Box 211  
North Melbourne VIC 3051

**Fax:** (03) 9326 6907

**Email:** [mypartner@lucrf.com.au](mailto:mypartner@lucrf.com.au)

If you need any help completing this form, please call us on 1300 130 780 or email [mypartner@lucrf.com.au](mailto:mypartner@lucrf.com.au)

### Privacy

LUCRF Super is committed to the National Privacy Principles set down by the Federal Government (see [www.privacy.gov.au](http://www.privacy.gov.au)) and has produced a Privacy Policy. For a copy of the LUCRF Super Privacy Policy call us on 1300 130 780 or visit [www.lucrf.com.au](http://www.lucrf.com.au)

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