

Investment Choice Form

Complete this form if you want to choose how you invest your existing super balance, any future contributions, and/or your LUCRF Pension account.

Did you know?

You can also make changes to your investment choices at Members Online, where you have convenient 24/7 access to your account. Visit **lucrf.com.au** for details. To help you make an investment choice that meets your financial needs, read our Investments Guide and complete our Investment Profile Questionnaire available on our website.

Please print clearly using an ☒ in boxes where required.

Step 1 | Your details

Please read our Personal Information Collection Statement at lucrf.com.au/privacy.

LUCRF Super member number

(please call **1300 130 780** if you don't know your member number)

Title

☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other (please specify)

First name(s)

Last name

Date of birth

Gender

☒ Male ☒ Female ☒ Other

Residential/Street address

Unit/Street number

Street name

Suburb/City/Town

State

Postcode

Contact details

Email address

Home phone

Work phone

Mobile

☐ From time to time we send marketing material. If you'd prefer **not** to receive this, please cross ☒ this box.



Issued 1 October 2019 by L.U.C.R.F Pty Ltd ABN 18 005 502 090 AFSL 258481 as Trustee for Labour Union Co-operative Retirement Fund ABN 26 382 680 883 (LUCRF Super).

020.92

Step 2 | Change your investment choice for your super

Please indicate your investment choices (in percentages) in both column A and column B below. Each column must total 100%. Your investment choices for your existing super balance (column A) and your future contributions (column B) may be the same or different.

Change the investment options for my existing super balance		Change the investment options for my future contributions	
Investment options	Column A (%)	Investment options	Column B (%)
MySuper Balanced (default)	%	MySuper Balanced (default)	%
High Growth	%	High Growth	%
Targeted Return	%	Targeted Return	%
Moderate	%	Moderate	%
Conservative	%	Conservative	%
Australian Shares	%	Australian Shares	%
International Shares	%	International Shares	%
Indexed Shares	%	Indexed Shares	%
Property	%	Property	%
Cash	%	Cash	%
MUST TOTAL 100%		MUST TOTAL 100%	

Important information on how to make an investment choice for your super

Frequently used terms

Existing super balance

The money currently in your super account.

Future contributions

Any money paid into your super account after we've processed your investment choice(s).

Investment choice

How you invest your existing super balance and/or any future contributions. There are 10 investment options you can choose from. You should choose your investment options depending on how much investment risk you're willing to take on.

If you don't make an investment choice, your existing super balance and future contributions will be automatically invested in our default option (MySuper Balanced).

No fee is applied when you request a change to your investment choice.

If you'd like help in making an investment choice that meets your financial needs, read our Investments Guide and complete our Investment Profile Questionnaire at lucrf.com.au. Alternatively, speak with one of our qualified financial advisers on **1300 130 780**.

Step 3 | Change your investment choice for your pension

What do you want to do? (please cross ☒ one only)

- ☐ Change the investment options for my LUCRF Pension account and have it **drawn using the pro-rata (default) method**.
(Enter your percentages into Column A only. Leave Column B blank)
- ☐ Change the investment options for my LUCRF Pension account and have it **drawn using the defined-proportion method**.
(Enter your percentages in both Column A **and** Column B)

Change the investment options for my existing LUCRF Pension account		Draw my LUCRF Pension account using these defined proportions	
Investment options	Column A (%)	Investment options	Column B (%)
Balanced (default)	%	Balanced (default)	%
High Growth	%	High Growth	%
Targeted Return	%	Targeted Return	%
Moderate	%	Moderate	%
Conservative	%	Conservative	%
Australian Shares	%	Australian Shares	%
International Shares	%	International Shares	%
Indexed Shares	%	Indexed Shares	%
Property	%	Property	%
Cash	%	Cash	%
MUST TOTAL 100%		MUST TOTAL 100%	

Important information on how to make an investment choice for your pension

Frequently used terms

LUCRF Pension account

Refers to both retirement and transition to retirement pension accounts.

Pro-rata (default) method (mirrors your investment choices)

The money from your LUCRF Pension account is drawn down in the same percentages that you chose for your investment options.

Example

If your LUCRF Pension is drawn and you had 50% of your balance invested in the Cash option and 50% in the Targeted Return option, 50% of your drawdown payment would come from the Cash option and 50% from the Targeted Return option.

Defined-proportion method (you choose)

Refers to both retirement and transition to retirement pension accounts.

Example

1. Your LUCRF Pension payment is drawn from the first investment option that you've selected until the money in that option runs out.
2. Next, your LUCRF Pension payment is drawn from the second investment option that you've selected until the money in that option runs out, and so on. Once the money in the investment options you've selected has run out, your LUCRF Pension payments will automatically default to the pro-rata method (described above).

If you decide to use the defined-proportion method, remember to regularly assess your choices to make sure that the drawdown directions you provide still suit your situation. If they don't, you may want to choose a different set of investment options to draw down from.

Investment choice

This refers to how you invest your LUCRF Pension account using our 10 investment options. You should choose your investment options depending on how much investment risk you're willing to take on.

If you don't make a change to your investment options, the money in your LUCRF Pension is automatically invested in our default option (Balanced).

No fee is applied when you request a change to your investment choice.

If you'd like help in making an investment choice that meets your financial needs, read our Investments Guide and complete our Investment Profile Questionnaire at lucrf.com.au. Alternatively, speak with one of our qualified financial advisers on **1300 130 780**.

Important information on how to make an investment choice for your pension

When will my change of investment option take place?

If you make a request to change your investment option before 4pm AEST/AEDT on a business day, your account will be invested in your new investment choice effective for the unit price allocated for that day, which will not be known for at least one to two business days. Your new investment choice will be available in your account two business days after your request was received. **Requests received on or after 4pm AEST/AEDT on a business day, or on weekends or public holidays**, will be effective using the unit price allocated for the next available business day.

Changing your investment option(s) for your existing available account balance involves selling units in the option you're currently invested in and using those proceeds to buy units in your new selected investment option. The transactions are completed on the same business day and use the unit prices for that day. While these unit prices are being calculated, the amount of your account balance submitted for an investment change is removed from your available balance and becomes a pending balance until the unit prices are finalised and the new units are allocated to your account.

Frequent changes between investment options, or attempts to time investment market movements, present a risk to your account balance and future earnings. We do not support frequent changes between investment options and we're not responsible for evaluating the suitability of any change(s) you choose to make. While we don't normally limit the number of changes you can make to your investment option(s), we do monitor members' accounts for frequent changes over short time periods. This type of activity can have a harmful effect on the fund and other members. If it's determined that a member's excessive changing of investment options is having a harmful effect on the fund and other members, we reserve the right to limit the number of changes that member can make. This is in the best interest of all members.

 For more information on unit pricing, please see our Investments Guide or visit our website.

Unit prices

Unit prices move up and down each day, in line with the earnings for each investment option. Unit prices increase when earnings are positive and are greater than the investment fees and investment-related tax for the relevant option. Unit prices decrease when investment earnings are negative, or they're less than the fees and tax for the relevant option. All earnings are thus reflected in each investment option's unit price. Unit prices are calculated net of investment fees and taxes which are deducted from the gross investment asset valuations, not directly from your account.

How do we calculate unit prices?

We use a multi-step process to calculate unit prices:

- 1. Data is received.** Typically, at the end of each business day, we receive data on the day's transactions. This includes the estimated value of assets from the investment managers responsible for managing our assets using the latest information available. Our custodian then verifies and collates this information.
- 2. Costs are deducted.** We deduct costs, such as the fees accrued to be paid to the investment managers and an estimate for tax on the investment earnings, to establish a 'net asset value' for each investment option.
- 3. Unit prices are calculated.** To determine the unit price for each investment option, the 'net asset value' is divided by the number of units currently issued for that investment option.

Super funds may apply a fee to reflect transaction changes (e.g. brokerage) when units are bought or sold. This is referred to as a buy/sell spread, typically expressed as a percentage added to or deducted from the unit price calculated for the 'net asset value'. We do not apply a buy/sell spread.

Step 4 | Sign and date this form

- I understand that my investment choice will be processed in accordance with my instructions and LUCRF Super's investment choice procedure.
- I have read and understood the relevant Member Guide (Product Disclosure Statement) and the associated reference material as currently available at lucrf.com.au. I recognise that these do not amount to investment advice materials and they act as general guides only.
- I acknowledge that if I send this form unsigned or incomplete, my request may not be processed.
- I consent to the collection, use and disclosure of my personal information in accordance with the LUCRF Super Personal Information Collection Statement and the Privacy Policy available at lucrf.com.au/privacy.

Signature



Date

/ /

Checklist


Before you send this form to us, make sure:

- ☐ your investment choice percentages total 100%
- ☐ you have signed and dated this form at Step 4.

Send this form to:

LUCRF Super
PO Box 211
North Melbourne VIC 3051

Or scan and email it to: 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.