



Member investment choice

Important information about this form

Everyone's financial situation is different. That's why it's so important to understand how investment may impact your superannuation.

Take time to read through the investment options available, and be sure to pick the option(s) that best match your needs, not everybody else's.

We've tried to take the unnecessary complexity out of choosing the right product for individual circumstances. We offer three pre-mixed options designed to provide the optimal mix of assets for each stage of life, plus a 'cash' option.

We offer a small number of options because this allows you to self-tailor to your individual circumstances, without the choice being overwhelming or incurring the additional administrative costs required to support too many choices (with little benefit to members).

Use this form if you are a **contributor, preserver, ancillary contributor, associate or receiving spouse** of the Military Superannuation and Benefits Scheme (MilitarySuper) and you want to choose how your existing Member Benefit and/or future contributions or Associate A Benefit are to be invested.

If you have more than one MilitarySuper account (i.e. you are an existing contributor and also a Preserved Benefit member or an associate), you should complete a separate form for each membership type.

Before completing this form we recommend that you read the **MilitarySuper PDS** available at csc.gov.au or call us on **1300 006 727**.

Definitions

Contributor means a current serving member of the Australian Defence Force paying contributions to MilitarySuper.

Preserver means a discharged member with some benefits still in the MilitarySuper Fund.

Associate means a former spouse of a member following a family law split.

Existing Member Benefit means the amount of contributions and earnings in a member's, or a Preserved benefit member's account in MilitarySuper on the date that an election is received by us.

Future member contributions means contributions that are yet to be paid into MilitarySuper (applicable to contributors only.)

Associate A Benefit means the funded component of a member's benefit allocated to an associate following a family law split.

Ancillary contributor means a current serving member of the Australian Defence Force who is making or has made ancillary contributions to MilitarySuper.

Receiving spouse is a person who has a contributor or an ancillary contributor making 'spouse contributions' on their behalf.

Reference number

Your reference number is either your Service Number, if you have one, or your PM Keys Number. This number can be found on your **Annual Statement**. If you are an associate or a receiving spouse, this is the reference number quoted in correspondence to you.



Military
Superannuation &
Benefits Scheme

➡ About this form continued on next page

When to use this form

You should use this form whenever you want to change your investment option for your member contributions, your preserved Member Benefit or your ancillary contributions. If you are an associate, use this form to change the investment of your Associate A Benefit in the scheme.

Note: Only the 'receiving' spouse can elect to change the investment option for spouse contributions.

What can be invested?

Your investment choice will only apply to your existing Member Benefit, your preserved Member Benefit, your Ancillary Benefits or as a receiving spouse, your Associate A Benefit—it **does not apply to the employer component of your superannuation benefit.**

You can choose different options for your existing Member Benefit, preserved member benefit, ancillary benefits or Associate A Benefit, and future member contributions (where applicable).

Fees

Currently there are no fees or charges applicable for changing an investment option. This could change in the future. You will be notified in advance if this occurs.

No requirement to make a choice

You do not have to make an investment choice. If you do not make a choice, your existing Member Benefit, your preserved Member Benefit or your Associate A Benefit as a receiving spouse and, where applicable, your future member contributions will be invested in the Balanced option which is the **default option** (see the PDS for further information).

Date of effect

The date of effect of your investment switch election will be the date your switch request is received by MilitarySuper, if received prior to 3 pm Canberra local time. Switch requests received after 3 pm Canberra local time will take effect the following working day.

Note that the unit price or prices for the option or options selected will not be known until the following working day. This is because a price or prices cannot be set until a valuation of each option or options at close of business on the day you make your choice, has been made. If your request is received after the 3 pm cut-off, on a weekend, or a public holiday, the unit price for the first working day following your request will apply. The unit price or prices for this day will not be known until after 12.00 pm the next working day.

Switch requests with a future date of effect are not permitted.

An election to adjust future member contributions will be effective from the first payday after you make your choice. If you make your choice on a payday, then the change will not be effective until the following payday.

Type of member

Question 1 on this form asks you to tell us what type of member you are. You may only select one of these options. If you are a current Contributor, and you have a Preserved Benefit relating to a previous period of service, you will need to complete one form for each membership type.

Confirmation of receipt

MilitarySuper will send you an advice confirming the receipt and processing of your choice within five working days. If you do not receive this advice, call us on **1300 006 727**.

How to use this form

Please use CAPITAL LETTERS and a black or blue pen.

Mark boxes like this ☐ with a ✓ or ✗

Submitting your form

Post your completed form to:

MilitarySuper
GPO Box 2252
Canberra ACT 2601
Australia

or

Email a scanned copy of your completed form to: Military.MemberAccounts@csc.gov.au

or

Fax to **02 6275 7010** (please do not fax forms to any other number)

or

Hand deliver to:

7 London Circuit, Canberra ACT 2601

Note: MIC1 forms received after 3 pm AEST will receive the unit price for the next day and will be processed within 3–5 working days.



MIC1
01/24

Read each section of the form carefully before filling it in.

1. Fund ☐ MilitarySuper ☐ DFRDB

Choose only one of the following. Refer to the instructions.

- ☐ **Current serving member** (complete **Election Type 1** at **Part B**)
- ☐ **Preserved Benefit member** (complete **Election Type 2** at **Part B**)
- ☐ **Receiving spouse** (complete **Election Type 1** at **Part B**)
- or
- ☐ **Associate** (complete **Election Type 2** at **Part B**)

2. Service ☐ Navy ☐ Army ☐ RAAF

- [illegible]

Refer to your Annual Statement or other correspondence.

- 4.** Reference number/PM Keys

Refer to your Annual Statement or other correspondence.

5. Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

[illegible][illegible]

- [illegible]

- [illegible]

AFTER HOURS								

MOBILE					

- [illegible]



Military Superannuation & Benefits Scheme



Section A continued on next page

[illegible]

B

10. Choose **only one** of the following options.
ELECTION TYPE 1: Contributors and receiving spouses

- ☐ Change the investment option for your existing Member Benefit, existing Ancillary Benefit only. **Complete Box 1 at Part C.**
- ☐ Change the investment option for your future member contributions or future ancillary contributions only. **Complete Box 2 at Part C.**
- ☐ Change the investment option for both your existing Member Benefit and future member contributions, and/or your existing Ancillary Benefits and future ancillary contributions. **Only available to current serving members and receiving spouses. Complete Boxes 1 and 2 at Part C.**

ELECTION TYPE 2: Preserved Benefit (non-Contributors members, Associate members and Preserved spouse contributions)

- ☐ Change the investment option for your existing Member Benefit, Associate A Benefit and/or Ancillary Benefit. **Complete Box 1 at Part C.**

C

Note: Preserved Benefit members can only change the investment option for their existing Member Benefit, and associates can only change their funded Associate Benefit (associate A). If you fit either of these descriptions, complete Box 1 only.

Box 1: Existing Contributors/Ancillary contributors/Preserved Benefit/Associate A Benefit/receiving spouses

Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Income Focused	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Balanced (Default option)	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Aggressive	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Total (must equal 100%)	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

Box 2: Future contributor and/or ancillary contributor

Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Income Focused	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Balanced (Default option)	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Aggressive	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Total (must equal 100%)	<input type="text"/>	<input type="text"/>	<input type="text"/>	%



Give MilitarySuper permission to implement your choice

12. In making this investment choice, I acknowledge that:
- I have read and understood the information provided in the **MilitarySuper PDS**;
 - the PDS is a general guide and does not contain personal financial advice;
 - in the event I am unsure as to what decision I should make after reading the PDS, Commonwealth Superannuation Corporation (CSC) recommends that I seek independent financial advice;
 - CSC is not responsible for my choice;
 - investment options are not capital guaranteed;
 - investment earnings are based on the actual earnings of the investment option that I have chosen and earnings can be positive **or** negative;
 - this election made on existing/future benefits will be applied to all my benefit types (member and ancillary); and
 - I acknowledge that I have read and understood the information contained on **pages 1 and 2** of this form.



Sign

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



Lodgement

13. Post your completed form to:

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Privacy

We're committed to protecting your privacy. We collect, hold and disclose your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary and as permitted under our privacy policy. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. See our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy as well as the privacy complaint process is available at www.csc.gov.au/privacy/



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