



# Switching Investments

## Your future is in your hands

For many of us, super is a life-long savings plan. As your financial goals change over time, it's likely your investments will too. With MTAA Super, you've got control over how and where your super is invested – with eight options to choose from.

[mtaasuper.com.au](http://mtaasuper.com.au)  
1300 362 415

### Why switch?

People switch their investments for different reasons. It could be that your financial priorities might have changed, or you're at a different stage in your life. Whatever it is, your choices should be based on how long your super will be invested and how comfortable you are with the risks.

Before making any decisions, we recommend you talk to a licensed financial planner.

### Changing your investment choice

You can change (or switch) your investment choice for:

- your existing account balance, and/or
- any future contributions made to your account.

#### **Switching your existing account balance**

There is no charge when you change your switching instructions. The Trustee does not charge a fee to process switching applications, but a buy-sell spread may be incurred. Switching applications received before 11.59pm (Sydney time) will take effect two business days after the request is received, using the most recent unit price/s. Here's an example:

*Paul makes a request to switch his existing account balance from My AutoSuper (Balanced) option to the Growth option. He uses Member Supersite to make his request on Monday, 5 January. The request is effective Wednesday, 7 January (using the most recent unit price/s available for My AutoSuper (Balanced) and Growth options.*

#### **Switching your future investments**

You can do this at any time. The changes you make to your future investments will be effective from the date we receive your request and will apply to all future contributions from that date until you let us know otherwise. Keep in mind that deductions (such as the administration fee, insurance fees and contributions tax) will be taken from the investment options you select. Here's another example:

*Jenni decides she would like to retain her current super savings in My AutoSuper (Balanced) option but have future contributions invested in the Growth option. She sends her request via Member Supersite on Monday 5 January. If Jenni then makes a voluntary contribution, or her Superannuation Guarantee contributions are deposited by her employer, on or after Tuesday 6 January, they will be invested in the Growth option.*

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This document is issued by Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718) of Level 3, 39 Brisbane Avenue Barton ACT 2600, Trustee of the MTAA Superannuation Fund (ABN 74 559 365 913). Motor Trades Association of Australia Superannuation Fund Pty. Limited has ownership interests in Industry Super Holdings Pty Ltd and Members Equity Bank Limited.

The information provided is of a general nature and does not take into account your specific needs or personal situation. You should assess your financial position and personal objectives before making any decision based on this information. We also recommend that you seek advice from a licensed financial adviser. The MTAA Super *Product Disclosure Statement* (PDS), an important document containing all the information you need to make a decision about MTAA Super, can be obtained by calling MTAA Super on **1300 362 415**. You should consider the PDS in making a decision.

Superannuation Advisers are employees and authorised representatives of Motor Trades Association of Australia Superannuation Fund Pty. Limited ABN 14 008 650 628, AFSL 238 718 (Trustee). The Trustee will be responsible for any General Advice about superannuation provided by the Superannuation Advisers.

Superannuation Advisers are also authorised representatives of Link Advice Pty Ltd (ABN 36 105 811 836 AFSL 258 145). Link Advice will be responsible for any Personal Advice provided by the Superannuation Advisers.

Advisers in the Financial Education and Advice Team (FEAT) are employed by Link Advice Pty Ltd (ABN 36 105 811 836 AFSL 258 145). Link Advice will be responsible for all General and Personal Advice provided by advisers in the FEAT team.

The Motor Trades Association of Australia Superannuation Fund Pty. Limited (ABN 14 008 650 628, AFSL 238 718) has engaged Industry Fund Services Limited (IFS) (ABN 54 007 016 195 AFSL No 232 514) to provide financial advice to members of MTAA Super. Fees may apply. Further information about cost of advice is set out in the relevant Financial Services Guide, a copy of which is available by calling **1300 138 848**. IFS is responsible for any advice given to you by its representatives.

## Ready to switch? Here's how

We've made this easy. All you need to do is log on to Member Supersite or fill out a *Member Investment Choice Form* which can be found at **mtaasuper.com.au/member-forms**. Alternatively you can call us on **1300 362 415** and we'll send you a paper copy.

If more than one switch request is received in the same day (whether written or online), the form or request received last will be applied.

## How to cancel a switch

To cancel a request to switch the investment option/s for your existing account balance, you must call us on **1300 362 415** prior to 7:00pm Sydney time on the day in which we receive your instruction. Alternatively, you can login to your account via Member SuperSite and send us a message no later than 11:59pm Sydney time on the same day the instruction was made.

To cancel a request to switch the investment option/s for your future contributions, you must call us on **1300 362 415** prior to 7:00pm Sydney time on the same day the instruction was made.

## We care about your super

It's important to get advice before making any decisions. So if you'd like to chat about switching in more detail, we can help.

## Simple advice

For general and limited personal advice about your MTAA Super account, you can receive **over-the-phone** or **face-to-face** advice.

We provide simple advice to you at no additional cost – its all covered by your MTAA Super administration fee.

For more information, please visit our website at **mtaasuper.com.au**. You can also call us on **1300 362 415**. We're here to help.

## Comprehensive advice

We offer access to **comprehensive personal advice** through Industry Fund Services (IFS).

With comprehensive personal advice, you work with a financial planner to develop a full financial plan. This plan considers both your personal and financial circumstances and helps you set and achieve final goals.

Your first consultation with an IFS planner is at no additional cost to you. Once you have discussed your financial situation and needs with the planner, they will provide you with an obligation free quote.

All advice is provided on a strictly fee-for-service basis. Fees charged will depend on the complexity of the advice required. There are no commissions or hidden fees. Where the advice applies only to your super, the fee can be deducted from your MTAA Super account.

## Member workshops

We run regular education workshops throughout Australia to help you understand and get the most out of your super. Our workshops cover all aspects of super and are suitable for those starting out in the workforce through to those approaching retirement.

These sessions are free and are facilitated by our dedicated Education Specialists.

### **Public workshops**

Public workshops are open for anyone to attend, including non-MTAA Super members.

For more information, or to register for a workshop, go to **mtaasuper.com.au/member-workshops**

### **Tailored worksite workshops**

We also run tailored worksite workshops at the request of employers.

To organise a workshop at your worksite, ask your employer to contact one of our Education Specialists at **mtaasuper.com.au/field-staff**