



Asset transfer (in specie)

From MLC Masterkey Investment Service or MLC Masterkey Investment Service Fundamentals to MLC Wrap Investments, MLC Navigator Investment Plan, MLC Wrap Super or MLC Navigator Retirement Plan

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

What you need to know

Closing your account

If you're closing your account, we'll transfer to your target MLC account any balance in your Cash Account once the transfer is completed.

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 in the **Investment List** (available at mlc.com.au) or your holding exceeds the Trustee's diversification limits, 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 MLC Wrap or MLC Navigator account.

Privacy

We respect your privacy and handle your information in accordance with our Privacy Policy. The IOOF Group's Privacy Policy is available at mlc.com.au/privacy

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.

Beneficial ownership

All investments transferred into the MLC Wrap Super or the MLC Navigator Retirement Plan will result in a change of Ownership. This may result in a Capital Gains Tax (CGT) liability.

Timing and availability of funds

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, and how quickly we get the information we need to process your transfer.

Once your transfer starts, you won't have access to the investment until the transfer is completed.

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.

Margin lenders

If you're using a margin lender on the account, MLC will need to seek approval from the lender before the transfer can commence.

Next steps

Go to 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 **132 652** Monday to Friday between 8 am and 6 pm (AEST/AEDT) or visit mlc.com.au



Asset transfer (in specie)

Use this form to transfer investments from MLC MKIS or MKISF to MLC Wrap Investments, MLC Navigator Investment Plan, MLC Wrap Super or MLC Navigator Retirement Plan.

1. Source account details

Masterkey account number

Contact telephone (business hours)

Account name

Email

Date of birth (DD/MM/YYYY) (if applicable)

2. Target account details

Are you transferring into an existing MLC Wrap or MLC Navigator account?

No Please attach to this form a completed MLC Wrap or MLC Navigator application form.

Yes Please complete the details below.

MLC Wrap or MLC Navigator account number

Account name

Email

3. Beneficial owner details

Changes in beneficial ownership may realise capital gains or losses on the transferred assets and there could be tax implications. You should seek advice from a registered tax agent to determine how the transfer will impact on your tax obligations.

Are you transferring into an investment account, or a superannuation account?

Transferring into MLC Navigator Retirement Plan or MLC Wrap Super. Go to **Section 4**.

Transferring into MLC Navigator Investment Plan or MLC Wrap Investments. Complete the question below.

Are you changing the beneficial owner of the investments you're transferring?

Please choose one of the options below. If you don't, we'll process your request as **no change of beneficial owner**.

No Where available, parcel history will be carried across from your existing MLC Masterkey account.

Yes You don't have to provide transaction/parcel history.

If your transfer includes a combination of no change of beneficial owner and change of beneficial owner, please complete a separate form for the investments which apply to each owner type.

Please go to **Section 5**.

Navigator Australia Limited (NAL)
ABN 45 006 302 987
AFSL 236466

MLC Investments Limited (MLC)
ABN 30 002 641 661
AFSL 230705

NULIS Nominees (Australia) Limited
(Trustee) ABN 80 008 515 633
AFSL 236465

MLC Superannuation fund
ABN 40 022 701 955

4. Your contribution details

If you're transferring into MLC Navigator or MLC Wrap Retirement Plan, please select the contribution type below. All investments will result in a change of Ownership. This may result in a Capital Gains Tax (CGT) liability.

| Type | Amount | | Balance |
|---|--------|----|--------------------------|
| <input type="checkbox"/> Personal contribution | \$ | Or | <input type="checkbox"/> |
| <input type="checkbox"/> Eligible spouse contribution | \$ | Or | <input type="checkbox"/> |
| <input type="checkbox"/> Rollover | \$ | Or | <input type="checkbox"/> |

Important – please note:

When making your contribution please be mindful of the contribution caps for personal concessional contributions and personal non-concessional contributions.

If your contribution is a rollover, we'll need a signed Rollover Benefit Statement within seven days of the in specie deposit request being completed.

Please go to **Section 5**.

5. Investments to be transferred in

We'll need **all the information requested below**, to process your request.

I want to transfer all of my assets and close my Masterkey account.

Please go to **Section 6**.

I want to transfer some of my assets.

Please complete the table below with details of the investments to be transferred.

| APIR code | Investment name | Number of units |
|-----------|-----------------|-----------------|
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Please go to **Section 6**.

6. Financial adviser details

Was personal financial 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 7**.

7. 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'.

8. Your agreement and declaration

I authorise MLC Investments Limited (MLC) and Navigator Australia Limited (NAL) or NULIS Nominees (Australia) Limited to transfer the investments listed in **Section 5**. I also authorise MLC, NAL or NULIS to access account information to allow this transfer to be processed.

I have read and understood the information contained in the relevant **Financial Services Guide** and/or **How to Guide** about the transfer of investments. These documents can be found at mlc.com.au

I understand that:

- **Where there is no change of beneficial ownership on an investment transferred**, transaction/parcel history will carry across to the target account where available.
- **Where there is a change of beneficial ownership on an investment transferred**, there may be tax implications, which may result in the realisation of capital gains and losses.
- 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 MLC is not a registered tax agent.
- The Trustee can only accept in specie transfers 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 portfolio value.
- I've considered the Trustee's diversification limits, which may be applicable to my transfer.
- I've provided incorrect information, any losses or costs will be my responsibility.

There are times when we might not be able to process your investment instructions, for example when:

- there are liquidity issues in the investment
- the fund manager suspends transactions
- we can't obtain a price
- the instruction is incomplete
- unforeseen circumstances prevent us from using our administration systems

Signature of Investor one or Attorney

Name

| | | | | | | |
|---|---|--|--|--|--|--|
| X | Date (DD/MM/YY) | | | | | |
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Margin lender accounts: I understand where a margin lender agreement is in place, MLC will require the margin lender to authorise any withdrawal request otherwise my request will not be processed.

Taxation information reporting: At the end of the financial year, an annual taxation statement will be sent to you at your registered address. This will give details of your account that will be useful for your own records and taxation requirements. Should you have any queries about how the taxation information affects your personal tax obligations, you should consult with a registered tax agent.

If signed by a duly Authorised Representative:

- the Authorised Representative hereby certifies that he/she has not received notice of any limitation or revocation of his/her authority and is also authorised to sign this form

For units held jointly: All parties must sign unless otherwise indicated on the original application form or as subsequently advised to MLC.

On behalf of a Corporation: This form must be executed by one of the following methods:

- by signature of two directors or one director and the company secretary
- signature of the sole director and company secretary for sole director proprietary companies, or
- under Power of Attorney.

If signed under Power of Attorney: Attorneys must attach a certified copy of the Power of Attorney and identification for themselves (go to mlc.com.au 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 two (if applicable) or Attorney

Name

| | | | | | | |
|---|---|--|--|--|--|--|
| X | Date (DD/MM/YY) | | | | | |
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9. Send us your form

You can mail, email or fax all documents for your transfer

MLC
GPO Box 2567
Melbourne Vic 3001

Email: asset.transfers@mlc.com.au

Please include your account numbers (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 **132 652** Monday to Friday between 8 am and 6 pm (AEST/AEDT) or visit mlc.com.au