



ZURICH®

# Zurich Superannuation Plan

## Alterations to existing investment

This form is only valid for alterations to existing investments, including increasing your contributions or changing your investment strategy or authorising a Member Advice Fee. For new investments, an application form contained in the current Product Disclosure Statement must be used. If you have any questions please do not hesitate to contact your adviser or Zurich's Customer Care team on 131 551.

**IMPORTANT:** Before making any decision regarding a change of investment strategy, we recommend that you seek professional financial advice and consider the information about the investment options in the "Zurich Superannuation Plan / Zurich Account-Based Pension - Information Booklet on investment options" located online at [www.zurich.com.au/ZSP](http://www.zurich.com.au/ZSP) and ZABP. Please complete section 1, and:

- To increase existing regular investment or to make an additional investment, please complete section 2
- To switch existing investment options, please complete section 3
- To change investment options for future contributions only, please complete section 4
- If you agree with your adviser to have a Member Advice Fee deducted from your account, please complete section 6

**Note:** All members must read and then sign section 5

Please use BLOCK Letter and  where applicable.

**OFFICE USE ONLY**

Account Number

Client Number

Adviser's stamp

Adviser

Adviser No.

Phone No.



### 1 Member's details

Existing account number

Title	Surname	Given name(s)	
<input type="checkbox"/> Male <input type="checkbox"/> Female	Date of birth	/	/
Residential address	State	Postcode	
Postal address (if different to above)	State	Postcode	
Contact details	Work	Home	
	Mobile	Email	

### 2 Increase / Additions to existing plan

**Step 1. Please enter the amount you wish to increase your regular investment by, or the amount you wish to add to your existing plan.**

Please note the fee option that currently applies to your Plan will be used for this increase / addition. If you wish to have a different fee structure, you will need to commence a new plan and complete the application form contained in the current Product Disclosure Statement.

Lump sum (Entry Fee option and Nil Entry Fee option)	
Rollover (Superannuation Lump Sum Payment)	\$
Personal	\$
Employer (Superannuation Guarantee)	\$
Salary Sacrifice	\$
Employer (Award)	\$
Employer – Additional	\$
Self-employed	\$
Spouse contributions	\$
Insurance payout	\$
<b>TOTAL</b>	<b>\$</b>

Regular (Entry Fee option only)	
Personal	\$
Employer (Superannuation Guarantee)	\$
Salary Sacrifice	\$
Employer (Award)	\$
Employer – Additional	\$
Self-employed	\$
Spouse contributions	\$
<b>TOTAL</b>	<b>\$</b>

Please make cheques payable to Zurich Australia Limited. All cheques must be in Australian dollars and drawn on an Australian Bank.

Zurich Australia Limited ABN 92 000 010 195, AFSL 232510. 5 Blue Street North Sydney NSW 2060.  
Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229757, RSE L0001458. Level 1, 575 Bourke Street Melbourne VIC 3000.

## 2 Increase / Additions to existing plan (continued)

### Step 2. Please indicate your investment selection for this increase / addition

(Please note, if you fail to indicate your preference below, all increases / additions will be made in the same proportions as your most recently advised investment strategy).

Invest in the same proportions as my most recently advised investment strategy, or

Invest as shown below.

Name of option	Code	APIR Code	Personal / Self Employed / Spouse investments	Employer investments	Rollover
<b>Diversified options</b>					
Capital Stable	3V	EF: ZUR0054AU NEF: ZUR0273AU	%	%	%
Balanced	RV	EF: ZUR0254AU NEF: ZUR0274AU	%	%	%
Managed Growth	5V	EF: ZUR0053AU NEF: ZUR0275AU	%	%	%
Priority Growth	7V	EF: ZUR0381AU NEF: ZUR0276AU	%	%	%
Managed Share	EV	EF: ZUR0050AU NEF: ZUR0277AU	%	%	%
<b>Sector specific options</b>					
Cash	CV	EF: ZUR0049AU NEF: ZUR0278AU	%	%	%
Australian Fixed Interest	XV	EF: ZUR0255AU NEF: ZUR0279AU	%	%	%
Australian Property Securities	PV	EF: ZUR0259AU NEF: ZUR0280AU	%	%	%
Australian Value Share	UV	EF: ZUR0256AU NEF: ZUR0281AU	%	%	%
Global Property Securities	4V	EF: ZUR0571AU NEF: ZUR0572AU	%	%	%
Global Thematic Share	IV	EF: ZUR0051AU NEF: ZUR0282AU	%	%	%
Global Growth Share	9V	EF: ZUR0608AU NEF: ZUR0613AU	%	%	%
<b>Externally managed options</b>					
Colonial First State – Australian Share	AV	EF: ZUR0048AU NEF: ZUR0287AU	%	%	%
<b>Total investments</b>			<b>100%</b>	<b>100%</b>	<b>100%</b>

### 3 Switch investment options

I wish to switch my current investments in the Zurich Superannuation Plan as shown below. I understand that all future investments will be invested in this new strategy until such time as I notify you in writing to the contrary. (Please note that at any one time you can only have your money invested in a maximum of ten options.)

Please indicate the sub-account within which you wish to switch investment options. If you are switching monies in more than one but not all of your sub-accounts please photocopy this section, sign and date it and attach it to this Form.

**Tick one box only**

- All sub-accounts       Self-employed contributions  
 Personal contributions       Roll-over (Superannuation Lump Sum Payment)  
 Employer contributions       Spouse Contribution

From			To		
Investment Option	Code (eg 3V)*	\$ Amount or %age	Investment Option	Code (eg 3V)*	\$ Amount or %age
<b>Total</b>			<b>Total</b>		

\* For a complete list of codes, please refer to page 2 of this form.

### 4 Change investment option for future investments

I would like all future investments made to my Zurich Superannuation Plan to be invested into the following investment options in the nominated proportions. (Please note that at any one time you can only have your money invested in a maximum of ten options.)

Investment Option	Code (eg 3V)*	Personal / Self Employed / Spouse Investments	Employer investments	Rollover
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
		%	%	%
<b>Total</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>

\* For a complete list of codes, please refer to page 2 of this form.

## 5 Customer application and declaration

Please read and complete the following:

I hereby apply to Equity Trustees Superannuation Limited for the addition / alteration to my existing Zurich Superannuation Plan as set out in this form.

I acknowledge that this addition/alteration is governed by the terms of the current (ZSP) Product Disclosure Statement, which I can obtain from my adviser or Zurich's Customer Care team on 131 551.

Member signature

Date

X

/ /

## 6 Authorisation to deduct Member Advice Fee

This section is to be completed only where you have an ongoing service arrangement with your financial adviser and have agreed to have a Member Advice Fee deducted from your Fund Account. The Member Advice Fee can be collected as either, or a combination of:

- **One-off Member Advice Fee:** A set dollar amount (or percentage of your account /additional amount invested expressed as a dollar amount) deducted as a one-off as agreed to between you and your financial adviser. (Refer below regarding Additional one-off Member Advice Fees)
- **Ongoing Member Advice Fee:** A set dollar amount, or percentage of your account, deducted from your account on a monthly basis.

I have agreed to pay my adviser the following Member Advice Fee(s):

**One-off Member Advice Fee of \$** \_\_\_\_\_ which will be deducted as a one-off fee.

**Ongoing Member Advice Fee of either \$** \_\_\_\_\_ per month, or an amount equivalent to \_\_\_\_\_ % pa of my account balance

at the time the Ongoing Member Advice Fee is deducted.

**Note:** Whilst there are no caps that apply to the Member Advice Fees, generally speaking the Ongoing Member Advice Fee should be no greater than 1% pa of your account balance. Any amounts greater than this will may be investigated before processing your Zurich Superannuation Plan application.

In respect of an Additional one-off Member Advice Fee:

- Additional one-off Member Advice Fee is payable where there is an additional amount invested and can be paid as a set dollar amount, or percentage of the increase, generally subject to a maximum equivalent to 5% of the additional lump sum or of the annualised increase in the regular contribution.
- Where there is no additional amount invested: generally subject to a maximum equivalent to 1% of the account balance.
- Amounts negotiated in excess of the above need prior approval from the Trustee.

I direct Zurich Australia Limited, as agent of Equity Trustees Superannuation Limited, to deduct the Additional one-off Member Advice Fee amount by withdrawing units from my account following my the additional contribution and/or to the deduct the Ongoing Member Advice Fee amount by withdrawing units from my account on a monthly basis (based on the anniversary date each month, or the closest date to the anniversary date), provided my Fund account balance is a least \$1,000 after the deduction of the agreed amount(s).

In addition, I accept the following conditions in relation to the Member Advice Fee(s):

- It is my responsibility to be satisfied of the reasonableness of the Member Advice Fee and the quality of the advice
- The Trustee is under no duty to review (either initially or at some time) the advice given
- The Zurich Master Superannuation Fund Trust Deed specifically excludes the Trustee from any liability for advice given by an adviser; and
- The adviser is not an agent of the Trustee.

Further, where I direct Zurich Australia Limited ("Zurich") to deduct a Member Advice Fee(s) from my Fund Account, I accept and agree the following:

- The Member Advice Fee(s) is a fee agreed to between myself and my Adviser and is deducted under the terms of the Zurich Master Superannuation Fund and paid to my Adviser by Zurich
- Zurich will have no discretion whether to pay the fee that I have authorised to my adviser, except in circumstances where Zurich considers the fee is greater than the maximum guidelines set out above
- The fee agreed to represents payment for superannuation services provided for the provision of superannuation advice relating to my interest in the Zurich Master Superannuation Fund and does not relate to my investments generally; and
- To stop the ongoing Member Advice Fee arrangement, I must submit a request in writing.

Member signature

Date

X

/ /

## Privacy policy

Zurich and the Trustee are bound by the Privacy Act 1988 (Cth). In completing the forms or questions herein you will be providing Zurich and the Trustee with your personal and, perhaps, sensitive information. The collection and management of this information is governed by the Privacy Act 1988. Please refer to the 'Trustee Privacy Statement' section in the "**Zurich Superannuation Plan and Zurich Account-Based Pension Fee Guide and Additional Information**" document located at [www.zurich.com.au/zspandzabp](http://www.zurich.com.au/zspandzabp).

A more detailed explanation of the Trustee's Privacy policy is available at [www.eqt.com.au/global/privacystatement](http://www.eqt.com.au/global/privacystatement) and can be obtained by contacting the EQT Group's Privacy Officer on (03) 8623 5000, or alternatively by contacting us via email at [privacy@eqt.com.au](mailto:privacy@eqt.com.au). You should refer to the EQT Group Privacy policy for more detail about the personal information the EQT Group collects and how the EQT Group collects, uses and discloses your personal information.

For information about Zurich's Privacy Policy, a list of service providers and business partners that Zurich may disclose your Information to, a list of countries in which recipients of your Information are likely to be located, details of how you can access or correct the Information we hold about you or make a complaint, please refer to the Privacy link on the Zurich homepage – [www.zurich.com.au](http://www.zurich.com.au), contact Zurich by telephone on 132 687 or email at [privacy.officer@zurich.com.au](mailto:privacy.officer@zurich.com.au)

## 7 Adviser use only

This section need only be completed by your adviser when an additional investment has been made to your Zurich Superannuation Plan, or where there is a new Member Advice Fee arrangement being entered into..

### Adviser details

Please fill in the details for each adviser who has an interest in this application.

Name	Adviser No.	Phone No.	Fax No.	Commission Split%
1.				
2.				
				100%

### Member Advice Fee remuneration

If the member agrees to have a Member Advice Fee deducted from their Fund account, Section 6 of this form will be need to completed and signed by the client. The amounts shown in that section as an Initial Member Advice Fee and/or Ongoing Member Advice Fee will be paid to you in accordance with the declaration the client signs provided the Trustee is satisfied the fee is for advice that relates to the member's superannuation only\*. Please note there is no additional amount for GST paid on these amounts.

\* The sole purpose test (section 62 of the Superannuation Industry (Supervision) Act 1993) means that only costs associated with advice that relates to the member's superannuation and insurance obtained through superannuation may be deducted from the member's superannuation account. Advice that relates to investments outside of superannuation, for instance, cannot be funded from superannuation account deductions. In order for the Trustee to be satisfied the fee is for advice that relates to the member's superannuation investment only, we may request supporting evidence before the Member Advice Fee is processed.

### Commission payable on optional protection benefits

Please indicate applicable commission structure.

**Hybird 1** 77% : 22%  **Level** 27.5%

Alternatively, indicate applicable discounted commission structure.

\* Please note: Zurich will increase the amount of commission paid to include a GST component to those advisers to whom we issue a Recipient Created Tax Invoice (RCTI). The GST component is a payment made by Zurich and is not an extra charge to the customer.

### Adviser declaration

I/we declare the information shown on the application accurately and completely records the information given.

Furthermore, I/we confirm and declare that where an Additional one-off Member Advice Fee or an Ongoing Member Advice Fee has been agreed to:

- it is solely for advice relating to the member's interest in the Zurich Master Superannuation Fund;
- it reasonable and is commensurate with the type and scope of the advice being provided;
- all or part of this fee may be written back, if the agreed ongoing services are not provided to the member;
- I/we may be asked by Trustee for supporting evidence of the ongoing fee arrangement with the member before the relevant Member Advice Fee is processed.

Adviser 1 signature

Date

X

/ /

Adviser 2 signature

Date

X

/ /

## Any questions? Call 131 551

Please send your completed form to:

**The Trustee, Zurich Master Superannuation Fund, C/- Customer Care team, Locked Bag 994, North Sydney NSW 2059**