



**Step 1: (continued)**  
Personal details

Daytime phone number\*

Mobile number

Date of birth\*         Gender  Male  Female

Email

By providing your email address you are agreeing to receive communications from VicSuper via email, or via VicSuper MembersOnline. You can change or further customise how you receive your communications from VicSuper at any time by logging into VicSuper MembersOnline or calling the Member Centre on **1300 366 216**. If you are not registered for VicSuper MembersOnline you can register online. Some correspondence cannot be sent electronically so you may still receive some communications from VicSuper in the post.

*Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.*

**Step 2:**  
Select a term deposit/s

To commence a term deposit, you must have a minimum balance of \$15,000 invested in your account (excluding term deposits) and you must retain the greater of \$10,000 or 10% of your account balance, invested in options other than a term deposit.

If you would like to apply for more than one term deposit of the same term you will need to complete a separate form for each one.

Select the duration and indicate the amount of each term deposit

Term	Amount	
<input type="checkbox"/> 3 month term deposit	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	} (Minimum \$5,000 each if selected)
<input type="checkbox"/> 6 month term deposit	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
<input type="checkbox"/> 9 month term deposit	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
<input type="checkbox"/> 12 month term deposit	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
<b>Total of term deposit/s</b>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

**Step 3:**  
Select where the money will be drawn from

The total of your term deposit/s must equal the total drawn for your term deposit/s. You may only draw up to a maximum of 95% of the individual balance in any investment option other than the Cash Option for a term deposit.

Indicate how you would like the total drawn from your options

Investment option/s	Amount	
Cash	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	} (must equal)
Capital Secure	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Capital Stable	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Balanced	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Socially Conscious	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Growth (MySuper)	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Equity Growth	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Australian Shares	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

Or

The default order – Cash, Capital Secure, Capital Stable, Balanced, Socially Conscious, Growth, Equity Growth then Australian Shares.

Please note that other than the Cash Option, you can only draw up to a maximum of 95% of the individual balance in each option.

**Total withdrawal for your term deposit/s** \$   ,     ,

**Step 4:**  
Restate your drawdown order (VicSuper Flexible Income members only)

**VicSuper Flexible Income members only**

**This step is only for members applying for a term deposit in their VicSuper Flexible Income account.**

When you invest in a term deposit you need to re-state your payment order as the balance of your account will change. You cannot draw payments from a term deposit. For more information on choosing your payment order please refer to the *VicSuper Flexible Income Combined FSG and PDS*.

The default order – Cash, Capital Secure, Capital Stable, Balanced, Socially Conscious, Growth, Equity Growth, then Australian Shares.

OR

In the following order/proportions (eg  or percentage).

<input type="text"/>	or	<input type="text"/>	<input type="text"/>	<input type="text"/>	% Cash
<input type="text"/>	or	<input type="text"/>	<input type="text"/>	<input type="text"/>	% Capital Secure
<input type="text"/>	or	<input type="text"/>	<input type="text"/>	<input type="text"/>	% Capital Stable
<input type="text"/>	or	<input type="text"/>	<input type="text"/>	<input type="text"/>	% Balanced
<input type="text"/>	or	<input type="text"/>	<input type="text"/>	<input type="text"/>	% Socially Conscious
<input type="text"/>	or	<input type="text"/>	<input type="text"/>	<input type="text"/>	% Growth
<input type="text"/>	or	<input type="text"/>	<input type="text"/>	<input type="text"/>	% Equity Growth
<input type="text"/>	or	<input type="text"/>	<input type="text"/>	<input type="text"/>	% Australian Shares
<input type="text" value="1"/>		<input type="text" value="0"/>	<input type="text" value="0"/>		% Total

**Step 5:**  
Read VicSuper's privacy information

The *Privacy Act* 1988 (Cwlth) governs the proper handling of personal information including how an organisation collects, uses, discloses and stores personal information. You should have received information on how VicSuper handles personal information, either in your relevant PDS or in VicSuper's Privacy brochure (personal information). If you have not received this information or would like another copy sent to you, please call our Member Centre on **1300 366 216**.

**Step 6:**  
Sign this form

Before you proceed, you must read VicSuper's privacy information in Step 5 and this declaration carefully.

- I declare that I have read and understood the information on this form and in the relevant PDS and Member Guide (VicSuper FutureSaver members only).

I understand:

- that, as early redemption of the term deposit is likely to result in a significant reduction in the total value of the term deposit, the term deposit is considered an 'illiquid' investment.
- that if I invest in a term deposit I will not be able to make a partial withdrawal or rollover using funds from my term deposit or move money from my term deposit to another investment option.
- that if I hold a term deposit at 1 July and I have elected to rebalance my account (VicSuper Flexible Income account only), only the funds invested in non-term deposit investment options will be rebalanced in line with my chosen mix of investment options.
- that if I request a partial withdrawal or rollover from non-term deposit investment options, sufficient funds will need to be retained in the non-term deposit investment options to cover fees and insurance premiums (if applicable), should the term deposit not mature before the deductions are due to be applied.
- that early termination of a term deposit before its maturity date will only be allowed, subject to Trustee discretion, if I request a full payment or rollover and the term deposit needs to be redeemed early in order to process the payment. VicSuper retains the right to not allow a term deposit to be terminated early.
- that a term deposit is an illiquid investment and that VicSuper will generally not be able to rollover or transfer my withdrawal benefit (in full) to another fund, if requested, within the three day period ordinarily required under superannuation legislation. Instead, any non-term deposit investment options minus \$2,000 (to cover the administration fee, account-keeping fee and insurance premium, if applicable) will be transferred to another fund nominated within the three day period required under superannuation legislation and the term deposit investments and any remaining non-term deposit investments will be processed within the three days of maturity of the term deposit.
- if a term deposit is broken early as a result of an approved exit, an early redemption penalty will apply, except in limited cases. This penalty will be a reduction in the accrued interest of up to 50%, however VicSuper reserves the right to alter this percentage in the future.
- that if there are insufficient funds in my account to cover my term deposit application (eg due to a drop in the value of my account between the date I submit my application and the date the term deposit becomes effective), my term deposit application will not be processed.
- that if there are insufficient funds in an investment option from which I have elected to withdraw money to invest in a term deposit, the remaining required funds will be withdrawn from the investment option with the highest available balance.
- that once I have applied for a term deposit I cannot request a change of investment options or make a subsequent term deposit application until the application is processed, generally three business days after the initial term deposit application is received by VicSuper.

**Step 6: (continued)**  
Sign this form

- that the maturity date of a term deposit may not be an exact number of months after the start date, due to the incidence of weekends and any public holidays during the term.
- that the portion of my account balance which is not transferred to term deposits should remain invested in the investment option/s in which it is currently invested and that my future contributions, if applicable, continue to be applied to the investment option/s (and in such proportions) my contributions are currently deposited into until such time that I make a new nomination regarding my investment options.
- that if I am applying for a term deposit for a Flexible Income account with Transition to Retirement feature:
  - and I subsequently submit a retirement declaration to VicSuper or meet a condition of release, the term deposit will be terminated on my behalf. An interest adjustment in the form of a reduction in accrued interest may apply where a term deposit is terminated before maturity.
  - the term deposit application will not be processed if the maturity date is after my 65th birthday.
- when I decide to invest in term deposits, VicSuper acquires the term deposits from term deposit Issuers, being Authorised Deposit-taking Institutions (ADIs) such as banks. There are no direct costs associated with investing in the term deposit and no additional costs will be payable in respect of the term deposit after it is acquired except in the event of early redemption when an early redemption penalty may apply. VicSuper's fees and other costs as disclosed in the relevant product disclosure statements continue to apply.
- tax and an operational risk reserve amount (if applicable) is included in the calculation of unit prices and the maturity proceeds of a term deposit where applicable. This is not deducted directly from your account.
- that if I want any further information on any amounts that may be payable in respect of the term deposit after it has been acquired, I can contact our Member Centre on **1300 366 216**.

Signature

Date

**Step 7:**  
Send your form  
to VicSuper

Send your completed form to:  
**VicSuper, GPO Box 89 Melbourne Vic 3001**