

How investment switching works



You can change how your account is invested at any time.
You can do this by making an investment switch.

When you submit an investment switch request, we apply the unit price for the day your request is received, as long it's before 4 pm (AEST/AEDT) on a business day.

If you are an **accumulation** member, you can switch your current account balance, the way your future contributions are invested, or both. If you are an **income stream** member, you can switch your account balance or the investment option from which your regular pension payments (drawdowns) are made.

While it can take up to two business days to calculate the unit price we apply to an account balance switch, you're not exposed to market movements during this time.

Example of balance switch

Locking in Monday's unit price means John's switch is not affected by the market falls on Tuesday.



The two business days are required to calculate the value of all the assets we invest in and the number of units on issue, which is affected by contributions and withdrawals. We need these valuations before we can accurately calculate the unit price for any of our investment options.

You can switch your investments online if you are registered for online access. Alternatively, you can complete and return an *Investment choice (superannuation)* form if you

are an accumulation member, or a *Change of income stream investment details* form if you have an income stream account.

There is no charge for switching your account balance.

In some circumstances, such as a closure of investment markets, we may suspend unit pricing because it may not be possible to calculate a fair price.



Contact us

- Phone** 1300 650 873
- Fax** 1300 722 072
- Email** enquiries@firststatesuper.com.au
- Web** firststatesuper.com.au
- Post** PO Box 1229
Wollongong NSW 2500

This is general information only and does not take into account your specific objectives, financial situation or needs. You should seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about First State Super. Call us or visit our website for a copy. Issued by FSS Trustee Corporation ABN 11 118 202 672, AFSL 293340, the trustee of the First State Superannuation Scheme ABN 53 226 460 365. Financial planning services are provided by our financial planning business State Super Financial Services Australia Limited, trading as StatePlus, ABN 86 003 742 756, AFSL No. 238430. StatePlus is wholly owned by First State Super.