

Withdrawal form

Information sheet

When to use this form

Use this form to request a full or partial cash withdrawal from your Resolution Life retail super account.

Note: You'll need to complete additional forms if you're applying for early release of your super benefits on the basis of:

- permanent incapacity
- severe financial hardship
- terminal medical condition.

Can you withdraw your super?

As your super attracts tax advantages, there are legislative restrictions on when you can withdraw your super as cash.

For access purposes, there are three components:

- **Unrestricted non-preserved** — this amount can be accessed at any time.
- **Restricted non-preserved** — this amount can generally be accessed when you stop working for your participating employer.
- **Preserved** — this amount can only be released in the circumstances prescribed by legislation (refer to **early release of super**).
- **First Home Super Saver Scheme (FHSSS)** — this amount can only be accessed if you've received a FHSSS determination from the Commissioner of Taxation. Visit ato.gov.au for more information about the FHSSS.

If you're unsure whether you can access your funds, please contact us on 133 731.

Note: Refer to the **reason for withdrawal** section in the **withdrawal form** for conditions of release criteria.

Conditions of release

Generally, you can only access your preserved super when you meet one of the following conditions of release:

- you retire after reaching your preservation age—refer to the **relevant preservation age** table for details.
- you cease employment at age 60 or over
- you reach age 65
- you're the holder of an expired or cancelled temporary resident visa and you have permanently departed Australia (this option is limited to certain visa categories and isn't available to New Zealand citizens)

- you reach preservation age, but do not retire or cease employment and purchase a non-commutable income stream such as an allocated pension designed for this 'transition to retirement' purpose

– **Early release of super**

If you want to take your super early, you'll need to meet one of the following conditions:

- you become permanently incapacitated
- you qualify on grounds of severe financial hardship
- you have a terminal medical condition
- you have been granted release by the Australian Taxation Office (ATO) on compassionate grounds.

Note: If you qualify for early release of super, you'll need to complete additional forms. You can download early release forms from our website at resolutionlife.com.au/forms.

Important:

- You may not be able to access some (or all) of your account balance if you have suspended investment options.
- If you're invested in a term deposit, we may have to break it to satisfy your withdrawal request (ie where you're making a full withdrawal or where your other options do not have sufficient funds to meet your requested withdrawal amount). In this event, an adjusted crediting rate applies to the term deposit.
- An Exit Fee will apply to withdrawals/rollovers from a MySuper investment option. Refer to the **product disclosure statement** or product **fact sheets** for further information.

Relevant preservation age

Date of birth	Preservation age
Before 1 July 1960	55 years
1 July 1960 – 30 June 1961	56 years
1 July 1961 – 30 June 1962	57 years
1 July 1962 – 30 June 1963	58 years
1 July 1963 – 30 June 1964	59 years
After 30 June 1964	60 years

Tax File Number (TFN) notification

We're required to tell you the following details before you provide your TFN for your super products. The trustee can collect your TFN under the *Superannuation Industry (Supervision) Act 1993* which will be used for lawful purposes. You're under no obligation to provide your TFN, either now or later, and it is not an offence to not quote your TFN.

However if you don't provide your TFN:

- An additional amount of tax at the highest rate may apply on the withdrawal amount.
- No-TFN tax may be refunded if the TFN is supplied within four years of the end of the financial year in which the contribution is made. Any refund will be added to your super benefit and will be subject to the usual cashing and taxing rules.
- In the future when we need to pay benefits to you, it may be more difficult for us to locate or amalgamate all the super benefits you're entitled to.

If you do provide your TFN, we'll treat it as confidential and use it for purposes, including:

- To find your super benefits where other information is insufficient.
- To ensure you can contribute to your account.
- To calculate tax on any super benefits you may be entitled to.
- Providing your TFN to the Commissioner of Taxation if we are paying unclaimed money, if you receive a benefit, or for the purpose of the Lost Members' Register.

If you wish to transfer benefits to another super fund or a Retirement Savings Account (RSA), we would provide your TFN to the Trustee of that fund or the RSA provider. If you don't want us to do this, you can notify us in writing at the time.

Note: These purposes may change in the future as a result of further legislative changes. More information about the use of TFNs for super can be obtained from the ATO hotline on 131 020.

Personal contribution tax deduction

If you wish to claim a tax deduction for personal contributions made in the current or previous financial year, you can provide the information in the **personal contributions tax deduction** section.

If you've made personal contributions, you should check whether you're eligible to claim a tax deduction. If you don't claim a tax deduction at the time of making a withdrawal, we may not be able to accept a future request.

For example:

We can't accept a request where your contributions have been used to start a pension or if you have insufficient personal contributions remaining in your plan to cover the amount you are claiming.

Note: If you don't check you're eligible to claim a tax deduction, or you don't have enough assessable income, the ATO could deny your deduction and this may mean you exceed your contribution limit(s). Where this is the case, if you've withdrawn any of your benefit or started a pension, you may not be able to reduce the amount you told us you were claiming. This may mean you have to pay additional tax.

Identification requirements

We are required to comply with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. This means we may need to obtain additional identification details when you commence a new account or undertake transactions in relation to your account.

Your identification may need to be verified before we can approve your request. We may decide to delay or refuse any request or transaction, including suspending a withdrawal application if we're concerned that there may be a breach of our legal obligations.

Verifying a customer's identity

We need to verify or confirm your identity by checking that certain details you provide in this form **match** the details that are in certain documents you need to attach to this form.

! Please send us **original certified copies** of your original documents—don't send us the original documents. If the document isn't written in English, then you must also attach an English translation prepared by an accredited translator.

Getting your copies certified

A copy of a document must be certified to be a true and correct copy of the original document. Only certain people can certify copies including:

- police officer or sheriff
- justice of the peace or notary public
- legal practitioner, magistrate, judge or registrar/deputy registrar of a court
- pharmacist, physiotherapist or veterinary surgeon
- optometrist, dentist, medical practitioner or nurse
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants.

You can see the full list of people who can certify documents or extracts at resolutionlife.com.au/identification.

Example:

I certify that this is a true and correct copy of the original document.

John Citizen

John Citizen, Justice of the Peace 10
Other Street
Suburb NSW 2000

02 9999 9999 30 May 2015

Documents for an individual

So we can verify the identity of an individual, you need to send us the documents shown under option A or B:

Option A

One of these:

- current Australian state or territory driver licence that has your photo
- Australian passport that is current or expired within the last two years
- card issued under a state or territory law to prove your age that has your photo
- current foreign government passport (or similar international travel document) that has your photo and signature
- current foreign driver licence that has your photo
- current national identity card that has your photo.

Option B

One of these:

- Australian or foreign birth certificate
- Australian or foreign citizenship certificate
- birth certificate extract
- pension card issued by Department of Human Services
- health card issued by Department of Human Services.

Plus

! The documents listed below are only **valid** if they include your full name and residential address.

One of these:

- a document issued by the Commonwealth or a state or territory within the last 12 months that shows financial benefits paid to you
- a document issued by the ATO within the last 12 months that shows money to be paid to you or that you need to pay to them (make sure you cross out your TFN)
- a document issued by a local government body or utility provider within the last three months that shows the services provided to you at your address
- if you're under 18 years old, a notice issued by a school principal within the last three months that shows how long you attended that school.

Have you changed your name or are you signing on behalf of another person?

If you've changed your name or are signing on behalf of the applicant, you'll need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains example information about suitable linking documents:

Purpose	Suitable linking document
Change of name	<ul style="list-style-type: none">– Marriage certificate– Deed poll– Change of name certificate from the Births, Deaths and Marriages Registration Office.
Signing on behalf of applicant	<ul style="list-style-type: none">– Power of Attorney

This page has been left blank intentionally.

Please keep this information sheet for your records —
don't return it with your completed form(s).

Withdrawal form

Use this form to make a cash withdrawal from your super account. If you're unsure if you can access your funds, please contact us or speak to your financial adviser.

! Certified proof of identity **must** always be provided with this form.
Your **personal details** below **must** match the identification documents that you're providing.

Please print in CAPITAL LETTERS and place a cross in any applicable boxes.

1. Account details

Account number Product type

2. Personal details

Title Date of birth

Surname

Given name(s)

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Contact phone number Mobile number

Email address

Occupation (If retired, please specify)

Industry

Country of residence (please specify if not Australia)
 Australia Other

Country of citizenship (please specify if not Australia)
 Australia Other

2. Personal details (continued)

Address for communications

Please cross if same as residential address.

Address

Suburb State Postcode

3. Reason for withdrawal

Please select the reason for withdrawing your super benefits:

- I've reached preservation age (refer to the **relevant preservation age** table in the **information sheet**) and have permanently retired and never intend to work again for more than 10 hours per week.
- I'm aged 60 to 64 and have ceased a gainful employment arrangement since reaching age 60.
- I've reached age 65.
- I'm withdrawing restricted non-preserved amounts only and have terminated my employment with an employer who has contributed to this fund.
- I'm applying to withdraw money that is not restricted or preserved (ie unrestricted non-preserved).
- I've been granted release by the Australian Taxation Office (ATO) on compassionate grounds. I've attached the original ATO approval or a certified copy.
- I'm withdrawing a benefit of less than \$200. The total preserved benefit is less than \$200 and I've left employment with the sponsoring employer of this fund.
- I'm applying for early release of super¹ due to:
 - severe financial hardship, or
 - permanent incapacity, or
 - terminal medical condition.

! ¹ If you select this option, you'll need to complete additional forms. You can download early release forms from our website at resolutionlife.com.au/forms.

4. Providing your Tax File Number (TFN)

If you haven't already provided your TFN, please read the important information on the attached **information sheet** on providing your TFN.

If you wish to provide your TFN, please enter the details below:

Tax File Number (TFN)

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! Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your TFN—however, there may be tax consequences.

5. Payment options

Do you wish to withdraw all or part of your benefit?

- Full withdrawal
- Partial withdrawal Net of any tax or fees that may apply.
- Deduct the amount to be withdrawn proportionately across all of my investment options (not required for ERF and RSA).
- Deduct the amount to be withdrawn from the investment options listed in the table below (not required for ERF and RSA).

Investment option name	Code	Amount (\$)

If you don't nominate the investment options, we'll proportion the partial amount to be withdrawn between all investment options held.

6. Payment method

- Payment to bank account**

Name of financial institution

Address of financial institution

Name of account holder

BSB number

Account number

7. Personal contribution tax deduction

! This section represents a notice under section 290-170 (1) of the *Income Tax Assessment Act 1997*.

Do you intend to claim a tax deduction for personal contributions made in the current or previous financial year?

- No—go to section 8.
- Yes—please read the following declaration and complete the table on the next page:

Note: The amount you're able to advise as a claim for a tax deduction may be affected if you've previously made a partial withdrawal on this plan.

Intention to claim a tax deduction

I'm lodging this notice before both of the following dates:

- The day I lodged my income tax return for the year(s) stated in the table on the next page, and
- The end of the income year after the year(s) stated in the table on the next page.

7. Personal contribution tax deduction (continued)

Contribution	Total personal contributions (\$)	Amount you wish to claim (\$)
Current financial year		
Previous financial year		
Fund name		

At the time of completing this notice:

- I intend to claim the personal contributions stated in the table above as a tax deduction.
- I'm a member of the superannuation fund(s) stated in this form.
- The superannuation fund(s) currently holds these contributions and has not begun to pay a superannuation income stream based in whole or parts of these contributions.
- I haven't included these contributions in an earlier valid notice.
- The contributions I'm claiming a tax deduction for are not a re-contributed amount previously released under the First Home Super Saver Scheme (FHSSS).

8. Authorisation and signature

Important: The law has changed to expand the administrative penalty provisions to include penalties for making false or misleading statements that do not result in a shortfall amount.

This may include making false or misleading statements to an entity other than the ATO if the statement is required or allowed to be made under tax law (eg a notice of intent to claim a tax deduction for personal contributions made to a superannuation fund).

I declare that:

- I request Equity Trustees Superannuation Limited (trustee) to process my withdrawal request and pay the proceeds in accordance with my instructions on this form.
- I have read and understood all of the information provided in the **information sheet**.
- If I've notified my intention to claim a tax deduction on personal contributions (in the **personal contribution tax deduction** section of this form), I confirm that I've read and agree to the declaration in that section.
- I am aware that I may ask the trustee about the consequences of this withdrawal (eg including information on fees, insurance cover, investment options etc.) and I do not require any further information.
- I have sought advice from my financial adviser or have decided not to seek advice.
- All details entered in this form are true and correct.
- I discharge the trustee from all further liability in respect of the benefits paid.
- I confirm that I am not a temporary resident of Australia holding a temporary resident visa under the *Migration Act 1958* if I am requesting payment of my super benefit due to:
 - permanently retiring after reaching my preservation age, or
 - stopping employment after age 60, or
 - reaching age 65.

8. Authorisation and signature (continued)

understand that:

- We (Resolution Life) will use the latest unit price available when we receive all relevant information at an Resolution Life processing centre by 3.00pm Sydney time. If we receive the information after 3.00pm Sydney time, we will treat it as the next Sydney business day.
- Exit fees may apply (eg where a Deferred Contribution Fee or No Entry Fee option had previously been selected).
- For accounts with crediting rate investment options, the withdrawal value will be the amount calculated under the terms of the option(s), after all relevant information is received by Resolution Life.
- An Exit Fee will apply to withdrawals/rollovers from a MySuper option. Refer to the **product disclosure statement** or product **fact sheets** for further information.

If signed under a Power of Attorney:

- Have you (the person submitting the request) provided a certified copy of the Power of Attorney and a **notice of non-revocation** letter?

Signature of member/Power of Attorney

X

Date

D	D	M	M	Y	Y	Y	Y
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9. Checklist

Please ensure you complete this checklist before sending the form back to us.

- Have you completed all relevant sections of the form?
Note: If you don't complete section 7, you're indicating that you don't wish to claim a tax deduction for personal contributions.
- Have you signed and dated the form where indicated?
- Have you provided certified proof of identity documents? Refer to the **information sheet** for details of documents required.
Note: You must mail the original certified copies of your identification documents to us.
- If you're applying for early release of super, have you also completed and attached the required additional documentation?

Where to send this form

Mail or email this completed form (and any other required documents) to:

Resolution Life Customer Service **Any questions?**
GPO Box 5441 133 731
Sydney NSW 2001
askus@resolutionlife.com.au

Adviser confirmation (Office use only)

Adviser number

Confirmation options (please cross appropriate option)

None Confirm receipt Confirm completion Confirm both

Email address (for confirmation)