

Request to transfer superannuation benefits between Resolution Life funds

Information sheet

When to use this form

This form can be used to request a search for other super funds between your Resolution Life super accounts.

Before completing this form

- Read this **Information sheet**.
- Check that the Resolution Life product you are transferring **To** can accept this transfer.

When completing this form

- Print clearly in BLOCK LETTERS.
- Refer to this **Information sheet** where you see this symbol: 

After completing this form

- Sign the authorisation.
- Review the checklist below.
- Send the request to the address shown on the form—no stamp required.

Important information

This transfer may close your account (you will need to check this with your **From** fund).

This form cannot be used to:

- change the fund to which your employer pays contributions on your behalf
- open a superannuation account
- roll funds into an Resolution Life Self Managed Super Fund (SMSF) or Resolution Life Retirement Income Stream (RIS)
- transfer benefits under certain conditions or circumstances (eg if there is a superannuation agreement under the *Family Law Act 1975* in place).

Checklist

- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you checked if your Resolution Life product can accept the transfer?
- Have you completed all of the mandatory fields on the form?
- Have you signed and dated the form?
- If applicable, have you completed the **Personal contributions tax deduction** section of this form?

What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits **From**.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about Choice of Fund. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, contact our Customer Service Centre on 133 731.

You can also read **Super decisions**—a document prepared by ASIC (the financial regulator). The document is available at moneysmart.gov.au.

Things you need to consider when transferring your superannuation

When you transfer your superannuation, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation.

If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

- **Fees**—Your **From** fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. Your **To** fund may also charge entry or deposit fees on transfer. Differences in the fees funds charge can have a significant effect on what you will have to retire on (eg a 1% increase in fees may significantly reduce your final benefit).
- **Death and disability benefits**—Your **From** fund may insure you against death, illness or accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs of any cover offered.

What happens if I do not quote my Tax File Number (TFN)?

We are required to tell you the following details before you provide your (TFN) for your super products. Under the *Superannuation Industry (Supervision) Act 1993*, the trustee is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee may disclose your TFN to another super provider when your benefits are being transferred, unless you request the trustee in writing that your TFN not be disclosed to any other super provider. It is not an offence not to quote your TFN. However, giving your TFN to the fund will have the following advantages (which may not otherwise apply):

- The fund will be able to accept all types of contributions to your account(s).
- The tax on contributions to your super account/s will not increase.
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits, and
- It will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

If you do not provide your TFN you may also be subject to additional tax. Speak to your financial planner for more information.

Personal contributions tax deduction

(Not applicable for retirement income stream accounts.) 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 of this form.

If you have made personal contributions, you should check whether you are 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. Eg, we cannot 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 do not check you are eligible to claim a tax deduction, or you do not have enough assessable income, the Australian Taxation Office (ATO) could deny your deduction and this may mean you exceed your contribution limit(s). Where this is the case, if you have 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.

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

If you have changed your name or are signing on behalf of the applicant, you will 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">– Guardianship papers– Power of Attorney

Certification of personal documents

All copied pages of ORIGINAL linking documents need to be **certified** as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date.

The following can certify copies of the originals as true and correct copies:

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees

- a notary public officer
- a police officer
- registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or High Court of Australia, as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate
- a Chief Executive Officer of a Commonwealth court.

Privacy – use and disclosure of personal information

The information you provide is being collected by Resolution Life in order to process your request to transfer your superannuation benefit(s) to your Resolution Life product and, if you provide your consent, to perform a SuperMatch search for you and to advise you of the results of the search. If you don't provide the information requested, Resolution Life will not be able to process your request to transfer your superannuation benefit(s) to your Resolution Life product or perform a SuperMatch search for you.

Your personal information may be shared with business areas or companies within the Resolution Life Group. We may also disclose your personal information to recipients who may be located in Australia or overseas, including government bodies as required by law (eg the Australian Taxation Office), to individuals as required by law (eg under family law superannuation splitting arrangements) and to external service suppliers who supply administrative, financial or other services to assist the Resolution Life Group in providing financial services. A list of countries where these providers are likely to be located can be accessed via our Privacy Policy (available at [resolutionlife.com.au](https://www.resolutionlife.com.au)), which also provides more information about how we manage and protect your personal information. It sets out how you can access and correct your information, how you may complain about a breach of privacy and our process for resolving privacy related enquiries and complaints.

This page has been left blank intentionally.

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

3. Fund details From (transferring fund)

! You must complete a separate **From (transferring fund)** section of this form for each account you would like to transfer benefits from.

3a. From (transferring fund)

Fund name*

Membership or Account number*

Please transfer:

Total balance Partial balance

Partial amount

\$

3b. From (transferring fund)

Fund name*

Membership or Account number*

Please transfer:

Total balance Partial balance

Partial amount

\$

3c. From (transferring fund)

Fund name*

Membership or Account number*

Please transfer:

Total balance Partial balance

Partial amount

\$

3d. From (transferring fund)

Fund name*

Membership or Account number*

Please transfer:

Total balance Partial balance

Partial amount

\$

4. Personal contributions tax deduction

Superannuation accounts only

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

No

Yes—I intend to claim a tax deduction on contributions for only one of the accounts listed above. Please complete the table below (if eligible).

Yes—I intend to claim a tax deduction on contributions for more than one account listed above. Resolution Life will contact you to collect further information.

Declaration:

I am 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 below, and
- the end of the income year after the year(s) stated in the table below.

Membership or Account number

Contribution	Total member contributions \$ amount only	Amount you claimed or wish to claim \$ amount only
Current financial year	<input type="text"/>	<input type="text"/>
Previous financial year	<input type="text"/>	<input type="text"/>

> Refer to the **Personal contributions tax deduction** section in the enclosed **Information sheet** to see if you are eligible to claim a tax deduction for personal contributions.

5. Authorisation

By signing this form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer will have on my insurance cover or other benefits. I have obtained or do not require any further information.
- I understand that in certain circumstances Resolution Life may deduct tax from any untaxed portion of a super lump sum or directed termination payment rolled over to my Resolution Life fund account.
- I consent to my Tax File Number (TFN) being disclosed for the purposes of consolidating my account.
- I discharge the superannuation provider of my **From** fund of all further liability in respect of the benefits paid and transferred to my **To** fund.
- I request and consent to the transfer of my superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

Name (Print in BLOCK LETTERS)

Signature of member

Date

6. Checklist

- Have you considered Resolution Life's request to provide your TFN and are clear on the implications of not doing so?
- Have you completed all relevant sections of this form?
- Have you read and signed the authorisation on this form?

Where to send this form

Email or mail this completed form (and any supporting documents) to:

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