

Early release of benefits

! Important information

Please note: To help us process your request quickly, please ensure all sections are completed and all necessary documentation is attached to this form.

Things you should consider before withdrawing your benefit

Before deciding to withdraw your benefit, we recommend that you carefully consider your current benefits and the effect that any cashing of your benefit may have upon these. Depending on your circumstances, cashing in your benefit may have tax implications. Before making a decision to withdraw your benefit, we recommend you speak to a financial adviser. You should seek advice from your taxation adviser in relation to taxation matters.

1. Personal details

(All fields must be completed)

Account number

Title

Date of birth

D	D	M	M	Y	Y	Y	Y
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Given name(s)

Surname

Residential address

Suburb

State

Postcode

Country

Postal address

Suburb

State

Postcode

Country

Mobile number

Alternate phone number

Email address

2. Grounds for early release of benefits

I would like to access my benefits on the grounds of:
(please cross ☒ the appropriate box)

☐ **Permanent incapacity**

You can access your benefits under this condition if two medical practitioners, one of whom is a specialist, certify jointly or separately that due to medical reasons, you are unlikely ever to work again in a job for which you are reasonably qualified by education, training or experience.

☐ **Severe financial hardship** (please go to **section 3** Residency details instruction)

Under preservation age and 39 weeks – You can access your benefits under this condition if you have been receiving Commonwealth Government income support payments for at least 26 weeks continuously at the time of application and you can satisfy us that you are unable to meet reasonable and immediate living expenses. You can receive a maximum of \$10,000 (gross) per 12 month period.

Over preservation age plus 39 weeks – You can access your benefits under this condition if you have been receiving Commonwealth Government income support payments for a cumulative period of at least 39 weeks after having reached your preservation age and are not gainfully employed on a full or part-time basis (more than 10 hours per week) when you apply. You can receive up to your full account balance.

☐ **Compassionate/specified grounds** (please go to **section 3** Residency details instruction)

You will need to apply to the Australian Taxation Office (ATO) for access to your benefits under this condition of release. Approval is granted in limited circumstances. For information on the circumstances and for the necessary documentation please visit ATO's website at ato.gov.au/early-release or contact them on **13 10 20**.

2. Grounds for early release of benefits (continued)

☐ Terminal illness

You can access your benefits under this condition if two medical practitioners, one of whom is a specialist, certify jointly or separately that you suffer from an illness, or have incurred an injury, that is likely to result in your death within 24 months of the date of certification.

! Please note: Each of the above conditions will require you to provide us with further information to determine your eligibility.

If you do not already have the necessary forms or know what you need to provide, except for applications under compassionate/specified grounds, simply call us on the number **shown at the end of the form** between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays for further information.

3. Residency details instructions

If you have at any stage been a temporary resident, you may only withdraw your preserved super benefits under limited conditions of release. Please call our customer contact centre on the number shown at the beginning of this form for more information on these conditions of release.

a. I am an Australian or New Zealand citizen, a permanent resident of Australia or a holder of a retirement visa sub-class 405 (Investor Retirement) or 410 (Retirement):

☐ Yes ☐ No

b. I am or was a temporary resident of Australia:

☐ Yes ☐ No

4. Claiming a tax deduction

Generally you can claim a tax deduction if you are self-employed or substantially self-employed. If you are unsure as to whether you can claim a tax deduction, please speak to a financial or tax adviser.

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

☐ Yes — Please complete the Australian Taxation Office's 'Notice of intent to claim or vary a deduction for personal super contributions' form. For your convenience, a copy can be found attached to the back of this form. You must complete a separate notice for each financial year.

☐ No

5. Payment instructions

(Please complete all details of your nominated Australian bank, building society or credit union account.)

Account name

BSB number

Account number

☐ Full withdrawal

☐ Partial withdrawal of

\$ / %

Only complete the below if you have requested a partial withdrawal.

☐ The amount specified above is to be gross of tax (before tax is deducted)

☐ The amount specified above is to be net of tax (after tax is deducted)

! Please note: If you do not nominate whether the payment is to be gross or net or if the payment is a permanent incapacity benefit, we will process your payment amount from your account gross of tax.

6. Nomination of investment options for partial withdrawals

Only complete this section if you have requested a partial withdrawal.

How to complete this section:

Nominating a percentage (%) amount: Please nominate the percentage amount you would like to withdraw from each investment option(s). If you would like to withdraw your total holding in an investment option, please write 100% or "ALL". If you nominate a percentage amount of less than 100%, we will only withdraw that percentage of the investment option, e.g. if you have \$20,000 in the investment option and specify 50%, we will withdraw \$10,000 from that investment option.

Nominating a percentage amount: Please nominate the exact percentage amount you would like to withdraw from each investment option(s). Please ensure the amounts specified for each investment option(s) equals the total amount requested at section 5.

SuperSelect

Investment option	Code	Withdrawal amount – (dollar (\$) or percentage (%))
Aggressive		
Australian Share 6	FS	
International Share 4	FP	
Growth		
High Growth 2	FG	
Moderate		
Growth 2	FM	
Conservative		
Balanced 2	FB	
Conservative 3	AU	
Defensive		
Conservative 4	FE	
Savings	FR	
Total		\$ / %

Where not otherwise indicated, the withdrawal amount will be apportioned across your investment options.

Personal Superannuation & Rollover Plan

Investment option	Code	Withdrawal amount – (dollar (\$) or percentage (%))
Australian Share 6	PS	
High Growth 2	PG	
Growth 2	M3	
Balanced 2	PB	
Conservative 2	C3	
Savings	R3	
Total		\$ / %

Where not otherwise indicated, the withdrawal will be paid from the investment options in the order R3, C3, PB, M3, PG, PS.

7. Tax File Number (TFN) requirements

If you have not previously provided us with your TFN and wish to do so now, please quote your TFN:

It is not an offence to not quote your TFN. Under the Superannuation Industry (Supervision) Act 1993, we are 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.

For all cash withdrawals, we will deduct any tax payable at the rates applicable to superannuation benefits. If we do not have your TFN and you are aged under 60, we are required to withhold tax at the highest marginal tax rate (plus Medicare Levy) on the Taxable component of your benefit.

8. Identification requirements

What the certifier needs to do to certify your photocopied ID

The certifier can certify the photocopy of your ID by placing a stamp or writing **'This is a true and correct copy of the original'** followed by their signature, printed name, qualification and the date. For example:

Persons who can certify documents

A person who is currently licensed or registered under a law to practise in Australia in one of the following occupations:

- Architect
- Chiropractor
- Dentist
- Financial adviser or financial planner
- Legal practitioner
- Medical practitioner
- Midwife
- Migration agent registered under Division 3 of Part 3 of the Migration Act 1958, or similar legislation in a foreign country
- Nurse
- Occupational therapist
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trademarks attorney
- Veterinary surgeon

A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);

An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more years of continuous service with one or more licensees;

An officer with, or a credit representative of, a holder of an Australian credit licence, having two or more years of continuous service with one or more licensees; or a person who is in the following list:

- Accountant who is:
 - (a) a fellow of the National Tax Accountants' Association; or
 - (b) a member of any of the following:
 - (i) Chartered Accountants Australia and New Zealand;
 - (ii) the Association of Taxation and Management Accountants;
 - (iii) CPA Australia;
 - (iv) the Institute of Public Accountants
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- APS employee engaged on an ongoing basis with two or more years of continuous service who is not specified in another item in this list
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the **Consular Fees Act 1955**).



- Bailiff
- Bank officer with two or more continuous years of service
- Building society officer with two or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with two or more years of continuous service
- Employee of a Commonwealth authority engaged on a permanent basis with two or more years of continuous service who is not specified in another item in this list
- Employee of the Australian Trade and Investments Commission who is:
 - (a) in a country or place outside Australia and
 - (b) authorised under paragraph 3(c) of the **Consular Fees Act 1955**; and
 - (c) exercising the employee's function in that place
- Employee of the Commonwealth who is:
 - (a) at a place outside Australia; and
 - (b) authorised under paragraph 3 (d) of the **Consular Fees Act 1955**; and
 - (c) exercising the employee's function in that place
- Engineer who is:
 - (a) a member of Engineers Australia, other than at the grade of student; or
 - (b) a Registered Professional Engineer of Professionals Australia; or
 - (c) registered as an engineer under a law of the Commonwealth, a State or Territory; or
 - (d) registered on the National Engineering Register by Engineers Australia
- Finance company officer with two or more years of continuous service
- Holder of a statutory office not specified in another item in this list
- Judge

8. Identification requirements (continued)

- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the **Marriage Act 1961**
- Master of a court
- Member of the Australian Defence Force who is:
 - (a) an officer; or
 - (b) a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with five or more years of continuous service; or
 - (c) a warrant officer within the meaning of that Act
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Governance Institute of Australia Ltd
- Member of:
 - (a) the Parliament of the Commonwealth or
 - (b) the Parliament of a State or
 - (c) a Territory legislature or
 - (d) a local government authority
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the **Marriage Act 1961**
- Notary public, including a notary public (however described) exercising functions at a place outside:
 - (a) the Commonwealth; and
 - (b) the external Territories of the Commonwealth
- Permanent employee of the Australian Postal Corporation with five or more years of continuous service who is employed in an office providing postal services to the public
- Permanent employee of:
 - (a) a State or Territory or a State or Territory authority; or
 - (b) a local government authority; with two or more years of continuous service other than such an employee who is specified in another item in this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive employee of a Commonwealth authority
- Senior Executive employee of a State or Territory
- SES employee of the Commonwealth
- Sheriff
- Sheriff's officer
- Teacher employed on a permanent full-time or part-time basis at a school or tertiary education institution.

What you need to know

Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL No. 229757, RSE Licence No. L00001458 (Trustee) as trustee of the Super Retirement Fund ABN 40 328 908 469 (Fund) is the product issuer. Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life) and AIA Australia Limited ABN 79 004 837 861, AFSL No. 230043 (AIAA) are the issuers of life insurance policies to the Trustee for this product. The Trustee, as owner of the life insurance policies, will receive the applicable benefit from Resolution Life and AIAA, and in turn provides the benefit to eligible Fund members. The information contained in this document is factual information only and it does not contain any financial product advice or make any recommendations about a financial product or service being right for you. Resolution Life can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.

9. Declaration and acknowledgement

By signing this request form I declare as follows:

- I understand that any payment from the Fund will be after the deduction of any taxes paid or payable by me in respect of the withdrawn benefits.
- Payment of the benefits requested in accordance with this form will constitute a complete discharge to the Trustee in respect of the withdrawn benefits. Any cover provided under the life insurance option will cease from this date.
- If appropriate to my circumstances, if I do not claim a tax deduction before closing my account, I will be unable to do so once my account is closed.
- I have read and understood the Tax File Number notification requirements section of this form.
- I am applying to be paid under one of the grounds set out in **section 2** of this form and I have attached all of the requirements.
- If this form is signed under Power of Attorney, the Attorney hereby certifies that he/she has not received notice of revocation of that Power.

Member's signature

X

Date

D	D	M	M	Y	Y	Y	Y
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Where to send this form

This form must be mailed to:

Resolution Life
Locked Bag 5075
Parramatta NSW 2124

Contact phone number

133 731

between 9 am and 5 pm (AEST/AEDT), Monday to Friday, excluding public holidays.