

## Benefit payment request

### 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.
- You will receive the applicable withdrawal unit price once all completed information is received at our principal office of administration.
- Failure to provide any of the requested information may result in delays in processing your benefit payment. You will receive the applicable withdrawal unit price once all completed information is received at our principal office of administration.
- **Do not use this form** if you are applying for access to your superannuation benefits under compassionate specified grounds, financial hardship, death or disablement, terminal illness or you are a temporary resident departing Australia permanently. Please call us on the contact number shown above to obtain the relevant forms.

**Things you should consider before withdrawing your benefit**

Before deciding to withdraw your benefit, we recommend you carefully consider your current benefits such as available investment options, fees and insurance options and the effect that any transfer or cashing of your superannuation benefit may have upon these. Depending on your circumstances, cashing in your superannuation 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)

Title

Date of birth

D	D	M	M	Y	Y	Y	Y
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Account number

Given name(s)

Surname

Residential address

  

Suburb

State

Postcode

Country

### 1. Personal details (continued)

Postal address

  

Suburb

State

Postcode

Country

Mobile number

Alternate phone number

Email address

### 2. Change of name

If there is any change to your name, we will require verification of the name change before we can proceed with your request. Such verification may include:

- certified copy of your marriage certificate
- certified copy of court divorce order and birth certificate/ marriage certificate (to show maiden name) or
- certified copy of change of name by deed poll.

## 2. Change of name (continued)

If you are unable to provide the required verification, please contact us on the number **shown above** between 9 am to 5 pm (AEST/AEDT), Monday to Friday to obtain further information.

## 3. Benefit options

(Please cross ☒ your request)

- ☐ I request rollover to another superannuation provider (complete **section 4** and then **sections 8 to 12**)
- ☐ I request my total benefit (complete **section 5** and then **sections 7 to 12**)
- ☐ I request a withdrawal from my unrestricted non-preserved balance (complete **sections 5** and **6**, then **sections 8 to 12**)
- ☐ I request a partial withdrawal with the balance to remain in the account (complete **sections 5** to **12**)
- ☐ I request a partial withdrawal and rollover the balance to my new fund (complete **section 6**, then **sections 4** and **5** and **7 to 12**)
- ☐ Under \$200 – lost to found members (complete **section 5** and **sections 7 to 12**)

**! Please note:** Access to your benefit depends on your residency or citizenship and when you satisfied a condition of release. This is explained in **section 7**.

## 4. Rollover to another superannuation provider

Full name of new fund

New fund ABN<sup>1</sup>

New fund account/policy number

Unique Superannuation Identifier (USI)

**! Please note:**

- If you are rolling over to a self-managed superannuation fund (SMSF) please include the bank account and Electronic Service Address of the SMSF in **section 5** below.
- Please ensure the account you are rolling over to is active. Your account in your new fund must be in the same name as this account.

Please cross ☒ appropriate box (to nominate the investment options to withdraw from, please also complete **section 6**)

- ☐ Full rollover
- ☐ Partial rollover of

\$

**! Please note:** The minimum cash amount that can be partially withdrawn is \$2,000, subject to \$1,000 remaining in your account after the withdrawal.

## 5. Payment direction details

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

Institution name

SMSF Alias/Electronic Service Address (required for SMSF transfers only)<sup>2</sup>

Account holders name

BSB number

Account number

**! Please note:** Benefit payments will only be made directly to you, or if you are rolling over to a SMSF, to the SMSF bank account. Payment cannot be made to a third party.

## 6. Partial withdrawal

If you are requesting a partial withdrawal, please complete this section.

**! Please note:** Some of your benefit may be preserved and if so can only be cashed out upon you meeting a condition of release. If you are requesting withdrawal of preserved funds you must complete **sections 7** and **8** as well to inform us of your ability to access your benefits. The minimum cash amount that can be partially withdrawn is \$2,000, subject to \$1,000 remaining in your account after the withdrawal.

☐ Please pay me \$ and retain the balance in the Fund.

☐ Gross or ☐ Net cash benefit

☐ Please pay me \$ and rollover the balance to the superannuation fund detailed in **section 4**.

☐ Gross or ☐ Net cash benefit

**! Please note:** If you do not nominate gross or net, we default to gross. Example: If you request \$12,000 (gross) from your account, and taxes of \$1,500 apply, you will receive a final payment of \$10,500.

## Nomination of investment options for partial withdrawals

**! Please note:** Only complete the following section if you have requested a partial withdrawal from SuperSelect.

<sup>1</sup> This field must be completed for SMSF transfers.

<sup>2</sup> For more information regarding this you can refer to the ATO website <https://www.ato.gov.au/Super/SuperStream/Self-managed-super-funds/>

## 6. Partial withdrawal (continued)

### How to complete this section:

**Nominating a percentage (%) amount:** Please nominate the percentage amount you would like withdrawn 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 dollar (\$) amount:** Please nominate the exact dollar amount you would like withdrawn from each investment option(s). Please ensure the amounts specified for each investment option(s) equals the total amount requested at **section 4** or this **section 6**.

### Strategy

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

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

**Please note:** Only complete the following section if you have requested a partial withdrawal from your Personal Superannuation & Rollover Plan.

### How to complete this section:

**Nominating a percentage (%) amount:** Please nominate the percentage amount you would like withdrawn 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 dollar (\$) amount:** Please nominate the exact dollar amount you would like withdrawn from each investment option(s). Please ensure the amounts specified for all investment option(s) equals the total amount requested at **section 4** or this **section 6**.

### Strategy

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

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

## 7. Conditions of release

(Please cross ☒ condition of release being met)

### Preservation Age to 59

- ☐ I am between my preservation age<sup>1</sup> and 59, and have ceased a gainful employment<sup>2</sup> arrangement and do not intend ever again to become gainfully employed for 10 or more hours per week. (Go to section 8).

### Aged 60 to 64

- ☐ I am aged 60 to 64 and have ceased a gainful employment<sup>2</sup> arrangement since attaining 60 years. (Go to section 8).

### Aged 65 and over

- ☐ I am 65 years and over. (Go to section 8).

### Under \$200 – lost to found members

- ☐ I was previously classified as a lost member under superannuation legislation and my total benefit amount is under \$200. (Go to section 8).

### Other

- ☐ Please specify below

## 8. 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. You must complete a separate notice for each financial year.
- ☐ **No**

**! Please note:** If you do not provide a completed 'Notice of intent to claim or vary a deduction for personal super contributions' form before we process this payment request then:

1. If you are making a full withdrawal or rollover, the Trustee will not be able to accept a deduction notice that you may wish to give later in relation to those contributions made to the account for the current or previous financial years; and
2. If you are making a partial withdrawal or rollover, the amount of contributions in relation to which you might later validly give the trustee a notice of an intention to claim a deduction may be reduced.

After completing this section please complete **sections 9 to 12**.

## 9. Reasons for withdrawal

(Please cross ☒ your reason for withdrawal).

- ☐ Retiring
- ☐ Consolidating my super
- ☐ Seeking different investment options
- ☐ Moving to the super product offered by my employer
- ☐ Transferring to another investment vehicle
- ☐ Receiving financial advice
- ☐ Need access to additional funds

## 10. 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



*This is a true and correct copy of the original.*

*JOHN CLARKE - Justice of the Peace - 01.08.19*

1 For more information on your 'preservation age', please refer to [www.ato.gov.au](http://www.ato.gov.au).

2 'gainful employment' means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

## 10. Identification requirements (continued)

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
- 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.



## 11. Tax file number (TFN) notification

Please complete this section if you have not previously quoted your TFN to the Trustee. Under the **Superannuation Industry (Supervision) Act 1993**, your superannuation fund is authorised to collect, use and disclose your TFN. We may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request in writing that we are not authorised to do so.

It is not an offence to choose not to quote your TFN. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all the types of contributions that are able to be made to your account(s)
- other than the tax that may ordinarily apply, you will not pay more tax than you need to. This affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

**If you have not previously provided us with your TFN and wish to do so now please cross the box below and quote your TFN:**

☐ Yes—I agree to provide my TFN which is:

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**If you are rolling over, please cross the box below if you do not want us to pass on your TFN to your nominated superannuation fund or retirement savings account provider.**

☐ No, I do **not** want to pass on my TFN.

## 12. Declaration and acknowledgement

By signing this request form I declare as follows:

- I have fully read the form and the information completed is true and correct.
- I am aware I may ask the Trustee of my new fund for information about fees or charges that may apply, or any other information about the effect this payment/rollover may have on my benefits, and I have obtained or do not require any further information.
- I understand that unless this is a partial withdrawal, the payment of the benefit will be in full and final settlement of all my rights and interests in relation to the Fund.
- If my new fund is a Self Managed Superannuation Fund (SMSF), I confirm that I am a member of the SMSF.
- If transferring to a SMSF I am aware that SMSFs are subject to the same rules and restrictions as other super funds when benefits are paid out. In particular, superannuation benefits in a SMSF are required to be 'preserved' meaning they are not generally able to be accessed, unless I have reached my preservation age and am permanently retired.
- Where my benefit is being withdrawn, I acknowledge that tax may be deducted from the benefit and I will not have the right to rollover the benefit.
- If I am signing under a Power of Attorney, I have not received revocation of the Power.
- If I am requesting payment of benefits to me, I have satisfied a condition of release.
- I discharge the Trustee of all further liability in respect of the benefits paid and/or rolled over to my new superannuation fund. I hereby authorise the Trustee to pay my benefit as requested.

Member's signature

X

Date signed

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.

## 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 issuer of this product. 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 is part of the Resolution Life Group and can be contacted via [resolutionlife.com.au/contact-us](http://resolutionlife.com.au/contact-us) or by calling 133 731.