

Withdrawal and transfer form

Information sheet

When to use this form?

Use this form to request a full withdrawal, partial withdrawal, or transfer from your superannuation product..

How to complete this form

Before completing the form

- When completing this form, please print in CAPITAL LETTERS and place a cross in any applicable boxes.

Section 2 – Owner details

- All owner's personal details must match the identification documents you are providing
- By providing your email address, you consent to receiving all future communications, including information about products and services offered by Resolution Life, to the email address you provide.

Section 3 – Reason for withdrawal

- As your super attracts tax advantages, there are legislative restrictions on when you can withdraw your super as cash. For access purposes, there are four 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**.

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 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 qualify on grounds of severe financial hardship
- you become permanently incapacitated
- 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.

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

Section 4 – 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.

Section 5 – Providing your Tax File Number (TFN)

We're required to inform you 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.

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**.

Section 6 – Withdrawal options

Please refer to your policy documents for withdrawal eligibility, minimum amounts, partial withdrawal or bonus cashing eligibility.

A withdrawal is a request to access your super benefits as a payment to you. This is subject to superannuation law and preservation rules. Please see the following page for more details on Section 4 – Reason for withdrawal and conditions of release.

A transfer is a request to transfer (or rollover) your super benefits from one super account or fund to another super account or fund.

- Before requesting a transfer, please ensure you are aware of all benefits in your current account (including insurance cover types and amounts and investment options) and understand the implications of transferring your benefits to another super fund or plan. Please review your policy documents or contact us on **133 731** for assistance.
- If you choose to withdraw or transfer your full account balance, all your existing insurance cover will cease on the

date we process your request. No cover will be provided after the date your withdrawal or transfer is processed.

- If your super is invested in a Whole of Life, Endowment, Pure Endowment or PruPac policy, the proceeds of that policy will be paid into your super account when the policy matures. Your entitlement to then withdraw those proceeds from your super will depend on superannuation law and preservation rules.
- For partial withdrawals, if you have a unit-linked product, you are required to indicate which investment options you wish to withdraw from. If you do not provide this information, we will process the withdrawal proportionately across all your investment options.

Section 7 – Payment details

- Please complete all details of your Australian bank, building society or credit union account. Direct credit is not available to credit card accounts.
- Your name as the member of the superannuation fund. We cannot make payments to third parties.
- **Note:** Once we process your payment, the benefit can take up to a few days, depending upon with which bank you have your bank account, to be credited to your nominated bank account.
- For payments to an overseas bank account only, please ensure you provide the IBAN and Swift code.

Section 8 – Fund details for rollover

- Please only complete this section if requesting a full or partial rollover to another superannuation fund.

Section 9 – Authorisation and signature(s)

- Please ensure you have read the authorisation fully before signing.
- In the date field below the signature, please use the date you sign the form

After completing the form

- Please review the checklist on the final page before returning your form to us
- If you're signing this form digitally, please make sure you attach a certificate of completion, otherwise, please print this form and sign it using a pen.

Important:

- You may not be able to access some (or all) of your account balance if you have suspended investment options.
- If your super is 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.

Identification requirements

Why we need to verify your identity

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 withdrawal 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 your identity

You have two options to verify your identity

1. To save time and effort you can complete your ID verification online with GreenID. GreenID is an online platform which we can use to verify your identity. With GreenID, you can verify your identity against reliable and trustworthy government data sources in real-time. You can access GreenID at the following web address: verify.gbgid.me/ceb01804c2e18a39d69bad9e7a01f7ce/ hosted-landing-page

2. Alternatively, you can post or email us a **certified copy** of one of the following identification documents:

- Current Australian state or territory driver licence (copy of both front and back required)
- Current Australian passport
- Current Australian state or territory identity card
- Current foreign passport
- Current foreign driver licence that has your photo
- Current national identity card that has your photo

If you are unable to provide any of the above, you can see the full list of valid identification documents at resolutionlife.com.au/identification.

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.

For rollovers to a Self-Managed Superannuation Fund (SMSF), you must provide us with a certified copy of your SMSF bank statement and information on the SMSF verification service.

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
- Medical practitioner, nurse, pharmacist, physiotherapist, optometrist, dentist or veterinary surgeon

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 June 2025

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

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	Marriage certificate Deed poll Change of name certificate from the Births, Deaths and Marriages Registration Office.
Signing on behalf of applicant	Guardianship papers Power of Attorney

Privacy and your personal information

We're committed to making sure that the personal information you provide to us remains secure, is only used for the purposes for which it's collected and that you're aware of what information is held and your rights.

For more information about our handling of personal and sensitive information, including further details about access, correction, and complaints please read our **privacy policy** by visiting resolutionlife.com.au/privacy or by contacting us on **133 731**.

What you need to know

Any life insurance cover for this product is issued by Resolution Life Australasia Limited ABN 84 079 300 379, AFSL No. 233671 (Resolution Life). This product is issued by either Resolution Life, Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL No. 229757, RSE Licence No. L0001458 (a Trustee) as trustee of either the National Mutual Retirement Fund ABN 76 746 741 299, RSE R1056310 or the Super Retirement Fund ABN 40 328 908 469, RSE R1067361 (each a 'Fund') or N.M. Superannuation Proprietary Limited ABN 31 008 428 322, AFSL No. 234654, RSE Licence No. L0002523 (a Trustee) as trustee of either the AMP Super Fund ABN 78 421 957 449, RSE R1056433 or the Wealth Personal Superannuation and Pension Fund ABN 92 381 911 598, RSE R1071481 (each a 'Fund'). Where Resolution Life is the issuer of life insurance policies to a Trustee for this product, the Trustee will receive any proceeds from the insurance policies from Resolution Life and provide the proceeds to eligible Fund members.

Where the information in this document is factual information only, it does not contain any financial product advice or make any recommendations about a financial product or service being right for you. Any advice is provided by Resolution Life, is general advice and does not take into account your objectives, financial situation or needs. Before acting on this advice, you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs, as well as the product disclosure statement (if available) and policy document for this product. Any guarantee offered in this product is only provided by Resolution Life. Any Target Market Determinations for this product can be found at resolutionlife.com.au/target-market-determinations.

Resolution Life can be contacted at resolutionlife.com.au/contact-us or by calling 133 731.

Withdrawal and transfer form

1. Account details

Plan number

Product type

2. Owner details

Title Date of birth

Surname

Given names

Residential address (a PO Box is not acceptable)

Suburb State Postcode

Contact phone number Mobile number

Email address

Occupation (if retired, please specify)

Country of residence

Country of citizenship

Address for communications

Please cross if the same as residential address

Address

Suburb State Postcode

3. Reason for withdrawal

Please select the reason for withdrawing your super benefits:

I request a roll-over to another superannuation fund. **(Please complete sections 4, 5, 6, 8 and 9.)**

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. **(Please complete sections 4, 5, 6, 7 and 9.)**

I'm aged 60 to 64 and have ceased a gainful employment arrangement since reaching age 60. **(Please complete sections 4, 5, 6, 7 and 9.)**

I've reached age 65. **(Please complete sections 4, 5, 6, 7 and 9.)**

I'm withdrawing restricted non-preserved amounts only and have terminated my employment with an employer who has contributed to this fund. **(Please complete sections 4, 5, 6, 7 and 9.)**

I'm applying to withdraw money that is not restricted or preserved (ie unrestricted non-preserved). **(Please complete sections 4, 5, 6, 7 and 9.)**

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. **(Please complete sections 4, 5, 6, 7 and 9.)**

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. **(Please complete sections 4, 5, 6, 7 and 9.)**

I'm applying for early release of super¹ due to:

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

(Please complete sections 4, 5, 6, 7 and 9.)

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](https://www.resolutionlife.com.au/forms).

4. 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 6.

Yes – please read the following declaration and complete the table below

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 below.

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

4. Personal contribution tax deduction (cont'd)

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).

5. 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:

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

6. Withdrawal options

What type of payment do you require?

Full withdrawal

Bonus cashing \$

Full withdrawal upon maturity – please process my benefit payment once my policy matures on

Partial withdrawal \$ Net of any tax or fees that may apply.

Deduct the amount to be withdrawn proportionately across all of my investment options.

Deduct the amount to be withdrawn from the investment options listed in the table below:

Investment option name	Amount (\$)

7. Payment method

Deposited in my bank/building society/credit union account

Name of account holder

Bank name

Branch name

BSB

Account number

For international payments only

Swift or BIC code

IBAN

Transfer to Resolution Life plan

Plan number or Member number

8. Fund details for a rollover

TO (Receiving fund)

Fund name*

Membership or Account number*

Australian Business Number (ABN)*

Unique Superannuation Identifier (USI)*

TO – Self Managed Super Fund (SMSF) only

Fund name and address

Australian Business Number (ABN)*

Membership number (if applicable)

SMSF Bank name

SMSF Branch name

SMSF Account name

SMSF BSB

SMSF Account number

Electronic Service Address (ESA)

9. 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 (e.g. 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 the information provided in the **information sheet**.
- I declare that all details on this form are true and correct.
- I authorise Resolution Life to verify my identity via GreenID if necessary.
- 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, trustee or director of a corporate trustee, 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
- 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 (e.g. 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:

Continued on next page

9. Authorisation and signature (cont'd)

- permanently retiring after reaching my preservation age, or
- stopping employment after age 60, or
- reaching age 65.

I understand that:

- Resolution Life will use the latest unit price available when they receive all relevant information at a Resolution Life processing centre.
- Exit fees may apply (e.g. 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.

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

Date signed

Where to send this form

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

Resolution Life Customer Service
PO Box 5441
Sydney NSW 2001
askus@resolutionlife.com.au

Any questions?
133 731

Checklist

Please ensure you complete this checklist before sending the form back to Resolution Life

Have you provided your personal details in section 2?

Have you completed all relevant details in section 3?

Have you completed the tax contribution details in section 4?

Have you provided your TFN, if you wish, in section 5?

Have you completed the withdrawal options in section 6?

Have you advised your payment method in section 7 or 8?

Have you read and signed section 9 using today's date?

Have you completed GreenID certification; **or**

Have you emailed or posted a certified copy of identification?

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Resolution Life can be contacted at resolutionlife.com.au/contact-us or by calling 133 731.