



Contents and instructions

Please complete this form to request a full or partial withdrawal in cash, or to transfer to another regulated superannuation fund from your National Mutual Retirement Fund (NMRF) plan.

This form can be used for: Retirement Security Plan, Provider, Goldline, Flexipol, Whole of Life, Endowment, Pure Endowment and Accelerator.

Please read the Conditions of withdrawal section on page 4 before making a withdrawal from your policy.

If you would like to transfer your benefits to multiple funds you must complete a separate form for each fund you wish to transfer a benefit to.

Step 1: Plan details

Select the plan and record your Policy/Plan number.

Step 2: Member details

Complete the full name in which the membership is held.

Step 3: Withdrawal/Transfer request

Select the option you would like to perform.

Step 4: Personal contributions – tax deduction

Claiming a tax deduction for personal superannuation contributions

If you intend to claim a deduction for your personal contributions, and are eligible to do so, you must provide us with a notice of your intention to claim a tax deduction. Please be aware that a tax deduction cannot be claimed after you have left the fund. If we do not receive a completed notice from you we will assume you do not intend to claim a tax deduction, and your personal contributions will be treated as non-concessional, which means you cannot claim a deduction.

Step 5: Payment details

Select the payment option for your withdrawal or provide the new fund details if rolling over your benefit.

Step 6: Conditions of withdrawal

Information regarding withdrawal conditions and fees and minimum balances required after partial withdrawals.

Step 7: Customer identification declaration

Complete this section for a cash withdrawal or transfer to a self-managed superannuation fund (SMSF) only.

Step 8: Privacy – use and disclosure of personal information

Information regarding AXA's use and disclosure of personal information.

Step 9: Declaration and consent

This section must be signed and dated by the member.

Step 10: Important information

Ensure that you have read this section.

Step 11: Customer identification information

Ensure that you have read this section if you are making a cash withdrawal or transfer to an SMSF.

1 Plan details

Tick one box

- Retirement Security Plan
 Provider
 Goldline
 Accelerator
 Flexipol
 Whole of Life
 Endowment
 Pure Endowment

Policy number

2 Member details

Mr
 Mrs
 Miss
 Ms
 Other please specify

		/ /
Surname (please print)	Given name(s)	Date of birth

Residential address (PO box is not acceptable)

Street number and name	Town/Suburb	State	Postcode

()	()	()
Home telephone number	Work telephone number	Fax number

Mobile number	Email address

Superannuation lump sum benefit (SLSB) quote

If you would like an SLSB quote please complete and return this form and tick the statement below.

I would like to receive an SLSB quote before you pay my benefit.

3a Withdrawal/Transfer request

Important note: Minimums and preservation requirements apply. Please refer to sections 6 (page 4) (page 5, see Taxation) respectively.

Is this a full or partial withdrawal?
 Full
 Partial – I request the withdrawal of: \$
 Gross (default option)
 Net

It is important to note that the unit price applicable in calculating the final withdrawal amount will be that on the day the payment is being processed. This amount may differ to the one previously quoted to you.

For Provider, Goldline and Accelerator policies

If you are requesting a partial withdrawal from your policy and you are currently invested in more than one portfolio, please specify the amount you wish to withdraw from each portfolio. Please note: if you do not specify an amount per portfolio the payment will be apportioned across all portfolios.

For Whole of Life and Endowment policies

If you are withdrawing part of your Whole of Life, Endowment or Pure Endowment benefit, please specify whether you wish to surrender part of your accumulated bonus or part of your sum insured (we will inform you of your options after application).

Portfolio	Amount	Portfolio	Amount
	\$		\$
	\$		\$

Is this a transfer to another regulated superannuation fund?
 Yes. Go to section 5.
 No (if no, tick at least one box below)

3b Access to benefits in cash (complete only if you have selected to withdraw the benefit in cash)

Please tick the relevant box to indicate which condition of release has been met. Note that by signing this superannuation withdrawal request form you are declaring that the information provided is correct.

- I have reached age 65.
- I am between the ages of 60 and 64 and have ceased to be gainfully employed.
- I am between the ages of 55 and 59 and have permanently retired from the workforce.
- Severe financial hardship has been established to the satisfaction of the Trustee based on specific guidelines. (You will also need to complete additional requirements. Please contact our Customer Service Centre on 1300 300 798).
- Early release on specified grounds as approved by the Australian Prudential Regulation Authority (APRA). (You will also need to provide a letter of approval from APRA. Please contact APRA on 1300 131 060 to obtain the letter).
- Withdrawal to pay excessive contributions tax. (You will need to attach a release authority from the Australian Taxation Office (ATO). Please contact the ATO on 131 020 to obtain the authority and proceed to section 4).
- I have been deemed a lost member and have a balance of less than \$200.
- I have reached preservation age, I am still working and I am purchasing a non-commutable allocated pension.
- Terminal illness medical condition established to the satisfaction of the Trustee based on the specific guidelines. (You will also need to complete additional requirements. Please contact our Customer Service Centre on 1300 300 798).
- For permanent retirement from the workforce due to total and permanent disablement, permanent incapacity or invalidity, established to the satisfaction of the Trustee, please contact our Customer Service Centre on 1300 300 798 to obtain the relevant forms.
- Permanent departure overseas by an eligible temporary visa holder.

6 Conditions of withdrawal

Withdrawal conditions and fees

You need to be aware of any applicable early withdrawal adjustments, fees or conditions that may apply when making a withdrawal (partial or full) from your policy. Please contact your financial adviser or our Customer Service Centre on 1300 300 798 for further information before completing this form.

In addition, if you are transferring your benefit to another complying superannuation fund, fees may apply ie entry or deposit fees. There could also be other fees such as administration fees as well as exit or withdrawal fees. An early withdrawal adjustment may be included in the difference between your account balance and your early withdrawal benefit.

It is important to remember that differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a one per cent increase in fees may significantly reduce your final benefit.

Minimum balances required after partial withdrawals

The following conditions apply to a partial withdrawal made from your policy:

- Retirement Security Plan – a minimum of \$5,000 must remain in the account balance.
- Endowment and Whole of Life – a minimum surrender value of \$5,000 must remain in the account balance.
- Provider and Goldline – a minimum of \$5,000 must remain in the account balance and a minimum of \$100 must remain in each investment portfolio.
- Flexipol – the lesser of \$5,000 or 25 per cent of the current surrender value must remain.
- Accelerator – the lesser of \$5,000 or 10 per cent of the current surrender value net of a surrender charge must remain.
- Partial withdrawals are only available from the bonus component of the policy. To check the maximum amount available for withdrawal on your policy, please contact our Customer Service Centre on 1300 300 798.

7 Customer identification declaration (for cash withdrawal or transfer to an SMSF only)

To ensure we can process your request to withdraw (cash out) your superannuation benefit from this policy or to transfer it to an SMSF, you must provide a certified copy of one or more identifying documents as explained in Customer identification information. (For further information refer to section 11 on pages 5 and 6).

I have attached certified copies of my identification documents.

8 Privacy – use and disclosure of personal information

The privacy of your personal information is important to you and to AXA. The purpose of collecting your information is to assess your application for release of your benefits. If the information you give us is not complete or accurate, we may not be able to pay your benefit. In assessing and managing your application for release of your benefits, we may need to disclose your personal information to other parties, such as government authorities, external providers, other insurers, regulated bodies, financial administrator and AXA. You are entitled to request reasonable access to information we have about you. We reserve the right to charge an administration fee for collating the information you request. For our policy on privacy refer to axa.com.au or contact our Customer Service Centre on 1300 300 798.

9 Declaration and consent

I have fully read this form and the information completed is true and correct.

I acknowledge that the withdrawal benefit may be lower than the account balance due to policy conditions, exit fees or penalties as set out in section 6 above. I have had the opportunity to obtain specific information relating to these items and confirm I do not require any further information.

I understand that the amount payable will be calculated on the date of payment.

If the full amount within my membership is being withdrawn, I request the Trustee of the NMRF to terminate my membership of the NMRF.

Upon withdrawal of the full amount, I release and discharge the Trustee of the NMRF from any further liability to me or my executors, administrators or dependants in respect of my participation in the NMRF.

Upon a partial amount being withdrawn, I release and discharge the Trustee of the NMRF from any further liability to me or my executors, administrators or dependants in respect of the benefits paid.

If transferring to another fund, I request and consent to the transfer of the superannuation benefit as described above and authorise the superannuation provider of each fund to give effect to this transfer.

If transferring to an SMSF, I confirm that I am a member, trustee or director of a corporate trustee of the SMSF and have provided certified identification documents.

I have read and understood the privacy disclosure statement above and I consent to my personal information being collected and used in accordance with the privacy disclosure statement.

X

Signature of member

/ /

Date

Please forward this form to: AXA Customer Service Centre
PO Box 14330
MELBOURNE VIC 8001

10 Important information

This request may close your account.

This form cannot be used to:

- transfer benefits to multiple funds – a separate form must be completed for each fund you wish to transfer a benefit to
- change the fund your employer pays contributions to on your behalf
- open a superannuation account
- transfer benefits under certain conditions or circumstances, for example, if there is a superannuation agreement under the Family Law Act 1975 in place, or
- pay benefits when permanent retirement from the workforce has occurred due to total and permanent disablement or permanent incapacity or invalidity.

What happens to my future employer contributions?

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

If you wish to change the fund your contributions are being paid into, you will need to speak to your employer about choice of funds. For the appropriate forms and information about whether you are eligible to choose the fund your employer contributions are made to, visit ato.gov.au or call the ATO on 131 020.

What happens to my benefits when I make a full or partial withdrawal?

- **Death and disability benefits** – your current fund may insure you against death, illness or an accident that 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 provide further health evidence before they cover you. When considering a new fund, you should check the costs and amount of any cover offered.

If you require additional information about superannuation you may wish to visit the Australian Securities and Investment Commission website at moneysmart.gov.au

Taxation

If you are under 60 years of age, you will be liable for lump-sum tax on the taxable component of any withdrawal taken as cash. The Trustee is required by law to deduct the appropriate amount from your payment. The amount of tax deducted from your cash withdrawal will depend on your particular circumstances.

Further information about tax, fees, early withdrawal adjustments, charges or penalties that may apply or the effect of the proposed withdrawal of your benefit can be obtained by contacting your financial adviser or our Customer Service Centre on 1300 300 798.

Tax file number (TFN) notification

Your TFN is confidential. Before you provide your TFN we are required to tell you the following:

- 1 TFNs are collected under the Superannuation Industry (Supervision) Act 1993, Retirement Savings Accounts Act 1997, the Privacy Act 1988 and taxation acts (including the income tax and superannuation surcharge tax acts).
- 2 The Trustee and Fund Administrator will only use your TFN for superannuation purposes, including:
 - finding or joining together your superannuation benefits
 - calculating the correct tax on employment termination payments
 - passing it to the Trustee of another superannuation fund or provider of a retirement savings account when transferring your benefits. You may give us written instructions not to pass it on before any transfer
 - passing it on to the ATO:
 - if we have paid you a benefit
 - to report contributions, or
 - if you have unclaimed superannuation money after reaching the aged pension age.

These purposes may change in the future as a result of legislative changes.

What happens if I do not quote my TFN?

You are not obliged to provide your TFN to your superannuation fund. However, if you do not provide your TFN your fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made into your account in the year, compared to the concessional tax rate of 15 per cent. Your fund may deduct additional tax from your account.

If your superannuation fund does not have your TFN, you will not be able to make personal contributions to your superannuation account. If you are a non-resident and you do not provide a TFN, the Trustee must withhold the prescribed rate of tax when paying a lump sum benefit. A tax exemption code is NOT recognised as a valid TFN.

If you are over the age of 60 at the commencement of your pension you do not need to provide a TFN as all benefits are tax free.

Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

11 Customer identification information

Important information

This information relates to the requirements for customer identification (ID) as governed by the Anti-Money Laundering and Counter Terrorism Financing Act 2006 and related rules and guidance notes issued by AUSTRAC (AML/CTF requirements).

Please provide one certified document from the list below. Please refer overleaf to find out who can certify customer ID documents.

For each client please provide one document from the list below.

i) Photographic primary ID documents (provide ONE valid document from this selection only)

- Current driver licence/permit issued by a State or Territory containing a photograph of the person.
- Australian passport (a passport that has expired within the preceding two years is acceptable).
- Card issued under a State or Territory for the purpose of providing a person's age containing a photograph of the person (eg proof of age card).
- Current foreign driver licence, passport or similar travel document containing the photograph and the signature of the person in whose name the document was issued.*
- National identity card issued by a foreign government containing a photograph of the person in whose name the card was issued.*

If you CANNOT provide a document listed above please provide a document for each client from Part ii (a) AND Part ii (b) below.

ii (a) Primary non-photographic ID documents (provide ONE valid document from this section)

- Birth certificate or birth extract.*
- Citizenship certificate issued by the Commonwealth.
- Citizenship certificate issued by a foreign government.*
- Pension card issued by Centrelink.
- Health Care card issued by Centrelink.

AND

(b) Secondary ID documents (provide ONE valid document from this section)

- A notice issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and contains the individual's name and residential address.
- A notice issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address.
- A notice issued by a local government body or utilities provider within the preceding three months, which records the provision of services to that address or to that person (the document must contain the individual's name and residential address).
- If under the age of 18 a notice that:
 - was issued to the customer by a school principal within the preceding three months, and
 - contains the customer's name and residential address, and
 - records the period of time that the customer attended the school.

* Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

Who can certify customer ID documents?

Under the AML/CTF requirements the following 'authorised individuals' are able to certify documents:

- 1 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)
- 2 a judge of a court
- 3 a magistrate
- 4 a chief executive officer of a Commonwealth court
- 5 a registrar or deputy registrar of a court
- 6 a Justice of the Peace
- 7 a notary public (for the purposes of the Statutory Declarations Regulations 1993)
- 8 a police officer
- 9 an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- 10 a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
- 11 an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)
- 12 an officer with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993)
- 13 a finance company officer with two or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993)
- 14 an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees, and
- 15 a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.

When certifying documents, the following process must be followed:

- All copied pages of original documents must be certified.
- The authorised individual must ensure that the original and the copy are identical; then write or stamp on the copied document 'certified true copy'. This must be followed by the date and signature, printed name and qualification of the authorised individual.
- In cases where an extract of a document is photocopied to verify customer ID, the authorised individual should write or stamp 'certified true extract'.

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 linking document. A linking document is a document that proves a relationship exists between two (or more) names.

All copied pages of original documents need to be certified as true copies by any individual approved to do so.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Certified copy of Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	Certified copy of guardianship papers or Power of Attorney.