



For the member to complete and sign.

Member details

Form fields for member details including title (Mr, Mrs, Miss, Ms, Other), Surname, Given name(s), Date of birth, Member number, Employer/Plan name, Plan reference, and Effective date of transfer.

Residential address (PO Box is not acceptable)

Form fields for residential address including Street number and name, Town/Suburb, State, Postcode, Country, Telephone, Mobile, Email, and tax file number information.

Transfer details

Form field for Transfer amount: Full transfer OR Partial transfer, with a field for Amount to transfer (for partial transfers only) in dollars.

Alternative fund details (the new fund)

Form fields for alternative fund details including Fund name, Policy or membership number, Street number and name, Town/Suburb, State, Postcode, Country, ABN of new product provider, Superannuation Product Identification Number (SPIN) of the new product, and Customer account number/identifier.

Transfers to self-managed superannuation funds

To ensure we can process your request to transfer your superannuation benefit from this policy to a self-managed superannuation fund (SMSF), you must provide a certified copy of one or more identifying documents as explained in the Customer identification information.

I have attached certified copies of my identification documents.

Specific conditions of transfer

- List of specific conditions of transfer including: Only fully vested benefits will be transferred, Fees and charges may apply to all transfers, For a full transfer of account balance any death and disability insurance may cease, Any plan reserve balances will remain in the fund, to be distributed to remaining members at the plan's annual review, For partial transfers the transferred amount will be deducted proportionately from your portfolio(s), For partial transfers the group life sum insured may be affected, Super Directions for Business only, for partial transfers there is no minimum transfer amount, though \$5,000 must remain in the Fund, Simple Super and Tailored Super only, for partial transfers there is no minimum transfer amount, though \$1,200 must remain in the Fund\*.

\* Any amounts being transferred that are held in the Security Plus investment portfolio will be the lesser of the dollar value of your retirement accumulation and the market value of the underlying investments (your retirement accumulation is the aggregate of your member's accumulation and your employer's accumulation).

**Transfer request**

## Personal contributions – tax deduction

Only complete this section if you are intending to claim a tax deduction for personal contributions you have made to the Super Directions Fund (the Fund) in the current financial year. If you have made contributions in the previous financial year and are eligible to claim a tax deduction please contact our Customer Service Centre on 133 056. Please be aware that if you choose not to claim a deduction now, a tax deduction cannot be claimed after you have left the Fund.

**Notice of intent to claim a tax deduction for personal super contributions.**

I advise that I am a member of the Old Fund/Product nominated above. I am eligible to claim a tax deduction because I do not have an employer who is obliged to contribute to superannuation on my behalf, or am substantially self-employed (less than 10 per cent of my income is earned as an employee).

Please read the tax file number (TFN) notification information provided on page 3.

Tax file number (TFN)

**Personal contribution details**

Financial year ended 30 June

My personal contributions to this fund covered by this notice \$

The amount of my personal contributions I intend to claim \$

At the time of completing this notice:

- I confirm that I have not included these contributions in an earlier notice.
- the Fund still holds these contributions.
- the Fund has not begun to pay a superannuation income stream based in whole or part of these

Note: If you included these contributions in an earlier notice and wish to reduce the amount you intend to claim as a tax deduction please contact our Customer Service Centre on 133 056 before sending us this withdrawal form.

I acknowledge that the balance (if any) of my personal contributions will not be subject to contributions tax.

If you are not sure whether you are eligible to claim a deduction or the amount you can claim, please contact your financial adviser.

## Request and release

I declare I have fully read this form and the information completed is true and correct. I acknowledge I may ask for information about any fees and charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information. I acknowledge and agree that the basis for transfer from the Fund specifically includes the conditions described. I discharge the superannuation provider of all further liability in respect of the benefits paid. Upon transfer of the full amount, I request the Trustee of the Super Directions Fund to terminate my membership of the Fund. I release and discharge the Trustee of the Super Directions Fund from any further liability to me or my executors, administrators or dependants in respect of the benefit paid. If the transfer is to a SMSF, I confirm that I am a member, trustee or director of a corporate trustee of the SMSF and provide certified identification documents.

Member's signature

Date

## Important information

This form cannot be used to:

- transfer benefits if you don't know where your superannuation is
- change the fund to which your employer pays contributions 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
- request full cash withdrawals.

**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, however it 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 funds. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit [www.superchoice.gov.au](http://www.superchoice.gov.au) or call the Australian Taxation Office (ATO) on 13 10 20.

**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 to consider are:

- **Fees** – your current 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 alternative fund may also charge entry or deposit fees on transfer. Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1 per cent increase in fees may significantly reduce your final benefit.

## Transfer request

- **Death and disability benefits** – your current fund may insure you against death, illness or an 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 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 [www.fido.asic.gov.au](http://www.fido.asic.gov.au).

## Transfers to self-managed superannuation funds

You may use this form to transfer your benefits to your own SMSF.

You should be aware that SMSFs are subject to the same rules and restrictions as other funds, when benefits are to be paid out. In particular, superannuation benefits in SMSFs are required to be ‘preserved’, meaning they are not generally able to be accessed until you reach preservation age and retire.

The trustee of your current fund may be able to request further information from you about your status as a trustee, or a director of a corporate trustee of your SMSF, if there are multiple transfer requests to your SMSF. Penalties may apply for providing false or misleading information. Please note, you must provide customer identification documents as outlined in the Customer identification information.

## 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 linking documents need to be certified as true copies by an authorised individual.

The following table contains information about suitable linking documents.

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

## Are you signing on behalf of another person that is transferring funds to a self-managed superannuation fund?

You will need to provide a linking document and your customer identification documents if you are signing on behalf of the applicant and the superannuation funds are being transferred to a self-managed superannuation fund. In addition, you will need to provide identification documents for the person to whom the superannuation entitlements belong. All copied pages of original linking and identification documents need to be certified as true copies by an authorised individual.

## 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.

## Where do I send the form?

Send your completed and signed form with your certified proof of identity documents to:

Customer Service Centre  
PO BOX 14669  
MELBOURNE VIC 8001

## 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).

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

**(i) Photographic primary ID documents (Provide ONE valid certified document from this section 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 certified document for each client from Part ii (a) AND Part ii (b) below.**

**(ii) (a) Primary non-photographic ID documents (Provide ONE valid certified 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 card issued by Centrelink.

**AND**

**(b) Secondary ID documents (Provide ONE valid certified 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 ATO 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.

### 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'.

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