



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

Plan details

- Tick one box: Retirement Bond, Personal Super Bond, Super Directions - Personal Super Plan

1 Policy/plan number(s)

Text input field for policy/plan number(s)

Member details

2 Member (life insured) details

Form fields for Surname, Given name(s), and Date of birth

Residential address (PO Box is not acceptable)

Form fields for Street number and name, Town/Suburb, State, Postcode, and Country

3 Please tick box if you wish this to be registered as your current postal address

4 Telephone number

Form fields for Home, Work, and Mobile telephone numbers

Form field for Email address

Withdrawal request

Important note: Minimums and preservation requirements apply. Please refer to the Notes section on page 5.

5 Is this a full or partial withdrawal? Full, Partial - I request the withdrawal of: \$ [] gross (default option)/net (please circle which option)

6 Please specify if you wish to withdraw from specific portfolios

Form fields for specifying portfolios to withdraw from

7 Reason for withdrawal (optional)

Form field for Reason for withdrawal

Fees and charges on rollover or withdrawal: Before the rollover or withdrawal of your benefit, the Trustee is obliged to provide you with any information you reasonably require to understand your benefit entitlement including any fees and charges that may apply on rollover or withdrawal.

8 I wish: To transfer to another regulated superannuation fund. Go to 10. To withdraw all or part of the balance of the policy/plan in cash. Go to 9

9 Access to benefits 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 making a declaration that the information provided is correct.

- Attainment of age 65. Termination of gainful employment on or after age 60. Permanent retirement from the workforce on or after age 55... Retirement from the workforce as a result of permanent incapacity or invalidity... Severe financial hardship established to the satisfaction of the Trustee...

14 Personal contributions – tax deduction

Only complete this section if you are intending to claim a tax deduction for personal contributions you have made to either the Super Directions Fund or the National Mutual Retirement Fund (the Funds) 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 131 737. Please be aware that if you choose not to claim a deduction now, a tax deduction cannot be claimed after you have left the Funds.

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

I advise that I am a member of the Funds 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).

Tax file number (TFN)

Personal contribution details

Financial year ended 30 June

My personal contributions to the Funds 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 Funds still holds these contributions
- the Funds has not begun to pay a superannuation income stream based in whole or part of these
- I acknowledge that the balance (if any) of my personal contributions will not be subject to contributions tax.

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 131 737 before sending us this withdrawal form.

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

Go to **15**

15 Tax file number (TFN) notification

I have read the information provided and agree to provide my TFN: Yes No (tick one only)

My TFN is

I have previously quoted my TFN

16 Customer identification

To ensure we can process your request to withdraw your superannuation benefit, or if you are transferring to a self-managed superannuation fund, you must provide (if you have not previously done so) 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.

17 Privacy – use and disclosure of personal information

The privacy of your personal information is important to you and also 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 131 737.

18 Declaration of consent

I understand that the unit price used will be the unit price applicable on the day that all necessary papers to complete this transaction are received by the AXA Customer Service Centre in Melbourne.

I acknowledge that AXA reserves the right to delay for up to 30 days any cash withdrawals greater than \$100,000. The unit price used will be applicable at the end of the period of delay.

I have read and understood the privacy disclosure statement in section 17. I consent to my personal information being collected and used in accordance with the privacy disclosure statement.

The information provided in question 9 – Access to benefits (if applicable) is true and correct and reflects my reason for withdrawal.

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

I am aware I may ask the Trustee for information about any fees or charges that may apply, or any other information about the effect this withdrawal/transfer may have on my benefits, and do not require any further information.

If the transfer of funds is to a self-managed superannuation fund (SMSF), I confirm that I am a member, trustee or director of a corporate trustee of the SMSF.

I discharge the Trustee of my current fund of all further liability in respect of the benefits paid and transferred to my alternative fund.

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

Upon withdrawal/transfer of the full amount I request the Trustee to terminate my membership.

I confirm I have provided certified identification documents.

If providing my TFN I have read and understood the 'Important information' section.

X	/ /
Member's signature	Date of notice

Please forward this form to: **AXA Customer Service Centre**
PO Box 14330, Melbourne VIC 8001
Telephone enquiries: 131 737
Fax: 03 8688 5785

19 Notes

You should read the following notes before making a withdrawal from your policy and retain a copy for your records.

Minimums

The following restrictions apply to transactions involving your policy (these may be revised from time to time):

	Retirement Bond	Personal Super Bond	Super Directions – Personal Super Plan
Minimum withdrawal	\$1,000	\$1,000	\$1,000
Minimum balance to be maintained	\$2,000	\$2,000	\$2,000
If you have invested in more than one portfolio, the following minimums apply to each individual portfolio:			
Minimum withdrawal	\$ 500	N/A	\$ 500
Minimum balance to be maintained	\$1,000	N/A	\$1,000

Income streams

If you wish to receive your benefit in the form of an income stream, AXA provides pension solutions that may meet your needs. Various options are available and set out in the Product Disclosure Statements for these products.

Retirement Bond – exit fee option

Withdrawals from a Retirement Bond policy with an exit fee option will be subject to early redemption charges in the first three years. These charges are:

Less than 1 year	4.0%
1–2 years	2.5%
2–3 years	1.0%
3 years and over	Nil

Each contribution and/or rollover has its own three-year period for these fees.

For the first withdrawal in each of the first three years of the contract, you may withdraw up to 10 per cent of your original deposit free of early redemption charges. Where your withdrawal is in excess of 10 per cent of the original deposit, early redemption charges will apply to the excess portion. The fee withdrawals are not cumulative.

Super Directions – Personal Super Plan – exit fee option

Withdrawals from a Super Directions – Personal Super Plan policy with an exit fee option will be subject to early redemption charges in the first five years. These charges are:

Less than 1 year	5%	3–4 years	2%
1–2 years	4%	4–5 years	1%
2–3 years	3%	5 years and over	Nil

Each contribution and/or rollover has its own five-year period for these fees.

Preservation ages

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
On or after 1 July 1964	60

Important information

This request may close your account.

This form cannot be used to:

- transfer benefits to multiple funds on this one form – a separate form must be completed for each fund you wish to transfer superannuation to
- change the fund to which your employer pays contributions on your behalf
- open a superannuation account, or
- transfer benefits under certain conditions or circumstances, for example if there is a superannuation agreement under the Family Law Act 1975 in place.

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 and 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 or call the Tax Office on 13 10 20.

Things you need to consider when transferring your superannuation

When you transfer your superannuation, your entitlements under the Funds may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. Some of the points to consider are:

- **Fees** – exit or withdrawal fees may apply, as may entry or deposit fees in your new fund. 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. Differences in fees that funds charge can have a significant effect on what you will have to retire on. For example, a one percent increase in fees may significantly reduce your final benefit.
- **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.

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 act).
- 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 superannuation lump-sum benefits
 - 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 Australian Taxation Office (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.

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 document from the list below.

(i) Photographic primary ID documents (Provide ONE valid 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 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 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.

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.

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.