



Deferred annuity withdrawal request

Tick one box: SuperGuard SuperGuard II Fixed Rate Rollover Plan FutureGuard SuperGuard Plus

1 Policy number(s)

2 Policy owner details

Surname (please print)

Given name(s)

Street number and name

Town/Suburb

State

Postcode

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

4 Telephone number

Home

Work

Withdrawal request

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

5 Is this a full or partial withdrawal?

Full – You must attach your policy document to this form if the full amount is being withdrawn. Alternatively, if you do not hold a copy of your policy document, please call our Customer Service Centre on 131 737.

Partial – I request the withdrawal of: \$ gross (default option) /net. Partial withdrawals are not available for fixed rate rollover plans.

Note: write 'balance' and attach your policy document if the full amount is being withdrawn.

6 Please specify if you wish to withdraw from specific portfolios

7 Reason for withdrawal (optional)

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 – please note that by signing this withdrawal request, 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 (if you were born before 1 July 1960). Please note that the preservation age is higher for persons born on or after 1 July 1960. Please refer to the Notes section on page 4 for more information.

Retirement from the workforce as a result of permanent incapacity or invalidity.

Severe financial hardship based on specific guidelines.

Early release on specified grounds as approved by the Australian Prudential Regulation Authority (APRA). (You will need to provide a letter of approval from APRA. If you do not have a letter from APRA, please call them on 1300 131 060 before you proceed with this request.)

Permanent departure overseas by an eligible temporary visa holder.

Reached preservation age, still working and purchasing a non-commutable allocated pension.

10 I would like the payment

Deposited in my bank/building society/credit union account. Go to **13**

By cheque. Go to **12**

Sent to another person/company. Go to **12**

Rollover to another institution. Note: Rollovers must be sent directly to the rollover institution. Go to **11**

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11 Details of the destination rollover product

Name of the product you are transferring your funds to

Address of the company you are transferring your funds to

ABN of product provider

If ABN is not available, SFN of the new product

Superannuation Product Identification Number (SPIN) of the new product

If SPIN is not available, customer account number and customer identifier (if applicable)

This information is needed to ensure that your proposed destination product complies with legislative requirements. If the new product does not comply under law we are unable to transfer the benefits.

The information is also used to report the transfer to the Australian Taxation Office should AXA be sent a surcharge contributions tax assessment applying to any of the benefits transferred.

Go to **15**

12 Payee details

Cheque payee

Street number and name

Town/Suburb

State

Postcode

Go to **14**

13 Direct credit details

Bank/building society/credit union name and address

BSB number

Account number

Account name

Go to **14**

14 Tax file number (TFN)

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

My TFN is

I have previously quoted my TFN.

15 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 administrators and AXA Group companies.

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 www.axa.com.au or contact our Customer Service Centre on 131 737.

16 Proof of identity (see Important information section for instructions)

I have attached a certified copy of my driver licence or passport

or

I have attached certified copies of both:

Birth/Citizenship Certificate or Centrelink Pension Card

and

Centrelink payment letter or government notice (less than 1 year old) with name/address.

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17 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 AXA Customer Service 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 that applicable at the end of the period of delay.

I have read and understood the Privacy Disclosure Statement in section 15. 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 in cash (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 my superannuation provider for information about any fees or 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.

If the alternative 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.

I discharge the superannuation provider 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.

If providing my TFN I have read and understood the notification provided.

X

Signature of member

/ /

Date of notice

Please forward this form to the: **AXA Customer Service Centre**
PO Box 14330, MELBOURNE VIC 8001
Telephone enquiries: 131 737
Fax: (03) 9287 3315

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:

	FutureGuard	SuperGuard Pre 9/97	SuperGuard From 9/97
Minimum withdrawal	\$1,000	\$500	\$500
Minimum balance to be maintained	\$3,000	\$2,000	\$5,000
	SuperGuard II/SuperGuard Plus	Fixed Rate	
Minimum withdrawal	\$500	Full Term Balance	
Minimum balance to be maintained	\$3,000	–	

If you have invested in more than one portfolio (SuperGuard II, SuperGuard Plus or FutureGuard), the following minimums apply to each individual portfolio.

Minimum withdrawal	\$500
Minimum balance to be maintained	\$1,000

FutureGuard and SuperGuard II exit fee option only – Early redemption charges

Withdrawals made within three years of deposit will be subject to an early redemption charge.

	FutureGuard	SuperGuard II
These charges are: Year 1	4.0%	3.0%
Year 2	2.5%	2.0%
Year 3	1.0%	0.5%
Year 4 onwards	Nil	Nil

For FutureGuard your first withdrawal in each of the first three years of your policy will include an amount up to a maximum of 10 per cent of your original deposit for which no early redemption charge will be made. The free withdrawals are not cumulative. Each new investment is subject to its own three-year period.

For SuperGuard II your first withdrawal in the first three years of your policy will include an amount up to a maximum of 10 per cent of your original deposit for which no early redemption charge will be made.

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Fixed Rate Rollover Plan – Early redemption charges

The early withdrawal of your investment will be affected by a number of factors including the period remaining until your investment's maturity, interest rate movements, market liquidity and any transaction fees that may be incurred. In addition, you will also incur a withdrawal fee on early withdrawal amounts, as follows:

4 to 5 years to run until maturity	– 4.0% withdrawal fee
3 to 4 years to run until maturity	– 3.5% withdrawal fee
2 to 3 years to run until maturity	– 3.0% withdrawal fee
1 to 2 years to run until maturity	– 2.5% withdrawal fee
Less than 1 year to run until maturity	– 2.0% withdrawal fee

Only the full amount of each selected term can be withdrawn. If you have invested in more than one term, your money is invested in separate accounts and you can withdraw each account separately. Partial withdrawals for a minimum of \$1,000 are allowed from the cash account (ie after maturity). Note that all withdrawal amounts from the Fixed Rate Rollover Plan will be treated as superannuation lump sum benefits and may be subject to lump sum tax.

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 National Mutual Life Association of Australasia Limited 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. Please call your financial adviser or our Customer Service Centre on 131 737 for further information.

Important information

This request may close your account (you will need to check this with your current fund).

This form cannot be used to:

- transfer benefits if you don't know where your superannuation is
- 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.

Things you need to consider when transferring your superannuation

When you transfer your superannuation, your entitlements under the fund 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. Your alternative fund may also charge entry or deposit fees on transfer. Differences in fees funds charges 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 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 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 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.

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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.

Completing proof of identity

You will need to provide documentation with this transfer request to prove you are the person to whom the superannuation entitlements belong.

Acceptable documents

The following documents may be used:

Either

One of the following documents only:

- driver licence issued under State or Territory law, or
- passport.

Or

One of the following documents:

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth, or
- pension card issued by Centrelink that entitles the person to financial benefits.

And

One of the following documents:

- letter from Centrelink regarding a Government assistance payment, or
- notice issued by Commonwealth, State or Territory within the past twelve months that contains your name and residential address.
For example:
 - Tax Office Notice of Assessment
 - Rates notice from local council

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.

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.

Certification of personal documents

All copied pages of original proof of identification documents (including all linking documents) need to be certified as true copies by an approved individual (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date.

The following individuals can certify copies of the originals as true and correct copies:

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more financial companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- a notary public officer
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate, or
- a Chief Executive Officer of a Commonwealth court.

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