



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

1 Policy number(s)

[Empty text box for policy number(s)]

2 Policy owner details

Surname (please print) [] Given name(s) [] Date of birth []

Residential address (PO Box is not acceptable)

Street number and name [] Town/Suburb [] State [] Postcode [] Country []

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

4 Telephone number

Home () [] Work () [] Mobile []

Email address []

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Full - You must attach your policy document to this form if the full amount is being withdrawn.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 (please circle which option). Partial withdrawals are not available for fixed rate rollover plans.

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 5 for more information.
 Retirement from the workforce as a result of permanent incapacity or invalidity, established to the satisfaction of the Trustee. (Contact our Customer Service Centre on 131 737 to obtain the relevant forms.)
 Severe financial hardship established to the satisfaction of the Trustee based on specific guidelines. (Contact our Customer Service Centre on 131 737 to obtain the relevant forms.)
 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.
 Terminal illness established to the satisfaction of the Trustee based on the specific guidelines.
 You have been deemed as a lost member and have a balance of less than \$200.

Deferred annuity withdrawal request

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

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.

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 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.

Deferred annuity withdrawal request

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

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

I confirm I have provided certified identification documents.

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

X

Member's signature

/ /

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 8688 5785

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	SuperGuard II/ SuperGuard Plus	Fixed Rate
Minimum withdrawal	\$1,000	\$ 500	\$ 500	\$ 500	Full Term Balance
Minimum balance to be maintained	\$3,000	\$2,000	\$5,000	\$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	\$ 500	\$500	\$ 500	\$ 500
Minimum balance to be maintained	\$1,000	\$1,000	\$1,000	\$1,000	\$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.

These charges are:

	FutureGuard	SuperGuard II
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.

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.

Deferred annuity withdrawal request

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.

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 (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 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 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.

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.

Deferred annuity withdrawal request

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.