



ANZ Australian Staff Superannuation Scheme – Retirement Section (Account Based Pension Section)

Request for Partial/Full Commutation (Withdrawal)

Please read the Product Disclosure Statement for the Retirement Section (Account Based Pension Section) before completing this form. You can make up to three lump sum withdrawals from your Retirement Section Pension each calendar year without requiring Trustee approval. Any further requests for withdrawals within the same calendar year will need to be approved by the Trustee (refer to Step 2 below).

If you need help

For assistance call ANZ Staff Super on 1800 000 086 or refer to our website www.anzstaffsuper.com.

Step 1 – Complete your personal details

Please print in black or blue pen, in uppercase, one character per box.



Form fields for personal details including Title, Date of birth, Given names, Surname, Residential address, Suburb, State, Postcode, Postal address, Daytime Telephone, Mobile, E-mail, Membership number, and Pension Type (Retirement Income Pension or Transition to Retirement Pension).

Step 2 – Request Trustee approval (Only complete if you have already made at least three withdrawals this calendar year)

If you have already made at least three withdrawals from your Retirement Section Pension this calendar year, you will need Trustee approval for any further withdrawals. The Trustee will consider the information you provide below. Briefly explain the reason(s) why you are requesting a further withdrawal from your Retirement Section Pension.

Four horizontal lines for providing reasons for requesting a further withdrawal.



Step 3 – Provide payment instructions

Please note: If you wish to commute your pension so you can add to it and commence a new pension in ANZ Staff Super, please select **Option 3 below**. If you do not have another active account in ANZ Staff Super, one will be opened for you, per the note in Option 3. Please wait for confirmation that your new account has been opened before submitting your pension application form to set up your new pension in ANZ Staff Super.

Please pay the commutation as follows:

Option 1: PAY AS CASH (select an option)

Full commutation (if available under the rules of the Scheme)

or

A partial commutation of \$, net of tax (minimum of \$5,000)

Note that for Transition to Retirement Pensions, payment can only be made from your unrestricted non-preserved component.

If you have elected to take cash and would like this payment to be directly credited to an account in your name, please complete the following:

Name of financial institution:

BSB: - Account number:

Account name:

Note: Please provide proof of your bank account details, e.g. copy of a bank statement.

ANZ Staff Superannuation (Australia) Pty Limited, the Trustee of the ANZ Australian Staff Superannuation Scheme, relies on the bank account details you have provided and will not accept responsibility if your cash payment is paid to the wrong account because you have provided incorrect bank account details. When your cash payment has been paid to your nominated account in accordance with your instructions, the Trustee is discharged from any liability in relation to this payment.

Option 2: ROLLOVER TO ANOTHER FUND (select an option)

Full commutation (if available under the rules of the Scheme)

or

A partial commutation of \$, (minimum of \$5,000)

Please provide details of the fund to which you are transferring.

Name of fund

Fund address

Suburb

State

Postcode

Fund contact number

Fund type (select an option)

Lump Sum Annuity

Fund ABN*

Unique Superannuation Identifier (USI)*

Membership or Policy number*

* A transfer to another fund cannot occur without the ABN, USI/ESA **and** member/policy number of the fund you are transferring to. If you are rolling over to an SMSF, you will also need to supply a copy of a bank statement of the Fund. If your rollover fund does not have an ABN you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance.

Continued over



Step 3 – Provide payment instructions (continued)

All payments to a SMSF must use SuperStream to roll over your super benefits. This means your SMSF will need:

- an Electronic Service Address
- a copy of the SMSF bank account statement.

Name of financial institution

BSB

Account number

Electronic Service Address (ESA)

Account name

Option 3: ROLL BACK TO MY OTHER ANZ STAFF SUPER ACCOUNT

- Roll-back my total benefit to my other ANZ Staff Super account – membership number*
- Roll-back \$, (minimum of \$5,000) to my other ANZ Staff Super account
– membership number*

* **Note:** If you do not have another active ANZ Staff Super account, an account will be established for you in the Personal Section of the Scheme and the default investment and other options (as outlined in the Product Disclosure Statement for the Personal Section [Retained Benefit Account Section]) will be applied to your account. You can change any of these options by calling ANZ Staff Super on **1800 000 086** or by logging in to your account in the secure section of our website **www.anzstaffsuper.com**.

Step 4 – Confirm preservation status

You cannot take a cash lump sum payment until one of the following conditions has been met:

- You are at least 65 years of age;
- OR**
- You are at least 60 years of age and have ceased employment since attaining age 60;
- OR**
- You have reached your preservation age*, have ceased employment and have permanently retired# from the workforce.

*Your preservation age depends on your date of birth – see the table below:

Date of Birth	Preservation Age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week. Gainful employment means employed or self-employed for gain or reward in any business, trade, profession, calling, occupation or employment. If you are eligible, please complete one of the following declarations and attach proof of age to allow your benefit payment to be processed (e.g. certified copy of your driver's licence, passport or birth certificate).

Select one option

- Yes, I am at least 60 years of age and I have ceased employment since attaining age 60.
- Yes, I have reached preservation age, ceased employment and permanently retired from the workforce.
- Yes, I have reached age 65.




Step 5 – Completing proof of identity

You will need to provide certified proof of your identity dated within the last 3 months. The easiest way to do this is as follows:

- photocopy both sides of your current driver's licence or passport
- take the photocopies to Australia Post or your local police station
- ask them to certify your ID.

The person certifying your ID documents will need to include the following details on the copy(ies):

	←	A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
	Certified true copy ←	Write or stamp 'certified true copy' of the original document
	J. Sample ←	The authorised person's signature
	Mr John Sample ←	Full name, qualification and registration number (if applicable) of the authorised person
	Justice of Peace ←	Date of certification (within 3 months of receipt)
Registration No.123456789 ←		
Date: 01/02/2015 ←		

Alternatively, you can refer to the 'Completing proof of identity' fact sheet on our website www.anzstaffsuper.com for a list of other people who can certify your ID document(s).

If you don't have a driver's licence or passport

You will need to provide a certified copy of one document from each of the following groups:

- Birth certificate or birth extract¹
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits
- Medicare card
- Foreign drivers' licence¹

AND

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Tax Office Notice of Assessment issued in the last 12 months

¹ **Translation:** If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

Step 6 – Sign the form

By signing this form, I confirm:

- all the information I have provided on this form is true and correct to the best of my knowledge
- I request the transfer/payment of my benefit as detailed in this form and authorise ANZ Staff Super to give effect to this transfer
- I understand that if I have elected a partial commutation and my account is invested in multiple investment options, the cash payment and/or rollover will be debited proportionately from my investment options. For example, if I have 50% of my account invested in Balanced Growth and 50% in Cautious, 50% of the payment/rollover will be drawn from my Balanced Growth holding and the other 50% from my Cautious holding
- I approve the deduction of any appropriate fees from the amount paid subject to legal restrictions
- I understand that tax may be deducted from any cash payment if I am under age 60
- I understand that there may be a delay in payment if my details have changed or I have not provided satisfactory proof of identity
- I understand that under Australian Tax Office regulations, I must keep a copy of this form for five (5) years from the date completed
- I have read the "Protecting members' privacy" statement on this form (see below)
- I consent to the collection, use, storage and disclosure of my personal information as described in the "Protecting members' privacy" statement on this form.

Signature

X

Date

□ □ / □ □ / □ □ □ □

Please return your completed form to:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001



Protecting members' privacy

The Trustee, ANZ Staff Superannuation (Australia) Pty Limited, seeks to take all reasonable steps to protect members' privacy and the confidentiality of members' personal information.

The Scheme Administrator, Mercer, collects (on behalf of the Trustee) personal information directly from members and their employers. Sometimes information about you may be collected from other third parties such as a previous superannuation fund, your financial adviser or publicly available sources. We collect, use and disclose personal information about you to provide and manage your account in the Scheme and give you information about your super, or as required by super and tax laws.

If you do not provide the personal information requested or it is incomplete or inaccurate, we may not be able to manage your account properly and processing of transactions to, from or in relation to your account may be delayed.

Members' personal information is kept confidential, but may be disclosed by the Trustee or Scheme Administrator to third parties, such as the Scheme's actuary, Insurer, medical consultants, underwriter, legal adviser and auditor and other external service providers who are contracted to assist with administering members' benefits. It may also be disclosed where expressly authorised or required by law, for example to government agencies such as the Australian Taxation Office and Australian Financial Complaints Authority. Members' personal information may also be disclosed to the Group Superannuation Department of ANZ for the purposes of administering members' benefits or resolving members' inquiries or complaints.

Members' personal information may be disclosed to related entities of the Scheme Administrator located overseas (in particular, its wholly owned Global Operations Shared Services function in India) as part of the day-to-day provision of administration services.

The Trustee's Privacy Policy Statement contains more detail about how we deal with your personal information and information about how you can access and seek correction of information we hold about you. It also includes information about how you can lodge a complaint about how we've dealt with your personal information and how that complaint will be handled.

If you have any queries in relation to privacy issues, please contact:

ANZ Staff Super
GPO Box 4303
Melbourne VIC 3001
Telephone: 1800 000 086
Facsimile: 03 9245 5827
Email: anzstaffsuper@superfacts.com

The Trustee's Privacy Policy Statement is available on the ANZ Staff Super website www.anzstaffsuper.com or from ANZ Staff Super by calling **1800 000 086**. You can also access the Scheme Administrator's privacy policy on the ANZ Staff Super website.

