

Step 2 – 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 ANZ Staff Super)
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 ANZ Staff Super, 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 ANZ Staff Super)
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.

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.

Step 2 – Provide payment instructions (continued)

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

- member number*

Roll-back \$, (minimum of \$5,000) to my other ANZ Staff Super account

- member 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 ANZ Staff Super and the default investment and other options (as outlined in the Product Disclosure Statement for the Personal 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 **anzstaffsuper.com**.

Step 3 – 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 4 – 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):
Alternatively, you can refer to the "Completing proof of identity" fact sheet on our website anzstaffsuper.com for a list of other people who can certify your ID document(s).

A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Write or stamp 'certified true copy' of the original document

The authorised person's signature

Full name, qualification and registration number (if applicable) of the authorised person

Date of certification (within 3 months of receipt)

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 lists:

- 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' licence

AND

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

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 5 – 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, and I have not elected a pension payment strategy, the cash payment and/or rollover will be debited proportionately from my investment options. For example, if I did not elect a pension payment strategy and I have my account invested in Balanced Growth and Cautious, the payment/rollover will be drawn on a pro-rata basis in proportion to the balance in each investment option.
- 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 2139, 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 administrator, Australian Administration Services Pty Limited, 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 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 administrator to third parties, such as ANZ Staff Super'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' enquiries or complaints.

Members' personal information may be disclosed to related entities of the administrator located overseas as part of the day-to-day provision of administration or ancillary 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
Mail: GPO Box 2139
Melbourne VIC 3001
Phone: 1800 000 086
Fax: (02) 9287 0320
Email: enquiry@anzstaffsuper.com

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