



## Contents and instructions

- If you wish to make a withdrawal from your Generations Investment Portfolio, please complete Steps 1, 3, 4, 6 (Option 2), 10 and 11.
- If you wish to make a withdrawal from your Generations Personal Super, please complete steps 1, 2, 3, 4, 5, 6 (Option 2), 8, 9 (required if you are cashing out your superannuation benefit) 10 and 11.
- If you wish to make a withdrawal from your Generations Personal Pension, please complete steps 1, 2, 3, 4, 5, 6 (Option 2), 10 and 11.
- If you are rolling over all or part of your Generations Personal Super or to another superannuation fund, please complete Steps 1, 2, 3, 4, 5, 6 (Option 1), 9 (required if you are rolling over into a self-managed superannuation fund), 10 and 11.
- If you are rolling over all or part of your Generations Personal Pension to another pension fund, please complete steps 1, 2, 3, 4, 5, 6 (Option 1), 10 and 11.
- If you have not previously supplied us with your tax file number, please complete Step 7.
- All pensions commenced after 1 October 2003 must meet the minimum pension payment requirement before a withdrawal, rollover or transfer can be processed.

### Step 1: Client details

Complete the full name in which the investment is held, including client reference number. Also complete your name and client reference number in the boxes on the top of each page.

### Step 2: UK pension fund information (superannuation and pension only)

Indicate if any money in this fund originated in the UK and, if so, whether or not you are a UK tax resident.

### Step 3: Type of withdrawal

Indicate whether you would like to make a full or partial withdrawal, or transfer to another Generations portfolio.

The minimum withdrawal amount is \$500.

If neither 'gross' nor 'net' option is selected, the amount will be paid as a gross amount and tax will be applied where applicable.

Note: Partial withdrawals are unavailable under the Personal Pension – Term Allocated Pension option.

### Step 4: Partial withdrawal instructions

Indicate how you would like to fund your withdrawal/rollover by selecting a sell method.

If you are selling more than 95 per cent of a particular investment(s), that investment(s) will be sold in full.

The minimum holding per investment option is \$1,000.

Note: Withdrawal benefits cannot be paid until the proceeds from your sell instructions are received.

### Step 5: Preservation status (superannuation and pension only)

Complete this section if withdrawing preserved funds, or rolling funds over to a pension or annuity.

Preserved benefits can only be cashed where the preservation conditions of release are satisfied.

### Step 6: Payment options

Please complete all relevant details for your payment option. Please note that withdrawal proceeds will only be transferred into a bank or financial institution account previously nominated by you in writing.

### Step 7: Tax file number

Only required if you have not previously provided your tax file number.

### Step 8: Personal contributions – tax deduction

You must indicate whether or not you are intending to claim a tax deduction for personal contributions you have made to your superannuation account.

Please note, if this section is not completed your assets will still be sold down. However, they will not be paid out to you or rolled over until either we receive a valid notice of your intention to claim a tax deduction, or after 21 days have passed. If 21 days pass and we do not receive this notice, your personal contributions will be treated as non-concessional, which means you cannot claim a deduction.

If you are not sure whether you are eligible to claim, how much you can claim, or if you can claim for both the current and previous financial years, please contact your financial adviser.

### Step 9: Customer identification (ID) requirements

You must complete this step if you are making your first superannuation cash withdrawal or if you are rolling over into a self-managed superannuation fund and have not previously provided the customer ID documents required for this plan.

### Step 10: Request and release

You or your authorised signatory must sign and date the form before submitting.

### Step 11: Financial adviser use only

Your financial adviser should complete their name and adviser number.

Once completed, please send this form to:

Summit Service  
GPO Box 2754  
MELBOURNE VIC 3001

If you have the Generations fax facility, this form can be faxed to Summit on 1800 780 081.

### Step 1: Client details

Client name

 -  - 

Client reference number (eg 0012345-L2-01)

### Step 2: UK pension fund information

1 Do you have money in the fund that originated in the UK?

- No (Please go to step 3.)
- Yes (Please answer question 2.)

2 Are you a UK tax resident? Tick 'yes' if:

- you were a UK resident at any stage during the current UK tax year (which commences April 6), or
- you were a UK resident at any stage during the last five UK tax years (which commences April 6).
- No
- Yes

### Step 3: Type of withdrawal

Full withdrawal/rollover (If full withdrawal – go to Step 5)

Partial withdrawal/rollover  \$  Gross (default)  Net

Fast payment option (partial withdrawals only) – Please select this option if you wish to receive your withdrawal payment immediately. (By selecting this option we will advance the payment of your funds without awaiting sale proceeds from underlying investments. If your overall cash balance falls below zero during this period you will incur interest costs at the prevailing cash account interest rate.)

Full transfer to Generations or Summit portfolio  -  -   
Client reference number of other plan

Partial transfer to Generations or Summit portfolio  -  -   \$  Gross  Net  
Client reference number of other plan

### Step 4: Investment sell

- Sell investments based on standing sell instructions.
- Sell investments based on proportional percentage of portfolio.
- Sell investments based on the instructions below.

#### Managed funds

| Investment option    | Product number       | \$ value                | Full sell                |
|----------------------|----------------------|-------------------------|--------------------------|
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
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| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> |
| <b>Total</b>         |                      | \$ <input type="text"/> |                          |

Client name

 -  - 

Client reference number (eg 0012345-L2-01)

### Step 5: Preservation status (superannuation and pension only)

Are you either withdrawing preserved funds or rolling funds over to a pension or annuity?  No  Yes (If 'Yes' please tick one of the boxes below)

- 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.
- Retirement from the workforce as a result of permanent incapacity or invalidity, established to the satisfaction of the Trustee. (Contact Summit Service on 1800 622 772 to obtain the relevant forms.)
- Severe financial hardship established to the satisfaction of the Trustee based on specific guidelines. (Note: you must complete an Early release statement form. Contact Summit Client Service on 1800 622 772 to obtain a copy of the form.)
- 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.
- Withdrawal to pay excessive contributions tax (please attach a release authority from the Australian Taxation Office, choose payment by cheque at question 10 and proceed to question 14).
- You have been deemed as a lost member and have a balance of less than \$200.
- Reached preservation age, still working and purchasing a non-commutable allocated pension.
- Terminal medical condition as defined by the Superannuation Industry (Supervision) Regulations 1994.
- I have previously satisfied a condition of release in relation to my preserved funds. I declare that I still satisfy the condition of release.

### Step 6: Payment options

The following information is required to fully identify the fund receiving the benefit for superannuation surcharge tax purposes. **If you do not complete this section we will not be able to transfer your benefit.** You should contact the destination fund to provide the required information.

Where you have requested all or part of your benefits to be transferred/rolled over to another complying super fund, N.M. Superannuation Pty Ltd must receive a letter of compliance from that fund before making the rollover.

#### Option 1 Transfer/rollover benefits to external super fund

Fund name

Address of fund

State

Postcode

Fund's Australian Business Number (ABN)

 -  -  - 

Superannuation Product Identifier Number (SPIN)

Customer identifier (if applicable)

#### Option 2 Credit funds to nominated account

Payee account name

Name of bank/financial institution

Bank/financial institution branch name

 - 

BSB number

Account number

#### Option 3 Mail cheque to the following address

Payee address

Address

State

Postcode

(Additional details if required)

Client name

 -  - 

Client reference number (eg 0012345-L2-01)

### Step 7: Tax file number (TFN)

I have read the notification provided and agree to provide my TFN:  Yes  No

Tax file number

### Step 8: Personal contributions – tax deduction

#### Have you made a contribution to this account in the same financial year as this withdrawal?

No If you are eligible to claim a tax deduction and you have made a contribution in the previous financial year, please contact Summit Client Service on 1800 622 772.

Yes Please complete **Notice A** if you **are not eligible** to claim a tax deduction, or if you **are eligible** but elect not to claim a tax deduction. Please complete **Notice B** if you **are eligible** and will be claiming a tax deduction.

If you were under 18 years of age at the end of the financial year in which the contributions were made and wish to claim a tax deduction for your contributions, you must have derived income from business or employment activities in the financial year in which the contribution was made.

Please note, if this section is not completed your assets will still be sold down. However, they will not be paid out to you or rolled over until either we receive a valid notice of your intention to claim a tax deduction, or after 21 days have passed. If 21 days pass and we do not receive this notice, your personal contributions will be treated as non-concessional, which means you cannot claim a deduction.

If you are not sure whether you are eligible to claim a deduction, how much you can claim, or if you can claim a deduction for both the current and previous financial years, please contact your financial adviser.

#### Notice A

Please complete this notice if you are not eligible to claim a tax deduction or if you are eligible but elect not to claim a tax deduction.

This notice is in relation to contribution(s) made in the current financial year.

I,  (print full name) advise that I am a member of the above superannuation fund.

I am satisfied that I am not an 'eligible person' for the purposes of Subdivision AB of Division 3 Part III of the Income Tax Assessment Act, or I am an eligible person but I am not electing to claim a tax deduction for contributions made during the current tax year.

#### Notice B

Please complete this notice if you are eligible and elect to claim a tax deduction. To determine the maximum amount of your contributions that you are allowed to claim as a tax deduction, please contact your financial adviser or contact Summit Client Service on 1800 622 772.

#### Notice of intent to claim a tax deduction under section 290-170 of the Income Tax Assessment Act 1997

This notice is in relation to contribution(s) made during the current financial year.

I,  (print full name) advise that I am a member of the above superannuation fund,

and I have contributed \$  to the fund in the current financial year.

I intend to claim \$  (insert 'maximum' if you wish to claim the maximum allowable tax deduction) of my total contributions in the current tax year as a personal tax deduction and have not previously notified you of my intention to claim this deduction.

I acknowledge that the balance (if any) of my own contributions will not be subject to contributions tax.

Client name

 -  - 

Client reference number (eg 0012345-L2-01)

### Step 9: Customer ID requirements

To ensure we can process your request to withdraw (cash out) your superannuation benefit from this plan, you must complete this step and provide (if you have not previously done so) a certified copy of one or more identifying documents as explained in the Customer identification information. You also need to complete this step if you wish to roll over/transfer your funds to a self-managed superannuation fund.

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

I have attached certified copies of my identification documents.

Client signature

Date

### Step 10: Request and release

- I/We request that the withdrawal and transfer be processed as per my/our instructions above. If withdrawing my/our full benefit, I/we acknowledge that I/we will cease to be a member of the fund/service and request that any future distributions/disbursements received in relation to previous investments in Generations be transferred as per my/our instructions above.
- If providing my TFN, I have read and understood the notification provided.
- I am aware I may ask AXA 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 AXA of all further liability in respect of the benefits paid.
- If the request is a superannuation withdrawal I consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.
- I confirm I have provided certified identification documents (if required).

Client one signature

Date

Client two signature

Date

Is your financial adviser aware of this withdrawal/transfer/rollover?  Yes  No

### Step 11: Financial adviser use only

Financial adviser name

 -   - 

Financial adviser number

## 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 certified document from the list below.**

**(i) Photographic primary ID documents (Provide ONE valid document from this section only)**

- Current driver's 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's 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 certified 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.

## Important information

This transfer 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 from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer superannuation from
- 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](http://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 that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. If you ask for information, your superannuation provider must give it to you. Some of the points to consider are:

- **Fees** – your current fund must give you information about any exit or withdrawal fees. 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 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](http://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 employment termination payments
  - 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.

### Transfers to self-managed superannuation funds

You may use this form to transfer your benefits to your own self-managed superannuation fund (SMSF).

You should be aware that SMSFs are subject to the same rules and restrictions as other funds, when benefits are to be paid out. In particular, superannuation benefits in SMSFs are required to be 'preserved', meaning they are not generally able to be accessed until you reach preservation age and retire.

The trustee of your current fund may be able to request further information from you about your status as a trustee, or a director of a corporate trustee of your SMSF, if there are multiple transfer requests to your SMSF. Penalties may apply for providing false or misleading information. Please note you must provide customer identification documents as outlined in the customer identification information.