



# Withdrawal/transfer/rollover request

## CHECKLIST

- 1. Please complete all sections of this form in BLOCK LETTERS.  Done
  - 2. Please ensure the form is signed by the client or their authorised signatory.  Done
  - 3. If the client has the fax transaction facility, it can be faxed to 1800 780 081.  Done
  - 4. If the client has opted out or not previously requested the fax transaction facility, mail this form to Summit Service, GPO Box 2754, Melbourne Victoria 3001.  Done
  - 5. To avoid duplicate transactions, please indicate whether this form has already been faxed to us.  Done
- Has not been faxed    Has been faxed   Date faxed

Please complete all relevant sections of this form before submitting. Incomplete requests will require follow up and are likely to result in processing delays.

## INSTRUCTIONS

### STEP 1: CLIENT DETAILS

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

### STEP 2: UK PENSION FUND INFORMATION (superannuation and pension clients 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/TRANSFER/ROLLOVER

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

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

### STEP 4: WITHDRAWAL OPTIONS

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

### STEP 5: INVESTMENT SELL

Complete the investment sell instructions indicating the sell method you would like to use. Your withdrawal/rollover cannot be processed until the sale proceeds are received.

Investment sales are subject to investment managers' withdrawal restrictions. Some funds have longer redemption periods. Refer to the fund's product disclosure statement for details.

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

If an investment sold in full exists within standing purchase/sell instructions, and no new instructions are received, the sold investment will be replaced with the AXA Wholesale Cash Management Trust in the standing purchase instructions and the standing sell instructions will be cancelled.

### STEP 6: PRESERVATION STATUS (superannuation and pension clients 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 7: PAYMENT INSTRUCTIONS

Nominate your payment option and complete all relevant details. If returning by fax, please note that withdrawal proceeds will only be transferred into a bank or financial institution account previously nominated by you in writing.

### STEP 8: TAX FILE NUMBER

Only required if you have not previously provided your tax file number. If in doubt, please complete to ensure we can process your request efficiently.

### STEP 9: 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 10: CUSTOMER IDENTIFICATION (ID) REQUIREMENTS

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

### STEP 11: REQUEST AND RELEASE

You or your authorised signatory (see checklist) must sign and date the form.



# Withdrawal/transfer/rollover request

	□□	□□	□□	□□	□□	□□	-	□□	-	□□	□□
Client name	Client reference number (eg 0013102-D2-01)										

## Listed security sales

1. Unless otherwise instructed, share trades will be placed at market prices.
2. Share trade instructions received up to 2.00pm on any business day will be actioned that day. Instructions received after 2.00pm may be actioned the following day.

ASX code	Company name	\$ value	Number of shares	Price limit per share <sup>‡</sup>	Full sell
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input type="checkbox"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input type="checkbox"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input type="checkbox"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input type="checkbox"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input type="checkbox"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input type="checkbox"/>
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	<input type="checkbox"/>
<b>Total</b>		\$ <input style="width: 100%;" type="text"/>			

## STEP 6: PRESERVATION STATUS (superannuation and pension clients 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. If 'no', please go to step 7.

- 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.<sup>§</sup>
- Severe financial hardship established to the satisfaction of the Trustee based on specific guidelines. (Note: you must complete an Early release statement form.)<sup>†</sup>
- 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.<sup>†</sup>
- 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).<sup>†</sup>
- 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.<sup>†</sup>
- I have previously satisfied a condition of release in relation to my preserved funds. I declare that I still satisfy the condition of release.

<sup>‡</sup> If share price is not nominated, trades will be placed at market price

<sup>§</sup> Special conditions may apply and additional information and documents may be required. Please contact your financial adviser.



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<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>
Client name	Client reference number (eg 0013102-D2-01)

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.

## STEP 10: 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.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname (please print)	Given name(s)	Date of birth

### Residential address (PO box is not acceptable)

  
Street number and name

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Australia"/>
Town/Suburb	State	Postcode	Country

I have attached certified copies of my identification documents.

<input checked="" type="checkbox"/> <input type="text"/>	<input type="text"/>
Client signature	Date

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## STEP 11: REQUEST AND RELEASE

- I/We declare I/we have fully read the form and the information completed is true and correct.
- I/We am aware I/we may ask the Trustee 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/we confirm that I/we am a member, trustee or director of a corporate trustee of the SMSF.
- I/We discharge the Trustee of my current fund of all further liability in respect of the benefits paid and transferred to my alternative fund.
- Upon withdrawal/transfer of the full amount I/We request the Trustee to terminate my membership.
- I/We 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.
- I/We confirm I/we have provided certified identification documents (if required).
- If providing my TFN I/we have read and understood the 'Important information section'.

<b>X</b>	/  /
Client one signature	Date

<b>X</b>	/  /
Client two signature	Date

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

### Financial adviser use only

										-	B	A	-		
Adviser name	Adviser number														

# Withdrawal/transfer/rollover request

## 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.

\* Documents that are written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

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## 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 Australian Tax Office (ATO) 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 charges can have a significant effect on what you will have to retire on. For example, a 1 per cent 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 tax file number is confidential. Before you provide your tax file number we are required to tell you the following:

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider when your benefits are being transferred unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account
- the tax on contributions to your superannuation account will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

## 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.