

Pension change of account details form



You should use this form if you have a Flexible Income Plan, Allocated Pension, Term Allocated Pension or Transition to Retirement Pension Account and you wish to change payment amount or frequency, bank account details, account details, withdrawal options and progressive investment facility.

Please use a dark pen and CAPITAL letters, or type directly into this form online, print it and send it to us. Use (X) to mark boxes. If you have any questions, please call us on 1800 620 305.

1. Your details

Client ID

Account number

Date of birth

Title

Last name

Given name(s)

2. Change your income payment amount or frequency

This section allows you to nominate the amount and frequency of your income payments that you would like to receive each financial year. **Please note:** you must receive at least one income payment per financial year (between 1 July and 30 June) equal to the minimum amount.

Please select (X) to nominate the amount you would like to receive.

- Option 1: The minimum amount allowed per income payment.**
Please note: if you select the minimum amount, your income payments are pro-rated for the first financial year based on how much of the financial year is left when you open your account.
- Option 2: Specific amount** \$ per income payment
- Option 3: Specific amount** \$ per income payment increasing annually by CPI (%)
- Option 4: The maximum amount allowed per income payment**
This option is only applicable for the Transition to Retirement Pension

How frequently would you like to receive your income payments?

- Fortnightly Monthly Quarterly Half yearly Annually

When would you like your income payments to start?

Must select between the 1 to the 28th of any month

OR

- On the last day of the month (monthly payments only)

3. Change your bank account for income payments

Please tell us the account you would like your income paid into?

Please nominate an Australian bank account, building society or credit union for your payments to be paid to. You can only nominate an account that is held in your name, or held jointly in your name with another person(s).

Name(s) on account

Name of bank or financial institution

Name of branch

BSB number Bank account number

i If you are under age 60 please complete the TFN declaration form at the end of the form.

i The minimum and maximum amounts refer to the minimum and maximum allowable amount of income you can take from your account. For minimums the amount is based on your account balance multiplied by a percentage, dependent on your age. For maximums, this is based on your account balance multiplied by 10%. Please refer to the PDS for further information relating to the minimum or maximum amounts.

i The amount you nominate will be the gross amount per payment, if you are under age 60, you may receive a payment amount which is less than your selected amount due to tax.

i Please note, the payment date is the day the payment is withdrawn from your account. Generally, you will receive the payment to your nominated account within 3-5 working days of your selected payment date.

3. Change your bank account for income payments (Continued)

- Deposit the funds into the same bank account which I have previously nominated (please confirm your previously nominated bank account details above).
- Deposit the funds into the new bank account provided above. You must provide certified proof of identity if you are providing bank details for the first time.

4. Change your Transition to Retirement Pension to Flexible Income Plan

You can convert your transition to retirement income stream to a retirement income stream if you have satisfied one of the following retirement conditions of release. Mark (X) to indicate which of the conditions you satisfy. Please read Section 5 of the Notes for information about the implications of moving from a Transition to Retirement Pension to a Flexible Income Plan.

Please select (X) one of the following statements that best describes your current situation.

- I have left an employer since turning 60
I have ceased an employment arrangement on or after turning age 60.
- I plan to work less than 10 hours a week or not at all
I am preservation age or over, have ceased a working arrangement in the past, and do not intend to work 10 hours or more a week.
- I am aged 65 year or over
- The amount I am taking can be accessed with no restrictions
The amount being withdrawn is already unrestricted non-preserved
- I am permanently incapacitated
- I have a terminal medical condition and have 2 medical certificates (at least one from a specialist)

| 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 |
| On or after 1 July 1964 | 60 |

5. Your withdrawal options

If you invest in more than one investment option, you can choose how your withdrawal is deducted from these options. The three choices are shown below. If you don't have a withdrawal choice/profile, this will be deducted in the default order.

Please select (X) where you would like payments to be withdrawn from:

- Default order* (see below)
- Percentage allocation – Complete column A OR
- Sell order – Complete column B and please number all boxes in the order you would like them to be sold down.

| Fund name | Percentage allocation Column A | Sell order Column B |
|--|--|--------------------------|
| Diversified investment options | | |
| High Growth | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Growth | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Socially Conscious | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Balanced Growth | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Conservative | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Defensive | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Single asset class investment options | | |
| Australian Equities | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| International Equities | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Property | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Fixed Interest | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Cash | <input type="text"/> <input type="text"/> <input type="text"/> % | <input type="checkbox"/> |
| Total (must add to 100%) | <input type="text"/> <input type="text"/> <input type="text"/> % | |

i The default order withdraws funds from the lowest risk investment options first down to the most risky investment option last. This allows for withdrawals to not be taken from higher risk investments, which tend to fluctuate in value more than lower risk investments.

5. Your withdrawal options (continued)

* Default order

The default order is listed below.

If no selection is made, the following default sell order will be applied:

1. from the Cash option (until all funds are exhausted)
2. from the Fixed Interest option (until all funds are exhausted)
3. from the Defensive option (until all funds are exhausted)
4. from the Conservative option (until all funds are exhausted)
5. from the Balanced Growth option (until all funds are exhausted)
6. from the Socially Conscious option (until all funds are exhausted)^
7. from the Growth option (until all funds are exhausted)
8. from the High Growth option (until all funds are exhausted)
9. from the Property option (until all funds are exhausted)
10. from the Australian Equities option (until all funds are exhausted)
11. from the International Equities option (until all funds are exhausted).

^ For the Transition to Retirement Pension Account the default order is switched. Growth being exhausted as the 6th option and Socially Conscious as the 7th option.

i This facility will progressively invest your funds held in the Cash Fund progressively into the options you select below at a selected frequency.

6. Progressive investment facility

The minimum instalment amount is \$2,000.

Type of change requested

Commence Alter Cease

Frequency

Monthly Quarterly Yearly Instalment amount \$

Next instalment date

End date

OR

No end date

Specify the percentage you wish to invest in each fund (must add to 100%)

| Fund name | Percentage allocation |
|--|---|
| Diversified investment options | |
| High Growth | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Growth | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Socially Conscious | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Balanced Growth | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Conservative | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Defensive | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Single asset class investment options | |
| Australian Equities | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| International Equities | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Property | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Fixed Interest | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |
| Total (must add to 100%) | <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> % |


7. Proof of Identity


Please complete **X** one of the options below.

- I have previously provided certified proof of identity documents to Aware Super and I am not changing my name, providing bank details for the first time or changing a previously nominated bank account.
- I will provide original certified proof of identity (POI) documents. For a list of POI documents and certification guidelines, refer to the Notes section. If my POI documents have not been certified correctly, I understand Aware Super may use the information on the documents to verify my identity electronically using independent data sources.


8. Privacy

The personal information provided on this form is collected by and held for Aware Super, in accordance with the Australian Privacy Principles of the Privacy Act 1988 (Cth), for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1800 620 305** or visit aware.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

 Please read the **Declaration** and refer to the relevant PDS for your product for further information.

 If you have any questions please call us on **1800 620 305**.

 On completion of this form please print and sign by hand.

 Send the form to this address.

9. Declaration and signature

- All information provided on this form is accurate and complete.
- I have read the current *Product Disclosure Statement* for the relevant product as well as any supplements or on-line updates. The PDS is available by typing retire.aware.com.au/PDS into my internet browser.
- I have read, understood and accept the privacy policy.
- I agree to be bound by the trust deed for Aware Super, as amended from time to time.
- I understand that if my transaction is received at Aware Super before 2.00pm Sydney time on any business day, it will be on processed using the unit price applicable for that day. This price will be struck on business day 2 and applied to my transaction. If my transaction is received at Aware Super after 2.00pm Sydney time on any business day it will processed using the unit price applicable for the next business day. This price will be struck on business day 3 and applied to my transaction. It is important to consider this when making your transaction request.

Signature

Date signed

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

10. Where to send your completed form

Return the completed form to **Registry, Aware Super, PO BOX 5336, Sydney NSW 2001**, if you have any questions please call us on **1800 620 305**.

Proof of identity

We require a certified copy of your proof of identity (POI) documents. If you have already provided a certified copy of your POI document(s), you do not have to provide it again, as long as you are not changing your name, providing bank details for the first time or changing a previously nominated bank account.

If you have already provided certified copies of your POI documents but either your name or the bank account you are paid into has changed must provide evidence of the change(s) as follows:

Change of name

If you have changed your name, you must provide a certified copy of one of the following name change documents:

- marriage certificate or certificate of registration (if you are on the relationship register) issued by the Births, Deaths and Marriages Registration Office (ceremonial certificates cannot be accepted)
- deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office. If you have reverted to your maiden name, we will require your marriage certificate (from the Births, Deaths and Marriages Registration Office) showing your original maiden name and your married name.

Change of bank account details

If you have changed the bank account for which you would like to be paid into, you must provide a certified copy of a proof of identity document. Alternatively, you may change your bank account details via our client portal.

Acceptable documents and certification

Providing certified proof of your identity is a three-step process:

1 Collect your originals

Collect your proof of identity document(s). We have listed the documents you can use below.

2 Photocopy your originals

3 Have your copies certified

Take your copies and your original documents to a person who can certify documents. A list of authorised certifiers and certification guidelines is included under **Certification of personal documents**.

You can provide:

Either:

A certified copy of one of the following documents:

- A current Australian state/territory driver's licence containing your photograph
- An Australian passport
- A current Australian state/territory proof of age card containing your photograph
- A current passport, similar travel document or national identity card issued by a foreign government department, the UN or an agency of the UN, containing your photograph and either your signature or a unique identifier*
- A current driver's licence issued under the authority of a foreign country containing your photograph

Or:

One certified document from this list:

- An Australian birth certificate or extract issued by a state or territory
- A citizenship certificate issued by the Commonwealth
- A current Centrelink pension card that entitles you to receive financial benefits
- A citizenship certificate issued by a foreign government
- A birth certificate issued by a foreign government, the United Nations or an agency of the United Nations

AND One certified document from this list:

- A notice issued by the ATO within the last 12 months that shows your name and current residential address and records an amount payable to or by you e.g. your last tax assessment
- A notice issued by a local council or utilities provider in the last three months showing the provision of services to you and your current residential address e.g. rates notice, electricity or water bill
- A notice issued by the Commonwealth or a state or territory government within the last 12 months showing your name and current residential address and the provision of financial benefits to you e.g. Centrelink letter
- For a person aged under 18, a letter from a school principal issued in the past three months that details the person's name, residential address and when they attended the school, or a student card if available

* If the document and/or the certification is not in English, it must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI).

Certification of personal documents

All copied pages of original personal identity documents (including any change of name documents) must be certified as true copies by an authorised person with the appropriate qualifications or registration (see below) who cannot be the owner or addressee of the document. The authorised person must sight the original and the copy to ensure the documents are identical, then certify each page by writing "I certify that this document is a true copy of the original", followed by their signature, printed name, address, qualification (e.g. justice of the peace, Australia Post employee), registration number (if applicable) and date.

If you are in Australia

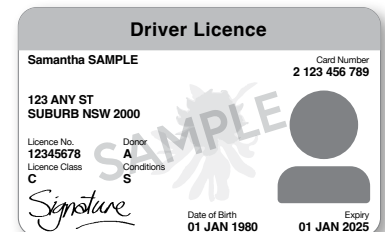
The following lists a subset of people who are authorised to witness your signature on a statutory declaration as well as certify copies of original documents. For a complete list of authorised witnesses/certifiers, go to the Attorney-General's Department website at www.ag.gov.au.

- Australia Post employee in charge of an office providing postal services (charges may apply)
- chiropractor
- dentist
- Financial adviser or financial planner
- full-time or part-time teacher employed at a school or tertiary institution
- justice of the peace
- legal practitioner
- magistrate
- medical practitioner
- nurse
- optometrist
- pharmacist
- physiotherapist
- police officer
- psychologist
- veterinary surgeon

Samantha Sample has provided a copy of her identification that includes her signature, full name, date of birth and current residential address.

The authorised person has sighted the original identification and confirmed that the copy is a true copy.

Details for the authorised person to include are full name, address, qualification, registration number (if applicable), date and signature.



"I certify that this document is a true copy of the original."

K Anderson

Name: Kate Anderson
Address: 6 Some St, Suburb NSW 2000
Qualification: JP
Registration no: 123456
Date: 11 October 2021

i If you are providing a certified copy of your driver's licence, please ensure this copy contains the card number which may be located on the back of your card.

If you are outside Australia

The following people can certify copies of the originals:

- consular staff at an Australia Embassy, High Commission or Consulate
- a public notary or other person authorised to administer an oath or affirmation or to authenticate documents in the country you are visiting or living in.

The professions listed under **If you are in Australia** can only certify documents outside Australia if they work or are registered in Australia. Where your documents are certified outside Australia, the certifier must quote their registration number or the relevant law that qualifies them to authenticate your documents.

Electronic submission of changes via secure client portal

Changes to your account can be submitted electronically only via the secure client portal. To register for the portal go to retire.aware.com.au/registration

If the change to your investments is submitted electronically before 3.00pm Sydney time on any business day, it will be processed using the unit price applicable for that day. This price is not known until the next business day. It is important to consider this when making your transaction request.

If the change to your investments is submitted electronically after 3.00pm Sydney time on a business day, or on a non-business day, we treat it as having been received before 3.00pm Sydney time on the next occurring business day and it will be processed using the unit price applicable for that next occurring business day.



Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
Print X in the appropriate boxes.
Read all the instructions including the privacy statement before you complete this declaration.

ato.gov.au

Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?

For more information, see question 1 on page 2 of the instructions.

OR I have made a separate application/enquiry to the ATO for a new or existing TFN.
OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.
OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.

2 What is your name? Title: Mr Mrs Miss Ms

Surname or family name
First given name
Other given names

3 What is your home address in Australia?

Suburb/town/locality
State/territory Postcode

4 If you have changed your name since you last dealt with the ATO, provide your previous family name.

Once section A is completed and signed, give it to your payer to complete section B.

Section B: To be completed by the PAYER (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number? Branch number (if applicable)

2 If you don't have an ABN or withholding payer number, have you applied for one? Yes No

3 What is your legal name or registered business name (or your individual name if not in business)?

4 What is your business address?

Suburb/town/locality
State/territory Postcode

5 What is your date of birth? Day Month Year

6 On what basis are you paid? (select only one) Full-time employment Part-time employment Labour hire Superannuation or annuity income stream Casual employment

7 Are you: (select only one) An Australian resident for tax purposes A foreign resident for tax purposes OR A working holiday maker

8 Do you want to claim the tax-free threshold from this payer? Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold. Answer no here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.

9 (a) Do you have a Higher Education Loan Program (HELP), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt? (b) Do you have a Financial Supplement debt?

DECLARATION by payee: I declare that the information I have given is true and correct.

Signature Date Day Month Year
You MUST SIGN here
There are penalties for deliberately making a false or misleading statement.

5 What is your primary e-mail address?

6 Who is your contact person? Business phone number

7 If you no longer make payments to this payee, print X in this box.

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature of payer Date Day Month Year
There are penalties for deliberately making a false or misleading statement.

Return the completed original ATO copy to: Australian Taxation Office PO Box 9004 PENRITH NSW 2740
IMPORTANT See next page for: payer obligations lodging online.



30920917

Sensitive (when completed)

Instructions for completing the ATO's *Tax file number declaration form*

Information you provide in this declaration will allow your payer to work out how much tax to withhold from payments made to you.

Question 1

What is your tax file number (TFN)?

You should give your TFN to your employer only after you start work for them. Never give your TFN in a job application or over the internet.

The ATO and your payer are authorised by the Taxation Administration Act 1953 to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

How do you find your TFN?

You can find your TFN on any of the following:

- your income tax notice of assessment
- correspondence the ATO sends you
- a payment summary your payer issues to you.

If you have a tax agent, they may also be able to tell you your TFN. If you still can't find your TFN, you can:

- phone the ATO on 13 28 61 between 8.00am and 6.00pm, Monday to Friday
- visit your nearest shopfront (phone the ATO on 13 28 61 to make an appointment).

If you phone or visit the ATO, they need to know they are talking to the correct person before discussing your tax affairs. The ATO will ask you for details only you, or your authorised representative would know.

What if you don't have a TFN?

If you don't have a TFN and want to provide a TFN to your payer, you will need to apply for one. For more information, visit ato.gov.au/tfn

Claiming an exemption from quoting your TFN

You can claim an exemption from quoting your TFN if you:

1. have lodged a TFN application form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you have not given your TFN to your payer, they will withhold the top rate of tax from future payments
2. are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the:
 - Department of Human Services – however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance, or an Austudy or parenting payment
 - Department of Veterans' Affairs – a service pension under the Veterans' Entitlement Act 1986
 - Military Rehabilitation and Compensation Commission.

If you want to claim an exemption for one of these reasons, please enter 1 or 2 in the box at Question 1.

Providing your TFN to your super fund

Your payer must give your TFN to the super fund they pay your contributions to. If your super fund does not have your TFN, you can provide it to them separately. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- you can trace different super accounts in your name.

For more information about providing your TFN to your super fund, visit ato.gov.au/supereligibility

Question 2-5

Complete with your personal information.

Question 6

On what basis are you paid?

Check with your payer if you are not sure.

Question 7

Are you an Australian resident for tax purposes?

Generally, the ATO consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- migrate to Australia and intend to reside here permanently.

If you go overseas temporarily and do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

Foreign resident tax rates are different

A higher rate of tax applies to a foreign resident's taxable income and foreign residents are not entitled to a tax-free threshold nor can they claim tax offsets to reduce withholding, unless you are in receipt of an Australian Government pension or allowance.

To check your Australian residency status for tax purposes or for more information, visit ato.gov.au/residency

Question 8

Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each financial year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year.

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes, and one of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Otherwise answer **no**.

If you receive any taxable government payments or allowances, such as Newstart, Youth Allowance or Austudy payment, you are likely to be already claiming the tax-free threshold from that payment.

For more information about the current tax-free threshold, which payer you should claim it from, or how to vary your withholding rate, visit ato.gov.au/taxfreethreshold

Question 9

a) Do you have a Higher Education Loan Program (HELP), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Answer **yes** if you have a HELP, SSL or TSL debt. Answer **no** if you do not have a HELP, SSL or TSL debt, or you have repaid your debt in full. You have a HELP debt if either:

- the Australian Government lent you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP or SA-HELP.
- you have a debt from the previous Higher Education Contribution Scheme (HECS).

b) Do you have a Financial Supplement debt?

Answer **yes** if you have a Financial Supplement debt. Answer **no** if you do not have a Financial Supplement debt, or you have repaid your debt in full.

For information about repaying your HELP, SSL, TSL or Financial Supplement debt, visit ato.gov.au/getloaninfo

Have you repaid your HELP, SSL, TSL or Financial Supplement debt?

When you have repaid your HELP, SSL, TSL or Financial Supplement debt, you need to complete a *Withholding declaration* (NAT 3093) notifying your payer of the change in your circumstances.

Sign and date the declaration

Make sure you have answered all the questions, then sign and date the declaration. Give your completed declaration to your payer to complete.