

3. If you want to add money before starting your income stream (cont.)

Details of external (FROM) fund (2)

Name of the other fund (your FROM fund)

Address of other fund

Suburb

State

Postcode

Fund ABN

Unique Superannuation Identifier (USI)

Member number (in your FROM fund)

Contact number

Transfer my whole benefit; or

Transfer the following part of my benefit:

\$, , .

i If you have insurance through your external fund(s) it won't be automatically brought across to us when you transfer your benefit. Consider your insurance needs and apply to transfer across or replace cover in your accumulation account with us. Insurance isn't offered in the transition to retirement income stream.

Additional declarations for external transfers

- I understand that I may ask my FROM fund for information about fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and have obtained or do not require such information.
- I discharge the superannuation provider of my FROM fund from all further liability in respect of the benefits paid and transferred to Aware Super.
- I request and consent to the transfer of superannuation as described in this form and authorise the FROM fund to give effect to this transfer.
- I authorise Aware Super and its administrator to request and receive information from the FROM fund.
- I understand the benefits will be transferred to my superannuation account and not directly to my transition to retirement income stream.

3.2 If you want to contribute extra money before you start

Once you start a transition to retirement income stream, you can't add money to it. If there are any outstanding contributions that are to be added to your account before starting your transition to retirement income stream, please record the details here:

Approximate amount

\$, ,

Expected date of contribution

- -

\$, ,

- -

i If you are combining superannuation accounts, it can take an extra 5 business days to complete. If you transfer the whole benefit, any insurance you hold will be cancelled and you will need to ensure that your employer contributes directly to another accumulation account.

3.3 If you want to combine other Aware Super accumulation accounts

If you have any other Aware Super accumulation accounts (including existing transition to retirement income stream accounts) you want to combine to start your new transition to retirement income stream, nominate the account and amount below.

Account number

Amount to transfer

Whole benefit **OR** \$, ,

Account number

Amount to transfer

Whole benefit **OR** \$, ,

We will transfer these amounts to your accumulation account just before we start your transition to retirement income stream.

i Remember to keep your accumulation account open (with a minimum of \$1500) if your employer is still contributing for you or you have insurance you want to keep.

4. How much do you want to invest in your income stream?

Once any other money you nominate in Section 3 has been added to your account, we will start your new transition to retirement income stream with the amount you nominate below. Please record the total amount you want to use to start your transition to retirement income stream (including amounts nominated in Section 3).

My whole benefit

My balance less \$1,500 (to keep my account open): or

The following amount \$, , .

10. Privacy

The personal information provided on this form is collected by and held for Aware Super by the fund administrator, Mercer Administration, 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 **1300 650 873** 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.

11. Declaration


- I have read and understand the Aware Super *Member Booklet* for transition to retirement income stream members that contained this application form and accept the rules and risks outlined in the booklet and I agree to be bound by the trust deed and rules of Aware Super.
- I confirm that I have received and accept the offer to join in Australia and I am not a temporary resident¹ of Australia.
- I confirm that all information supplied by me in my application is accurate and complete and I will notify the trustee immediately if any of this information changes.
- If I have requested the trustee arrange for the transfer of benefits from other fund(s), I make the additional declarations noted in Section 3.1 of the form.
- I have read and understand the Aware Super privacy policy.


¹ A temporary resident is a holder of a temporary visa under the Migration Act 1958, other than a retirement visa holder (subclass 405 or 410), who is not a citizen or permanent resident of Australia or a New Zealand citizen.

Signature

Date signed (DD-MM-YYYY)

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 Please sign and date form here.

 Send the form to this address.

12. Where to send your completed form

Return the completed form to **Aware Super PO Box 1229 WOLLONGONG NSW 2500**. If you have any questions, please call us on **1300 650 873**.



IMPORTANT!

If you are under age 60, please complete the *Tax file number declaration* on the next page to avoid paying extra tax. If you would like to claim the Seniors and pensioners tax offset, you will also need to complete the *Withholding declaration* (NAT 3093), available from the ATO.

 For internal use only

Internal use only for Aware Super advisers

Adviser name

Regional office

Regional office email address

Phone number

Checklist

Before you send your documents, please make sure you have:

- Read and understood the *Member Booklet*.
- Opened a superannuation account (or attached an application to join) if you're not an existing member.
- Transferred funds online or nominated the fund(s) and amount(s) you would like us to consolidate for you before you start your transition to retirement income stream.
- Provided details of amounts you wish to contribute or consolidate from other Aware Super accumulation accounts.
- Confirmed your investment and drawdown choice (if applicable).
- Nominated your chosen payment amount and frequency.
- Provided your bank account details and a copy of your bank statement or deposit slip, if you have not already provided it.
- Read, understood, signed and dated the Declaration.
- Attached copies of identification documents certified by an authorised person (unless already provided and your details haven't changed).
- Completed the *Tax file number declaration* if you're under age 60.
- Made a reversionary, binding or non-binding death benefit nomination and attached a completed copy of the relevant death benefit nomination form if you have made a binding or non-binding nomination.
- If you made personal contributions to Aware Super this or last financial year, sent us your *Notice of intent to claim or vary a deduction for personal super contributions* form, if relevant. Once the contributions are used to start a transition to retirement income stream, you will not be able to advise us that you would like to claim a tax deduction for the contributions.

Tax file number declaration

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

To be signed by the PAYEE and returned to the PAYER

■ Read all the instructions provided by the payer before you complete this declaration.

Payer **ABN (or WPN)**

1 What is your tax file number (TFN)?

2 What is your name?

Title: Mr Mrs Miss Ms Other

Surname or family name

First given name

Other given names

3 What is your home address in Australia?

Suburb/town

State/territory

Postcode

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

Surname or family name

First given name

Other given names

5 What is your date of birth? / /

Day

Month

Year

6 On what basis are you paid?

Full time employment

Part time employment

Labour hire

Superannuation or annuity income stream

Casual employment

7 I am

An Australian resident for tax purposes

A foreign resident for tax purposes

A working holiday maker

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

No Yes

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) and/or Trade Support Loan (TSL) debt?

No Yes If **Yes** your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment

(b) Do you have a Financial Supplement (SFSS) debt?

No Yes If **Yes** your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment.

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

Signature

Date

/ /

N.B. There are penalties for deliberately making a false or misleading statement

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.

Notes

Before you make a decision about investing in a transition to retirement income stream, you should read the current *Member Booklet*. The *Member Booklet* is available on our website and it is also available free of charge by contacting us.

Your tax file number details

Please make sure you read the information about tax file number (TFN) disclosure on pages 31 and 32 of this *Member Booklet*.

If you are 60 or more, you can provide your TFN in Section 1 of the application form.

If you are under 60, you will need to provide your TFN and answer the questions in the *Tax file number declaration* that follows page 6. Please read the notes on the back of this form before completing the form. If you don't provide your TFN on this form, we must tax the taxable component of your payments at the highest marginal tax rate (plus Medicare levy). The information you provide allows us to determine the amount of PAYG tax to deduct from payments made to you. It is not compulsory to supply your tax file number. If you need any help completing these questions give us a call or visit the ATO website www.ato.gov.au/forms and search for 'tax file number'.

How will your income stream be set up?

Your Aware Super superannuation account

The money you wish to use to start a transition to retirement income stream must be held in an Aware Super superannuation account before you can start a transition to retirement income stream.

If you have an existing superannuation account with us or you open a new account online, please provide your member and account numbers, otherwise attach a copy of your application to open a personal account. This is the account we will use to start your transition to retirement income stream.

Bring your money together (consolidate) before you start

You need a minimum of \$20,000 to set up your Aware Super transition to retirement income stream.

You can start a transition to retirement income stream using money from a number of different sources, including different super sources (e.g. money from other super funds and other income streams) and non-super sources (e.g. term deposits or the proceeds from the sale of shares and property).

If you have other super account balances or non-super money that you would like to use to set up your transition to retirement income stream, you should first bring all these amounts together into your Aware Super accumulation account. You can transfer money from other super funds into your Aware Super accumulation account online at aware.com.au/combine. Alternatively, you can nominate the super you want to consolidate on the form and we will arrange the rest for you.

Investment options and drawdown choices

Investment options

See **Choose from 12 investment options** on page 15 for information about the investment options available under the Life Cycle and Choice strategies.

Drawdown choices

If you invest in more than one investment option, you can choose which options your income payments will be drawn from first, second, third, etc. When your first choice has been fully drawn, we will draw your income stream from your second choice and so on. **You must nominate a priority for all your chosen options or we will not be able to accept your drawdown nomination.**

You can also draw income payments from your investment options as a percentage. You can only set this up online so you'll have to register for online access once your account has been set up then log in to your account to record your percentages.

If you don't choose either of these methods, the pro-rata method will be applied. This means payments will be drawn from your investment options in the same proportion that they are invested on the date the payment is made. For example, if you have 30% in High Growth and 70% in Growth, then 30% of your income stream payment will be drawn from the High Growth option, and 70% from the Growth option.

Reversionary beneficiary nomination

You can choose what happens to your transition to retirement income stream if you die. Your death benefit nomination options are:

- a reversionary nomination; or
- a binding nomination; or
- a non-binding nomination.

If you nominate your spouse as your reversionary beneficiary, your transition to retirement income stream will continue to be paid to your spouse (if your beneficiary is still your spouse at the time of your death and has not permanently separated from you). Your spouse has the option of commuting the income stream account and taking it as a lump sum. If your spouse changes, you can nominate your new spouse as your reversionary beneficiary by completing a new *Income stream death benefit nomination* form. Alternatively, you can make either:

- a binding death benefit nomination. If the nomination is valid, it binds the trustee to pay your benefit to your nominated beneficiaries; or
- a non-binding nomination. A non-binding nomination records your beneficiary preferences but the trustee has the final decision about the distribution of your benefit.

Please refer to the *Member Booklet* for information on nominating beneficiaries. If you wish to make a binding or non-binding nomination, you must complete the appropriate nomination form available on our website at aware.com.au/forms, and from customer service.

Payment frequency and amount

Payment frequency

You can receive your payments fortnightly, monthly, quarterly, half yearly or yearly. If you start your transition to retirement income stream in the month of June, you can elect to start the payments in the following financial year.

It can take up to 10 business days once we have the form(s) (and money) to start your transition to retirement income stream before we can make your first income payment. However, if you need your first payment urgently, please contact us. You can also ask us to defer your first payment until later in the year if you are setting up your transition to retirement income stream in advance of needing payments. But remember, you must take at least the minimum payment amount for the financial year.

Payment amount

You can choose the amount of income stream payments you receive each financial year within certain minimum and maximum limits set by the government. The amount you nominate is a gross amount, i.e. before any tax is deducted (if applicable). You must nominate the amount you would like to receive each payment. We will send you a letter in July each year that tells you the minimum amount you must withdraw and the maximum amount you may withdraw (if applicable). After you receive this letter, if you want to change the amount, you must tell us the amount you wish to receive for that financial year.

Minimum and maximum payment limits

The minimum payment limit is calculated as 2% of your account balance rounded to the nearest \$10 for the 2020/21 financial year. The minimum payment limit and account balance are calculated at the time the transition to retirement income stream starts, then on 1 July each subsequent year.

If you start your transition to retirement income stream part way through a financial year, the minimum payment limit for the first year will be reduced on a pro-rata basis based on the number of days between your transition to retirement income stream start date and the end of the financial year.

Your annual payment is limited to a maximum of 10% of your account balance at the start of the year (or in the first year, the account balance at the start date for the transition to retirement income stream). The maximum limit ceases to apply if you satisfy a condition of release with no cashing restrictions and convert your transition to retirement income stream to a retirement income stream. If you start your transition to retirement income stream part way through a financial year, the 10% maximum limit is not pro-rated. This means that the full annual maximum amount can be paid regardless of when during the year the transition to retirement income stream started.

Your bank account details

Under superannuation law, we must pay your transition to retirement income stream payments into an account in your name or a joint account you hold with another individual(s). We can't make payments to a third party bank account. To verify that the account meets this condition, unless provided to us previously, you must provide us with a copy of the part of your financial institution statement or passbook that contains your full name, address and your financial account details, including account number and BSB number. The easiest way to do this is to photocopy the account details section on your bank statement, or to provide us with a pre-printed deposit slip showing your account details. This confirmation helps prevent payments being made to the wrong account.

Proof of identity (POI)

We require a certified copy of your proof of identity (POI) documents before we can start your transition to retirement income stream. If you have already provided a certified copy of your POI document(s), you do not have to provide it again, unless either your name or your residential address has changed. If either of these has changed, you must provide a certified copy of an updated POI document(s) verifying the change(s).

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 residential address

If you have changed your residential address, you must provide a certified copy of a POI document showing your new residential address. If it is more convenient, you can provide the original (rather than a certified copy) of a recent notice issued by your local council or a recent utilities bill addressed to you at your current residential address.

Power of attorney

If you are starting a transition to retirement income stream on behalf of the member as the holder of their Power of Attorney, you must provide certified copies of POI documents for yourself and the member.

Updated and additional POI

We may request updated and/or additional certified POI documents at any time if we consider this is necessary for the security of our members' benefits.

Acceptable documents and certification

The primary and secondary documents we accept are shown below. The people who can certify these documents are also shown on the next page.

Providing certified POI 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 photocopies certified

Take your photocopies 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** on the next page.

You can provide:

Either:

A certified copy of one of the following documents:

- A current Australian state/territory driver's licence with 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 or the UN, containing your photograph and either your signature or a unique identifier*

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

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.

* If the document 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 POI documents (including any change of name documents) need to 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 both documents are identical, then make sure all pages have been certified by writing "I certify that this document is a true copy of the original", followed by their signature, printed name, qualification (e.g. justice of the peace, Australia Post employee, etc.) and date.

If you are in Australia

The following people can certify copies of the originals:

- 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, 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

Qualification: JP

Registration no: 123456

Date: 31 March 2020

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 are also authorised to certify documents in the overseas country you are visiting or living in, or
- if this is not the case, 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. 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).