

Application for benefit payment or transfer



Use this form if you want to cash in your benefit or transfer all or part of your super balance to another super fund. This form should not be used by temporary residents. See *How to access your super* at aware.com.au/factsheets for more information.

Please use a dark pen and CAPITAL letters, or type directly into this form online, print and sign it and send it to us. Use (X) to mark boxes. Forms are located on our website at aware.com.au/forms.

IMPORTANT: If you want to use your account balance to start a Aware Super income stream, just complete the relevant income stream member application form.

The **Notes** at the back will help you complete this form. If you have any questions, please call us on 1300 650 873.

1. Your personal details

Member number

Account number

Date of birth (DD-MM-YYYY)

Title

Last name

Given name(s)

Residential address

Suburb

State

Postcode

Postal address (if different from residential)

Suburb

State

Postcode

Daytime contact number

Mobile number

Tax file number (if not previously provided)

Email (for security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as `employee_title@company.com.au`)

! If you wish to apply for release of funds under the First Home Super Saver Scheme, **do not** use this form. You must apply directly to the Australian Tax Office. For more information go to aware.com.au/fhss.

i **NOTE**
It isn't compulsory to provide your TFN but if you don't, (1) you may pay additional tax on your benefit payment and (2) you may need to supply proof of identity if you wish to transfer your benefit.
See **Notes** at the back of the form.

i **IMPORTANT**
If you request a **partial** withdrawal, you may lose your insurance cover if you don't retain enough money in your account to cover your insurance premiums. Also, if the amount you wish to withdraw does not allow \$1,500 to remain in your account, then the amount released will be your account balance less \$1,500.

2. What would you like to do?

Cash my benefit

- My whole benefit (this will close my account)
- My benefit less \$1,500 to keep my account open
- My full unrestricted non-preserved amount
- The following amount \$ (whole numbers only)

Note: If you are under 60, tax may be payable on your benefit. Please place a cross **X** in this box if the amount shown above is the benefit you require after tax.

Roll over to another fund (you must complete a separate form for each fund)

Please complete this section and sections 4, 6, 9 (if applicable) and 10.

- My whole benefit (this will close my account)
- My benefit less \$1,500 to keep my account open
- The following amount \$ (whole numbers only)



i **IMPORTANT**
If you are terminally ill or permanently incapacitated and wish to access your benefit, call us for the form you need to complete.

3. Confirm you are eligible for a payment

Condition of release declarations

You must satisfy one of these conditions of release to withdraw your super in cash. For more information, see *How to access your super* available at aware.com.au/factsheets. Or call us and we'll send you a copy.

Please (x) one option that applies to you:

- I am aged 65 years or over
- I have reached preservation age (refer to the table below), have ceased paid employment and permanently retired
- I have reached age 60 and have ceased a paid employment arrangement since my 60th birthday even if I am not permanently retired
- I have ceased paid employment and wish to access a restricted-non preserved amount
- I have ceased a paid employment arrangement with a participating employer and my account balance is less than \$200
- I do not meet any of the above conditions. I understand I can only make withdrawals from my unrestricted non-preserved component (if available)

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

Permanently retired is defined as never being gainfully employed again for more than 10 hrs per week

i **IMPORTANT**
If your final contribution is not received within 30 calendar days of the date you sign this form, your benefit will be paid and your account will be closed so that payment is not delayed.

4. Employment and final contribution details (to be completed by all members)

Your last employer to pay into Aware Super

[Grid for employer name]

Are you still working for this employer? Yes No

If no, what date did you finish? [Grid for date]

and are you waiting for your final employer contribution? Yes No

If you are waiting for your final employer contribution, Aware Super will defer the payment of your benefit for up to 30 calendar days.

If an employer contribution is received after your account is closed, the payment will be refunded to your employer, unless you or your employer open a new account.

i We will not action your request without a copy of your bank statement.

5. Payment details (for full or partial cash payment)

Payment can only be made directly to an Australian bank, building society or credit union account. You can only nominate an account held in your name, or held jointly in your name with other person(s).

Please (x) one option that applies to you:

- I enclose a copy of a recent bank statement showing my name, the bank's name, BSB and account number.
- OR
- I enclose a copy of a recent bank statement but it does not show either the Bank name or BSB details. I have entered my complete bank details below.

Name(s) on account [Grid for name]

BSB number [Grid for BSB] Account number [Grid for account number]

Name of financial institution [Grid for institution name]

Please ensure all bank details are provided above

i **IMPORTANT**
If you wish to roll over amounts to more than one fund, you must complete a separate form for each fund.

i **Transfers to SMSF's**
Please complete the **Transfer to a Self-Managed Super Fund (SMSF)** form.

6. Transfer all or part of your benefit to another super fund

IMPORTANT information impacting your payment:

The fund details you provide below **MUST** match the fund details registered with the government. If it does not match this will delay your payment and may require additional documentation. You can verify that your information is correct via the government's Super Fund Lookup website at www.superfundlookup.gov.au.

Name of the other fund (your **TO** fund)

Address of other fund

Suburb State Postcode

Fund ABN Unique Superannuation Identifier (USI)

Member number Contact number

7. Proof of identity

Payments to you

You must have your identity verified with your application before we can pay your benefit in cash.

Please complete (X) one of the options below.

- I have previously provided certified proof of identity documents or provided the electronic verification information below to Aware Super **and** my name and/or residential address has not changed since.
- I will provide electronic proof of identification for verification.

I authorise the use of my personal details, below, for the purpose of electronic data verification. I understand that my information will be used to verify my identity electronically using independent data sources. Please provide any **TWO** of the following:

1. Full name exactly as it appears on my Medicare card

My Medicare number is Valid to My reference number on this card is

Select your Medicare card colour Green Blue Yellow

2. Full name exactly as appears on my driver's licence

Licence number State of issue Expiry date

3. My Australian passport number is Place of birth (as shown on your passport)

Country of birth (not shown on your passport)

Family name at birth (not shown on your passport)

- 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.

Benefit transfers


For transfers to APRA-regulated funds, you should provide your tax file number (TFN). If you do not provide your TFN, you must provide a certified POI document(s) as described in the Notes section.

8. 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.

9. Declaration


- I declare that the information I have provided in this form is true and correct.
- I understand that my insurance cover will cease if I don't have enough funds remaining in my super account to pay premiums.
- I declare that I have sufficient information to make an informed decision about the payment/transfer of my benefit from Aware Super.
- I authorise my employer to provide the date of my final contribution if the payment of my benefit is being deferred until this is received.
- I understand that any cash payment will be made to the account detailed on the copy of the bank statement I have provided with this form, or to the account noted in section 5. I understand that if I haven't provided a copy of the bank statement or the copy does not include the full details requested or the account is not held in my name, that any request to cash my benefit will not be actioned.
- I understand that if I withdraw my account balance in full, any contributions received by Aware Super from my participating employer after the payment/transfer will be refunded, unless I or my employer open a new account.
- I declare that I am an Australian or New Zealand citizen or a permanent resident of Australia and not a current or former temporary resident of Australia.
- I declare that I am the member of Aware Super who is signing this declaration or I have been given Power of Attorney by the member and this Power of Attorney remains valid. A certified copy of the Power of Attorney has been provided.
- I understand that if I don't provide my tax file number, I may have additional tax deducted from my benefit, and the taxed component of any cash payment will be taxed at the highest marginal rate plus the applicable levies if I am under age 60.
- I authorise the exchange of my personal information securely with the Australian Taxation Office for the purposes of verifying my identity, if necessary.
- I have read and understand the Aware Super privacy policy.

 Please sign and date form here and print your name.

Signature

Date signed (DD-MM-YYYY)
 - -

Name (print in CAPITAL letters)

 Send the form to this address.

10. Where to send your completed form

We require **original** copies of this form. Please post the completed form to **Aware Super PO Box 1229 WOLLONGONG NSW 2500**.



Checklist

- Have you provided employment and final contribution information, if applicable?
- TFN provided?
This is recommended if you are transferring to an APRA-regulated fund or taking your benefit in cash (see **section 7** and **Notes**).
- Certified Proof Of Identity (POI) documents enclosed?
Required if you:
 - have a different name and/or address from our records
 - cashing in full or part of your benefit and have not provided POI documents previously
 - have not provided your TFN
 - if expired (Passports are accepted if expiry is less than 2 years old)
- Declaration – signed and dated?
- Notice of intent to claim or vary a deduction for personal super contributions (Tax Form S290C)
If you have made any personal contributions to the fund that you want to claim as a tax deduction, you must send us the S290C tax form and have received confirmation from us before you withdraw contributions.

For information about access to and withdrawing your superannuation, you should read the current *Member Booklet (Product Disclosure Statement)*, and our fact sheets that discuss the conditions you must meet to access your super. The *Member Booklet* and fact sheets are available on our website and free of charge from customer service on **1300 650 873**.

IMPORTANT: If you are transferring all or part of your account balance to start a Aware Super income stream, you **DO NOT** need to complete this form. You only need to complete the relevant income stream member application form.

Your personal details

Email address

The email address you provide will replace any email address we currently hold for you. For security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as `employee_title@company.com.au`.

Tax file number

When applying for your benefit we encourage you to provide your tax file number (TFN) if you have not already done so. You don't have to provide your TFN but if you choose not to, and you are applying for your total benefit, the payment will be reduced by the amount of any additional no-TFN tax payable on your concessional contributions, and the benefit, if taken in cash, will be taxed at the highest marginal rate plus the Medicare levy and any other levies if you are under 60 years of age.

Under the *Superannuation Industry (Supervision) Act 1993*, the trustee is authorised to collect, use and disclose your TFN. The trustee may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you write to your super fund and ask the trustee not to disclose your TFN to any other trustee. It is not compulsory to provide your TFN but if you don't, you may pay additional tax on your contributions and benefit payments, and some contributions may not be accepted.

Cashing in your benefit

Cashing declarations

You must satisfy one of the **conditions of release** listed in **Section 3** if you want to cash in your benefit. See *How to access your super*, available at aware.com.au/factsheets or by calling us. If you have satisfied a cashing condition and you want to roll benefits over to another fund, complete **Section 3** and we will assess your application and re-classify your benefits (if appropriate) before we process your request.

Payment details

Under superannuation law, we must pay your benefits to you; we cannot make payments to a third party bank account. You can only nominate an account held in your name, or held jointly in your name with other person(s). To verify that the account meets this condition, 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.

Transferring your benefit to another super fund

You can roll over or transfer all or part of your benefit to another super fund at any time by completing the information requested in **Sections 2 and 6**. If you are transferring to an APRA-regulated fund and you provide your TFN, you do not need to provide proof of identity (POI) documents. If you do not provide your TFN you will need to provide certified POI documents and your transfer may take longer to process.

Proof of identity

We require a **certified copy** of your proof of identity (POI) documents before we can pay your benefit. If you have already provided a certified copy of your POI document(s), you do not have to provide it again, unless it has expired, or your name and address have changed. If either of these have 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 requesting benefits 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.

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

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 (if expiry is less than 2 years old)
- 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*

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 and/or the certification is not written 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). If you are unable to provide these documents, please call us to discuss alternatives.

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

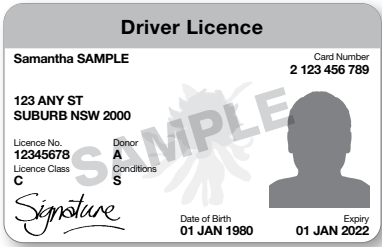
The following lists a subset of people who are authorised to witness your signature on a statutory declaration as well as certify copies of original documents. For a complete list of authorised witnesses/certifiers, go to the Attorney-General's Department website at www.ag.gov.au.

- 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

i 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: 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 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.