

How to apply

Follow the instructions on this form to apply for a full or partial withdrawal or transfer from your super.

Please consider doing this transaction online – it will be faster and more secure. We can also match your identity document details (eg driver's license) against secure databases – you won't need to get verified copies of ID documents. Simply login to your account at australiansuper.com/login and complete the form online. First-time users may need to register at australiansuper.com/register

If you can't transact entirely online minimise the chances of your documents getting lost or going to the wrong department by sending soft (digital) copies back to us via our **Upload a document** page.

IMPORTANT: Select *Withdrawal Payment Superannuation* from dropdown menu when uploading your form and documents



Check that you're eligible

You can use this form to request a payment from your super in certain situations. These are listed below.

Transferring your account to another super fund

You can transfer some or all of your AustralianSuper account to another complying super fund.

Please note: If you're only transferring some of your account, you'll need to leave at least \$6,000 in your account. AustralianSuper may refuse your request for a payment or only pay out part of your request to ensure your account balance doesn't fall below \$6,000.

The Trustee has set this minimum balance of \$6,000 to ensure there is enough in your account to cover any fees payable from your account and if you have insurance cover, to cover the cost of insurance.

Cover can stop for many reasons. Read the When cover stops section in our *Insurance in your super* guide at australiansuper.com/InsuranceGuide to learn more. If you have insurance cover, see the Before applying for a payment section on page 2 of this form.

Check with your employer that any final contributions have gone into your account before you complete this form. If we receive any late contributions, we need to open a new account for you.

To see the limits and proof of ID requirements that apply to you, refer to the *Providing proof of your identity* fact sheet available at australiansuper.com/IDHelp

Requesting a cash payment from your account

You can use this form to access some or all of your super if you:

- have turned 65 (even if you're still working)
- stopped working for an employer after you turned age 60
- have an account balance of \$200 or less, and have left the employer who paid your contributions.
- have unrestricted non-preserved super (which is usually after-tax contributions made before 1 July 1999). You can log into your online account to check if you have any.
- are between preservation age and the age of 64, have ceased gainful employment and don't plan to work more than 10 hours a week again.

Temporary residents aren't eligible to apply for a payment under the conditions of release described above.

All cash payments may be subject to tax if made before you've turned age 60.

To see the limits and proof of ID requirements that apply to you, refer to the Providing proof of your identity fact sheet available at australiansuper.com/IDHelp

You need a different form to apply for a payment from your super in other situations

There are other situations that may allow you to apply for a payment from your super. These include:

- severe financial hardship – request a payment via your online account at australiansuper.com
- compassionate grounds
- permanently leaving Australia after being a temporary resident
- terminal illness or permanent incapacity
- the First Home Super Saver Scheme
- transferring your super to KiwiSaver.

Each of these situations has a different form that you need to complete. Go to australiansuper.com/AccessSuper for more information.

Apply to AustralianSuper

To request a payment from your super or to transfer your account to another fund:

- Go to australiansuper.com and log into your account online
- Choose 'Make a withdrawal from my super account'.

Making your payment request online is easy and means that you can confirm your identity online.



If you don't have access to the internet:

- Complete the attached form.
- Read How to certify your documents on page 2 of this form to see the documents you'll need to prove your identity.
- Send your signed form and certified ID to us.

Once we receive your completed application form and certified documents, it will usually take around five business days to make a cash payment or three business days for your super to be transferred to another fund. This doesn't include time for postage or transfers.

Before applying for a payment...

It's important to consider:

- how it will impact your retirement
- if you'll have to pay more tax
- any impacts it will have on benefits you're receiving i.e. Centrelink, Work Cover etc
- **AustralianSuper may refuse your request or only pay out part of your request to ensure your account balance doesn't fall below \$6,000.**

Your insurance cover

A lower account balance may affect your insurance cover, particularly if your employer doesn't make Superannuation Guarantee contributions to your account. Read the Important information section of the *Insurance in your super* guide at australiansuper.com/InsuranceGuide, for details about when your cover stops before requesting a payment.

If you're withdrawing your whole account balance, your account will be closed and any insurance cover you have will end.

Claiming a tax deduction for super contributions

You might be able to claim a tax deduction for any personal contributions you've made to your super. To claim a tax deduction for personal super contributions you must send us a claim form and receive a confirmation of it

having been processed, before you withdraw your super benefit or close your account.

We can't accept your *Notice of intent to claim a tax deduction* form after an application for a full benefit payment withdrawal or a request for a full rollover to a retirement income account has been processed. If you request a partial withdrawal from your account, you may be able to claim a partial tax deduction.

To get a claim form or find out more, go to australiansuper.com/ClaimDeduction

Former UK pension funds transferred into your account

If you've transferred a pension fund from the UK into your AustralianSuper account within the last ten years, we're required to report any payments or transfers to HM Revenue & Customs in the UK. And if the UK Government considers you to be a UK tax resident at the time of payment or at anytime during the preceding ten UK tax years, you may have to pay tax to the UK Government. The UK Government will contact you regarding any tax you have to pay.

For more information on UK tax, contact HM Revenue & Customs directly at hmrc.gov.uk or on 001144 3000 533 148. Please have your UK National Insurance number on hand.



How to certify your documents

Read this section if you choose to attach paper copies of certified documentation to provide proof of your identity. Alternatively, you can use electronic verification. See section 3 of the form for details.

1 Get your ID documents and photocopies ready for certification

Take both the ORIGINAL and a photocopy of your CURRENT driver licence, passport or government-issued proof of age card to someone who is authorised to certify ID (e.g. a pharmacist, a medical practitioner, a lawyer, a post office employee, a financial adviser or planner, or a police officer). If you are using your driver licence or government-issued proof of age card, you'll need to photocopy BOTH sides.

If you're withdrawing more than \$10,000 you'll also need to provide additional ID:

- Above \$10,000 and up to \$50,000: either one bill (power, telephone) or one bank statement issued within the last three months.
- Above \$50,000 and up to \$75,000: either two bills (power, telephone) or two bank statements issued within the last three months.
- Above \$75,000: either three bills (power, telephone) or three bank statements issued within the last three months.

All ID must have the same name and residential address that we have for your super account.

2 Ask them to certify your ID

To certify your ID, the authorised person needs to compare the photocopy to the ORIGINAL and include the following details on the copy:

- stamp or write 'I certify that this document is a true copy of the original sighted by me on this day [date],[month],[year]'
- their qualification (such as pharmacist)
- their registration number (if applicable)
- their name, and
- their signature and the date it was signed.

Every page of the documents we receive from you must have been certified and dated within the last 6 months. Undated documents will be rejected.



For a list of who can certify your ID for you, go to australiansuper.com/IDHelp for more information.

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information. AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI), to operate, and administer your super account (including insurance) or retirement income account, improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, being a part of MUFG Pension & Market Services Holdings Ltd), our insurer (TAL Life Limited, ABN 70 050 109 450, AFSL 237848), our contact centre provider (Concentrix Services Pty Ltd), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third party service providers of your financial adviser. Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to australiansuper.com/privacy or call us on 1300 300 273.

Apply for a payment

Request to make a full or partial withdrawal or transfer from your super account.

Please complete in pen using CAPITAL letters and print (X) to mark boxes where applicable. Read the Privacy Collection Statement on page 2 to see how AustralianSuper uses your personal information.

1 Provide your personal details

Last name Mr Mrs Ms Miss Dr

First name/s

Date of birth Male Female

Tax File Number Member number

For how we use your TFN, go to australiansuper.com/RefTFN If you don't provide your TFN you're likely to pay more tax than you need to.

Street address

Suburb State Postcode

Postal address

Suburb State Postcode

Telephone (business hours) Telephone (after hours) Mobile

Email

Name of the last employer contributing into AustralianSuper for you

2 Confirm you're eligible for a payment

From the seven options select the statement that applies to you: (choose (X) one option only)

- I am aged 65 or over
- I am aged 60 to 64 and have stopped working for an employer since turning 60
My previous employer was
I stopped working there on
- I'm aged 60 or over and permanently retired
- I have unrestricted non-preserved super
- I have \$200 or less in my account, and have left the employer who paid my contributions
- I want to make a transfer into a self managed super fund (SMSF)
- I want to make a transfer into another super fund

3 Provide proof of your identity

Please complete (X) one of the options below.

- Option 1 - I authorise AustralianSuper to give my TFN (provided in Step 1) to my other super fund.**

This option is only available if you're transferring funds across to another super fund, not an SMSF. Your other super fund will use it to confirm your ID with the Australian Taxation Office.

- Option 2 - I want to use electronic verification, and I've provided my identification details for TWO of the following documents listed below.**

- I also authorise AustralianSuper to disclose my name, residential address and date of birth to the credit reporting agency, Illion, for the sole purpose of verifying my identity, by giving you my Medicare, driver's licence or Australian passport details below. I understand that Illion will confirm with AustralianSuper whether my personal information (in whole or in part) matches their credit information file. I also understand that they will not share any other information from my credit file with AustralianSuper.


I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third-party systems.

Fill out any TWO of the following.

1. Full name as appears on my Medicare card <input type="text"/> My Medicare number is <input type="text"/> <input type="text"/> Valid to <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> My reference number on this card is <input type="text"/>
2. Full name as appears on my driver licence <input type="text"/> Licence number <input type="text"/> <input type="text"/> Card number ¹ <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"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> State of issue <input type="text"/> <input type="text"/> <input type="text"/> Expiry date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ¹ Visit australiansuper.com/IDHelp to find the card number on your driver licence.
3. My Australian passport number is <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"/> <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"/> Place of birth (as shown on your passport) <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"/> <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"/> Country of birth (not shown on your passport) <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"/> <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"/> Family name at birth (not shown on your passport) <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"/> <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"/>

- Option 3 - I want to attach certified paper copies of my documentation**

I have attached correctly certified photocopies of my original driver licence, passport or government-issued proof of age card. Please note that each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document correctly certified and who can do this, please go to australiansuper.com/IDHelp

See page 2 of this form for information about how to have your documents certified. 

- I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for TWO of the documents listed above.

4 Are you withdrawing your whole account balance?

- Yes** - This will close your account and any insurance cover will end. Investment returns², fees, tax and any insurance costs will change the final amount paid. Please check with your employer that any final contributions have gone into your account before you complete this form.

Do you have Member Direct investments?

You should sell your Member Direct investments and close your Member Direct account before you lodge your request. Otherwise, we'll sell your Member Direct investments and close your Member Direct account for you, which will lead to a delay. You will incur additional costs if any term deposits are redeemed prior to their maturity dates. Refer to the *Member Direct investment option* guide available at australiansuper.com/MemberDirect for more information.

Choose (X) one of the five options below:

- Transfer all of my account to an SMSF
- Transfer all of my account to another super fund
- Withdraw \$, , in cash from my account, and transfer the rest to an SMSF
- Withdraw all of my account in cash.

Now complete step 6.

² Investment returns can be positive or negative.

4 Are you withdrawing your whole account balance? (continued)

No - Choose (X) one of the three options below: (you need to leave at least \$6,000 in your account³)

Transfer \$, , from my account to an SMSF

Transfer \$, , from my account to another super fund

Withdraw \$, , from my account in cash. Any tax payable will be deducted from this amount.

³ You'll need to ensure you have enough funds to pay insurance costs if you want to keep your insurance cover. AustralianSuper may also refuse all or part your request if your account balance will fall below \$6,000. See the *Before applying for a payment* section on page 2.

5 Choose the investment option(s) for your partial withdrawal payment

Write the percentage you want to withdraw from each investment option below. If you leave this blank, your withdrawal will be made from your selected future contribution investment choice/s. If you don't have enough money in one or more of your selected options, the balance of your withdrawal will be pro-rated in proportion to the balance in each option.

High Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Balanced	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Socially Aware	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Indexed Diversified	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Conservative Balanced	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Stable	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Australian Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
International Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Diversified Fixed Interest	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
TOTAL MUST ADD UP TO 100%	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

1 0 0 %

Complete this section ONLY if you're invested in the Member Direct option

Do you want to sell all or part of your Member Direct investments to make this withdrawal?

(Please choose (X) one option only)

Yes - You must sell any Member Direct investments you wish to withdraw and perform a cash transfer to your other investment options prior to submitting this form.

No - You must maintain the minimum ongoing balance requirements as set out in the *Member Direct investment option guide* available at australiansuper.com/MemberDirect to continue using Member Direct.

6 Provide transfer and/or payment details

a) To transfer some or all of your account to your SMSF, provide details below in section 6a the details.

SMSF name

Australian Business Number (ABN)

Electronic Service Address (ESA)

SMSF bank details:



Please attach a copy of an SMSF bank document that clearly displays the SMSF account name, BSB and account number. The document must have been issued within the last 12 months.

Account name

BSB number

Account number

b) To transfer some or all of your account to your other super fund, provide details below in section 6b.

Fund name

Address

Suburb

State

Postcode

Australian Business Number (ABN)

Unique Superannuation Identifier (USI)

Your other super fund member number

