



# Perpetual WealthFocus Super and Pension Plan

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315  
Perpetual WealthFocus Superannuation Fund ABN 41 772 007 500 RSE R1057010

## Benefit payment instruction form

Please complete all pages of this withdrawal form in black ink, using BLOCK letters. You may also be required to provide evidence of your identity to us. Please refer to page 6 of this form for further information.

### 1. Investment details

Is this benefit payment for a super or pension account?	super <input type="checkbox"/>	pension <input type="checkbox"/>
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### 2. Member details

client number	<input type="text"/>	account number	<input type="text"/>
title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Miss <input type="checkbox"/>
	Ms <input type="checkbox"/>	Other	<input type="text"/>
first name(s)	<input type="text"/>		
last name	<input type="text"/>		
date of birth	<input type="text"/>	/	<input type="text"/>
	<input type="text"/>	/	<input type="text"/>
	<input type="checkbox"/>	male	<input type="checkbox"/>
	<input type="checkbox"/>	female	
unit number	<input type="text"/>	street number	<input type="text"/>
street name			
<input type="text"/>			
suburb			
<input type="text"/>			
state	<input type="text"/>	postcode	<input type="text"/>
country			
<input type="text"/>			
phone (business hours)	<input type="text"/>	mobile	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>

If you know that the address held by Perpetual is different to your current residential address, please provide details below.

unit number	<input type="text"/>	street number	<input type="text"/>
street name			
<input type="text"/>			
suburb			
<input type="text"/>			
state	<input type="text"/>	postcode	<input type="text"/>
country			
<input type="text"/>			

### 3. Tax file number (TFN)

If you have not previously supplied your TFN you may quote your TFN.

tax file number

We are authorised to collect your tax file number (TFN) under Superannuation Law. It is not an offence not to quote your TFN, but if you do not supply us with your TFN we will be required to impose additional tax on all concessional contributions that you make or are being made on your behalf. We are also unable to accept any after-tax contributions from you. For more information regarding the provision of TFNs please see the 'Tax' section in the Features Book. An exemption is not considered to be a TFN.

### 4. Withdrawal details

please withdraw:  my total investments – go to section 6  
 pro rata the amount across my total investments \$   
 only part of my total investments as detailed below

**If you do not specify otherwise, we will withdraw the amount in dollars rather than units. We will assume the amount you want is after tax.**

Please make my withdrawal from the following investment options. If you wish to withdraw the full amount, please write 'all'.

Investment options	Amount	Dollars	or	Units
<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"/>	<input type="text"/>		<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>

before tax       after tax

**Important note:** Generally, you are not allowed to withdraw preserved money from a superannuation fund until you reach age 65 or retire after age 55 (this age will be increased progressively to age 60 by 2024), or unless you are transferring to another institution. The special circumstances under which you can withdraw your preserved money before age 55 are shown in Section 7. Please note that a minimum balance of \$1,000 must be held in each investment option, unless you are withdrawing the full amount.

### 5. Preservation details

Please complete this Section if you are rolling over part of your investment. If you do not make a nomination, your rollover will be pro-rated across your preservation components.

Unrestricted	\$ <input type="text"/>	Benefits can be withdrawn at any time
Restricted non-preserved amount	\$ <input type="text"/>	Benefits cannot be withdrawn until you have left the service of your employer who has been contributing on your behalf
Preserved amount	\$ <input type="text"/>	Benefits cannot be withdrawn until you have satisfied the requirements in Section 7

## 6. Contribution tax

If you have made your own personal contributions during the current financial year, please indicate whether you are claiming a tax deduction.

- I will not be claiming a tax deduction on these contributions.
- I will be claiming a tax deduction on these contributions. Please attach a Section 290-170 Notice to confirm this, if applicable (available from our Client Services on 1800 022 033)

## 7. Reason for withdrawal

All investors must complete this Section. Please specify why you are withdrawing. You may need to provide further details in some cases. Our Client Services will be able to help you and can be contacted on 1800 022 033.

- I am transferring to another Perpetual fund.  
Please attach a completed application form.
- I have reached the age of 65.
- I am withdrawing an unrestricted non-preserved amount.
- I am transferring/rolling over to another super fund.  
Please provide the details in section 8 of the institution(s) to which you are rolling your money and a letter from the fund stating it is complying. If you are rolling over a benefit that originated from a UK pension, you should check that the complying super fund you are rolling over to is a QROPS. Otherwise an unauthorised payments charge of 40% may apply.
- I retired after my preservation age (55-60, depending on your date of birth).  
This means you have ceased employment and have no intention of becoming gainfully employed in the future for 10 hours or more per week.
- I retired after age 60.  
This means you have ceased gainful employment with an employer after turning 60 please note that you can still be working.
- I am withdrawing within the statutory day cooling off period.  
Any amounts that are 'preserved' or 'restricted non-preserved' can't be refunded to you unless you satisfy a 'condition of release' under superannuation law. You'll need to nominate another superannuation fund, retirement savings account or approved deposit fund to transfer the funds into.
- I am withdrawing on compassionate grounds.  
Please attach letter of approval from the ATO.
- I am permanently incapacitated/disabled.  
Please attach relevant documents available from our Client Services.
- I am withdrawing on the grounds of financial hardship.  
Please attach Centrelink letter confirming receipt of payment as well as relevant documents available from our Client Services.
- I am a temporary resident permanently departing Australia.  
Please attach appropriate documentation.
- I am terminally ill  
Please include two doctor certificates (one from a specialist) confirming that you suffer from an illness or injury that is likely to result in death within 24 months.
- I am temporarily incapacitated (for release of insurance benefits only)  
Please attach relevant documents available from our Client Services.

## 8. Payment instructions

Please nominate how you would like to be paid. If you are transferring to your self-managed super fund (SMSF), we may need to request further information and/or evidence about the SMSF bank account to validate the payment details.

<input type="checkbox"/>	Please pay to my existing account on file.	
<input type="checkbox"/>	Please make this payment to the account (Australian bank, building society or credit union) nominated below:	
institution		
branch		
account name		
branch number (BSB)	-	account number

<input type="checkbox"/>	I am transferring to another complying super fund (excluding SMSF):	
fund name		
fund phone number	membership or account number	
ABN of fund	unique superannuation identifier	

<input type="checkbox"/>	I am transferring to my SMSF and my SMSF bank details are below.	
SMSF name		
Electronic Service Number		
ABN of fund		

### SMSF bank account details

SMSF Account name		
SMSF BSB	-	SMSF Account number

### Customer identification requirements

The information requested is required to meet our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. **We cannot process your withdrawal without this information.** You do not need to provide this information if you:

- are transferring/rolling over to another Perpetual fund or another super fund, or
- have previously provided this information and your details have not changed.

## 9. Applicant signature and authorisation

I declare and acknowledge that I have met the condition of release specified in section 7.

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I acknowledge that Perpetual will quote my TFN to the Australian Taxation Office (ATO) as required under the law.
- If the TO fund is a self managed superannuation fund (SMSF), I confirm that I am a member, trustee or director of a corporate trustee of the SMSF.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my TO fund.
- If transferring to a self managed superannuation fund (SMSF) I declare that I am aware that SMSF's are subject to the same rules and restrictions as other super funds when benefits are paid out. In particular, super benefits in a SMSF are required to be 'preserved' meaning they are not generally able to be accessed, until I am age over 55 (or preservation age) and retired. I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

name	<input type="text"/>
signature	<input type="text"/>
date	<input type="text"/> / <input type="text"/> / <input type="text"/>

You can forward your completed form to your financial adviser or directly to Perpetual at:

Reply Paid 4171,  
Perpetual WealthFocus Super Plan and Pension Plan  
GPO Box 4171  
Sydney 2001 Australia

### Identity documentation

Please provide a document from Part I. If you do not have a document from Part I, please provide the documents listed in Part II OR Part III.

- **If you are withdrawing directly with Perpetual** – You will need to provide a certified copy of the document(s) with your withdrawal.
- **If you are lodging this withdrawal through a financial adviser** – You may provide a certified copy with your withdrawal OR have your adviser sight an original or certified copy of your document(s) and complete the 'Record of verification procedure' section in this form.

#### **PART I – Primary ID documents**

##### **Provide ONE of the following:**

- current Australian State/Territory driver's licence containing your photograph
- Australian passport (current or a passport that has expired within the preceding 2 years is acceptable)
- current card issued under a State or Territory law for the purpose of proving a person's age containing your photograph
- current foreign passport or similar travel document containing your photograph and signature

**OR**

#### **PART II – should only be completed if you do not own a document from Part I**

##### **Provide ONE of the following:**

- Australian birth certificate
- Australian citizenship certificate
- concession card such as a pension, health care or seniors health card issued by the Department of Human Services (excludes Medicare cards)

##### **AND provide ONE valid document from the following:**

- a document issued by the Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to you and contains your name and residential address
- a document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by you to the Commonwealth (or by the Commonwealth to the individual), which contains your name and residential address.
- a document issued by a local government body or utilities provider within the preceding 3 months which records the provision of services to your address or to you (the document must contain your name and residential address)

**OR**

#### **PART III – should only be completed if you do not own document(s) from Part I OR Part II**

##### **BOTH documents from this section must be provided**

- foreign driver's licence that contains a photograph of you and your date of birth
- national ID card issued by a foreign government containing your photograph and your signature

Any documents written in a language that is not English must be accompanied by an English translation prepared by an accredited translator.

## How to certify your documents

In accordance with the AML Rules, a certified copy means a document that has been certified as a true and correct copy of an original document by a person listed below, including all persons described in the Statutory Declarations Regulations 2018 (Cth).

To create a certified copy, one of the persons listed below must write the following on the copy of the document.

'I, [full name], [category of persons as listed below], certify that this [name of document] is a true and correct copy of the original. [signature and date]'

- An Australian bank, building society, credit union or finance company officer with a minimum of 2 years continuous service
- A fellow of the National Tax and Accountants' Association
- An Australian judge of a court, Justice of the Peace or magistrate
- An Australian legal practitioner
- A notary public, patent or trade marks attorney
- An Australian medical practitioner including dentist, nurse, midwife, optometrist, pharmacist, physiotherapist, chiropractor, psychologist, occupational therapist or veterinary surgeon
- A permanent employee or agent of the Australian Postal Corporation with a minimum of 2 years continuous service
- An Australian federal, state or territory police officer
- An architect
- A teacher employed on a full-time basis at an Australian school or tertiary education institution
- An accountant who is a full member of the Chartered Accountants Australia and New Zealand, CPA Australia, the Institute of Public Accountants or the Association of Taxation and Management Accountants
- An Australian Consulate or Diplomatic Officer
- A registered migration agent
- An officer or authorised representative of an Australian Financial Services Licence holder with a minimum of 2 years continuous service with one or more licensees
- A financial adviser or financial planner
- A person in a country other than Australia who is authorised by local law to administer oaths or affirmations or to authenticate documents (please list the local law providing this authority when certifying the document)

### IMPORTANT: Please ensure that you have either

- enclosed certified copies of your identity documents OR
- agreed that your financial adviser will complete the 'Record of verification procedure' below.

## Record of verification procedure (Financial adviser use only)

This section is to be used by financial advisers when a record of verification is provided, rather than certified copies of identity documentation.

ID document details	Document 1	Document 2
verified from	<input type="checkbox"/> original <input type="checkbox"/> certified copy	<input type="checkbox"/> original <input type="checkbox"/> certified copy
document name/type		
document issuer		
issue date		
expiry date		
document number		
accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> sighted	<input type="checkbox"/> N/A <input type="checkbox"/> sighted

By completing and signing this record of verification procedure I declare that:

- an identity verification procedure has been completed in accordance with the AML/CTF rules, in the capacity of an AFSL holder or their authorised representative and
- the information provided in relation to the residency status for tax purposes is reasonable considering the identity documentation provided.

AFS licensee name	<input type="text"/>	AFSL number	<input type="text"/>
representative/employee name	<input type="text"/>	phone number	<input type="text"/>
signature	<input type="text"/>	date verification completed	<input type="text"/>