

Commutation or rollover request

Use this form to commute all or part of your pension as a lump sum or if you wish to roll over/transfer your pension to another complying super fund. If you have a transition to retirement pension (TRP), please see the smartMonday PENSION Product Disclosure Statement (PDS) for commutation rules.

We strongly recommend that you discuss any commutation with your financial adviser, as this may significantly alter your taxation position. Under current tax regulations, you must receive a minimum pension payment before you are entitled to commute.

Important information

If you have any questions, please call us on **1300 614 644** or email enquiry@smartmonday.com.au

For more information go to our website smartmonday.com.au

- We will require certified proof of your identity before we can process requests for cash payments or transfers to a self-managed super fund (SMSF), or where the details you've provided don't match our records. See the back of this form for more information about requirements.
- Please see the PDS for the minimum commutation amount and the minimum balance that must be maintained in your account.

Your options

Please tick the relevant option below.

I wish to commute my pension as a lump sum benefit

I wish to commute part of my pension as a lump sum benefit

I wish to roll over/transfer the whole of my pension account to a complying super fund, and close my account.

I wish to roll over/transfer part of my pension to a complying super fund

I wish to commute part of my pension as a lump sum benefit AND roll over/transfer the remainder of my pension to a complying super fund, and close my account.

Your details

Member number

Given names

Surname

Date of birth (DD/MM/YYYY)

Phone (mobile)

Email

Residential address

Suburb

State

Postcode

Conditions of release - TRP

If you have met a condition of release and you wish to release the preserved benefits in your TRP, please select the appropriate declaration below.

I have reached my preservation age and retired permanently from the workforce

I have reached age 60 and terminated gainful employment

I have reached age 65

I am permanently incapacitated*

I have been diagnosed as being terminally ill*

* Additional requirements apply to a release of preserved benefits under these conditions.



**Your investment options
for a partial withdrawal**

If you do not make a selection, your lump sum benefit payment and/or transfer/rollover will be deducted proportionately from all of your investment options.

Pre-mixed	\$ or %	Sector	\$ or %
High Growth – Index		Australian Shares – Index	
High Growth –Active		Australian Shares – Diversified	
Growth – Index		International Shares – Index	
Growth – Active		International Shares – Diversified	
Balanced Growth – Index		Property – Diversified	
Balanced Growth – Active		Fixed Interest – Diversified - Index	
Moderate – Index		Fixed Interest – Diversified	
Moderate – Active		Cash	
Defensive – Index		Total withdrawal amount	
Defensive – Active			

Request for a transfer or roll over to another super fund

IMPORTANT: Your transfer may be delayed if the information provided below is incomplete. We may require you to provide further documentation. You can verify fund information via the Government's Super Fund Lookup website at superfundlookup.gov.au or by contacting your other fund.

Please select an option below:

Transfer/roll over my full pension the whole of my pension account, and close my account.

Transfer/roll over part of my pension \$ | (amount)

Please select the appropriate option below.

I wish to transfer/roll over my pension to an existing smartMonday superannuation account

Member number

I wish to transfer/roll over my pension to an external complying super fund
(complete the details below)

Member number

Fund name

Unique Superannuation Identifier (USI)

Australian Business Number (ABN)

Electronic Service Address (ESA) - for SMSFs only

- For transfers to self-managed superannuation funds (SMSFs) we are required to transfer these amounts via SuperStream unless you have obtained an exemption from the ATO. In order to do this, we will require a certified copy of a bank statement for your SMSF's operating bank account. Additionally, we need you to confirm your SMSF's **Electronic Service Address ('ESA')**. An ESA is an alias which represents the uniform resource locator (URL) or internet protocol (IP) address of a messaging provider. It ensures that your SMSF meets all technical requirements for interacting electronically across the superannuation network. An email address is not an ESA. You can obtain an ESA for your SMSF from your SMSF messaging provider or through your SMSF intermediary (for example your SMSF administrator, tax agent, accountant or from some banks). Many of these options are no or low cost. Note: We will check the status of your SMSF using the Government's Super Fund Lookup service. If our checks are unsuccessful, your transfer may be delayed, and we will require additional documentation from you.



Request for a lump sum benefit payment

I wish to commute my full pension as a lump sum benefit, and close my account.

I wish to commute \$ _____ (amount) of my pension as a lump sum benefit

This amount is: Before tax (gross) After tax (net)

- > If you are age 60 or over your lump sum benefit will be paid tax free.
- > If you do not indicate if your partial commutation is after-tax or before-tax we will deem the amount selected by you is the amount required before tax.
- > You may only commute your pension as a lump sum benefit if it is an unrestricted non-preserved amount, unless you meet a condition of release.
- > There are restrictions on commutations—see the *Product Disclosure Statement* for details.

Payment Instructions

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 a jointly held account. **If the payment is being made to a bank account that is not the regular bank account we pay your pension income payments to, you must provide a copy of your bank statement (or other acceptable evidence of your bank account details) with your request, for verification purposes.** While this requirement may seem a burden, this is an important control against fraudulent activity. The copy of the bank statement must be recent (no older than 6 months) and must clearly display the bank’s logo, your full name, address, and account details (including the account number and BSB number).

It may take up to **2 business days** from the date of processing for the funds to be credited to your nominated bank account.

Please complete all details below:

Name of Account

Name of Financial Institute

BSB number

Account number



Privacy

The fund is subject to the trustee's privacy statement, which is available at eqt.com.au/global/privacystatement.

Your declaration and authorisation

I declare that:

- I have fully read this form and the information I have provided on this form is true and correct
- I understand the implications of withdrawing/commuting/rolling over my superannuation entitlements, and that information is available to me by contacting smartMonday or via the smartMonday PENSION Product Disclosure Statement.
- I understand that my commutation will be withdrawn proportionately from my taxable and tax-free components, if any
- I have read the privacy statement and consent to my personal information being handled in accordance with that statement

Signature

Date (DD/MM/YYYY)

Proof of identification

We will require certified proof of your identity before we can process requests for cash payments, transfer to a self-managed super fund (SMSF), or where the details you've provided don't match our records.

You can provide a certified copy of one of the following documents (containing your photo):

- > Current Australian driver's license
- > Current passport
- > Current Australian proof of age card

Where you don't have a photo ID (as listed above) we will accept certified copies of one document from list 'A' and one document from list 'B' below:

List A

- > Birth certificate or birth extract
- > Citizenship certificate
- > Pension card issued by Centrelink that entitles the person to financial benefits.

List B

- > Letter from Centrelink regarding a Government assistance payment
- > Notice issued by Commonwealth, State or Territory within the past twelve months that contains your name and residential address.
For example:
 - ▢ Tax Office Notice of Assessment
 - ▢ Rates notice from local council.

Change of name

If you have changed your name you must produce certified copies of 'link' documents. Link documents prove that a relationship exists between two or more names.

In the event that you have changed your name by marriage or divorce, the link documents you would be expected to provide would be a certified copy of a marriage certificate or a decree nisi (divorce certificate). In both cases, there must be evidence of your current name and previous name or names.

If you have changed your name legally you will need to provide the trustee with a certified copy of a change of name certificate or deed poll from the Registry of Births, Deaths and Marriages or similar body in your State.

Signing on behalf of a member

If you are signing on behalf of a member you must produce a certified copy of a current Guardianship order or Power of Attorney (POA) document. You must ensure that you provide all pages to the trustee, duly certified.

In the case of a POA you must also provide a signed declaration that the POA is current and has not been revoked.

Certification of your ID documents

We appreciate that you will prefer to provide us with copies of your important ID documents, rather than the originals. But it's important to provide us with evidence that they are true and accurate copies. That's why there is an accepted practice of 'certifying' copies of important documents. This also protects against fraudulent activity on your account.

Copies of ID documents must be certified by one of the qualified witnesses in the list on this page. The witness must sight both the original and the copy to ensure they are identical. The witness then formally certifies each page of the copy with the following:

- > the words "I certify this to be a true copy of the original"
- > their signature
- > their printed name
- > their qualification as a witness (eg Justice of the Peace)
- > their registration number if applicable (eg JP# 123456)
- > the date.

Here is an example of formal certification:
I certify this to be a true copy of the original

John Smith

John Smith

Justice of the Peace

Registration # 123456

Dated/...../.....

Qualified witnesses for document certification

- > Justice of the Peace
- > Pharmacist
- > Australia Post (Agent)
- > Court officer (e.g. Magistrate, Judge, Sheriff, Registrar, Clerk)
- > Police officer
- > Legal practitioner
- > Medical practitioner
- > Optometrist
- > Chiropractor / Physiotherapist
- > Psychologist
- > Dentist
- > Veterinary surgeon
- > Bank / Building Society / Credit Union officer
- > Accountant
- > Authorised representative of an Australian financial services licence (AFSL) holder
- > Member of the Australian Defence Force
- > Member of Parliament
- > Australian Consular or Diplomatic Officer