



What to do next

A minimum of \$20,000 is required to open an account in smartMonday PENSION. After you've read the Product Disclosure Statement (PDS), just complete the following steps.

Complete the application form

Please ensure the following details are complete:

- Type of pension.
- Date pension payments are to commence.
- Bank account details for payments
- Annual pension payment amount
- Your signature and date signed.

Make sure you provide certified proof of ID, a residential address, and a copy of a recent statement for your nominated bank account. (See the back of the Application form for more information).

If required, complete the Pension Consolidation Account application form.

You don't need to set up a Pension consolidation account if you've already got a super account with us. Complete this form if you want to combine all of your super benefits in one place or make any further contributions before opening your pension account. Your monies (totalling at least \$20,000) must be received by us within 90 days of setting up your pension consolidation account.

Complete a Tax file number declaration form

If you are under 60 years of age you must also send us a completed *Tax file number declaration* available on our website or from the ATO website (NAT3092). Depending on your response to some of the questions in that form, you may also need to submit a *Withholding Declaration* form (NAT3093).

You do not have to provide us with your tax file number but, if you don't, tax will be withheld from your pension payments at the highest marginal tax rate.

Complete the necessary transfer forms to get your super benefits across to us

Complete, sign and return a *Rollover initial request to transfer whole balance of superannuation benefits between funds* form (available on the website) for each of your old funds. We'll then get in contact with those super funds and notify you once the transfer/s have occurred.

You'll need to provide certified proof of ID with each transfer/rollover request—see the instructions on the form.

OR

Contact your other super funds and get the ball rolling

If you prefer, you can contact your old funds directly and have them provide you with rollover details and accompanying cheques. Any cheques must be made payable to: **Aon Master Trust**.

Make sure you provide details of your rollovers in the *Transferred benefits/rollovers into your pension account* section on page 7 of the Application form.

Nominate a beneficiary

It's important to let us know who you would like to leave your superannuation money to when you die. There are three death benefit nomination options available to you in a smartMonday Pension:

- reversionary
- binding
- non-binding

Appoint an adviser

Complete the Adviser authority section if you want to appoint an adviser.

Application form

Issue date: 6 November 2017

Complete this form to join smartMonday PENSION ('the fund').

If you don't already have a super account with us and you want to combine all of your super benefits in one place before opening your pension account then you should also complete the Pension Consolidation Account application form.

A minimum of \$20,000 is required to open a smartMonday PENSION account.

Your pension

If you have any questions, please call us on **1300 880 588** or email enquiries@smartMonday.com.au

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

Tick the option the type of account you want.

Retirement pension

Transition to retirement pension (TRP)

Your details

Tick the box that applies to you and complete your details.

New member

Do you need to set up a Pension Consolidation Account?

Yes

No

Existing member

Member number
(if known)

I wish to rollover the full balance in my smartMonday super account to a pension

I wish to retain a minimum balance of \$ (complete amount) in my smartMonday super account and roll over the balance to a Pension

Title

Given names

Surname

Date of birth

Sex (M or F)

Phone

Mobile

Email

Send your completed form to: smartMonday, Reply Paid 1949, Wollongong DC, NSW 2500 (no stamp required).

smartMonday is the business name of the Aon Master Trust ABN 68 964 712 340 (the fund) which has been registered by Aon Hewitt Limited ABN 48 002 288 646 AFSL 236667 as sponsor of the fund. The Trustee of the fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the fund.

Address

Suburb

State

Postcode

If your postal address is different from your registered address, please provide details below.

Postal address

Suburb

State

Postcode

Investment options

Choosing your investments is important and may significantly affect the amount of pension benefit you receive. You should read the latest information in the PDS reference guide *Your investment options* available on the website at smartMonday.com.au/resources.aspx. If you don't choose an investment option, we will invest your money in the **Defensive - Index** option. Please note:

- > the options you choose must total 100%
- > there is a minimum 5% investment in any one chosen option
- > if you want to change your investment strategy, you can do this by logging into your account online, or completing a *Change member details and options* form available on the website.

Investment options (continued)

I want my account balance to be invested in the following investment options

Pre-mixed	Current account balance	Sector	Current account balance
High Growth – Index	<input type="text"/> %	Australian Shares – Index	<input type="text"/> %
High Growth – Active	<input type="text"/> %	Australian Shares – Diversified	<input type="text"/> %
Growth – Index	<input type="text"/> %	Australian Shares – Core	<input type="text"/> %
Growth – Active	<input type="text"/> %	International Shares – Index	<input type="text"/> %
Balanced Growth – Index	<input type="text"/> %	International Shares – Index (\$A hedged)	<input type="text"/> %
Balanced Growth – Active	<input type="text"/> %	International Shares – Diversified	<input type="text"/> %
Moderate – Index	<input type="text"/> %	International Shares – Core	<input type="text"/> %
Moderate – Active	<input type="text"/> %	International Shares – Core (\$A hedged)	<input type="text"/> %
Defensive – Index	<input type="text"/> %	Property – Australian Index	<input type="text"/> %
Defensive – Active	<input type="text"/> %	Property – Diversified	<input type="text"/> %
		Fixed Interest – Australian Index	<input type="text"/> %
		Fixed Interest – International Index (\$A hedged)	<input type="text"/> %
		Fixed Interest – Diversified	<input type="text"/> %
		Fixed Interest – Australian	<input type="text"/> %
		Fixed Interest – International	<input type="text"/> %
		Cash	<input type="text"/> %
		Total	100%

Pension income payment details

Frequency of payments

How frequently would you like to receive your pension payments? Select one option only.

Monthly Quarterly Half-yearly Yearly

- > If you don't make a selection payments will be monthly.
- > All payments are made on the 15th of each month, commencing in the month this form is received or the following month if received on the 10th or later. Payments should reach your bank account no later than the 21st.

Commencement of payments

When would you like your payments to commence? Select the appropriate option.

Date of first payment* (complete month and year)

First available payment date after receipt of my investment

According to current Government rules, pension payments and withdrawals from a TRP will be drawn from your pension benefit in the following order:

- > unrestricted non-preserved component
- > restricted non-preserved component
- > preserved component.

*This option is not available if you are setting up a pension consolidation account.

Bank account details for payments

Your pension payments are made electronically via direct credit to your bank account. Complete your account details below.

Account name

Name of financial institution

BSB number

Account number

Please attach a copy of a recent bank statement for your nominated account to confirm your bank name, BSB, account name and number.



Pension payment amount

Complete according to the type of pension you are applying for. Depending on your age and the type of pension, tax may be deducted from your payments. Any amounts you request below should be on a before-tax basis.

I would like my annual pension payment to be paid as indicated.

Retirement pension

The minimum allowed under Government rules¹

The following annual amount that is above the Government minimum \$

Transition to retirement pension

The minimum allowed under Government rules¹

The maximum allowed under Government rules¹

The following annual amount that is above the Government minimum \$ limit but below the maximum

¹Your payment will automatically be adjusted on 1 July each year in order to maintain this instruction.

- > Minimum annual pension payments are worked out on a pro rata basis if you start your pension on a date other than 1 July see the PDS reference guide *Getting to know your pension* for more information.
- > If you have elected to commence a TRP on a date other than 1 July and you wish to have the maximum reduced in line with the remaining months in the financial year, please nominate an amount in the 3rd box under *Transition to retirement pension* above.

Investment options for pension payments

Choose which options you want your pension payments to be drawn from (whole percentage amounts). If you don't choose anything your payments will be drawn in proportion to your current investment holdings.

Pre-mixed	Current account balance	Sector	Current account balance
High Growth – Index	<input type="text"/> %	Australian Shares – Index	<input type="text"/> %
High Growth – Active	<input type="text"/> %	Australian Shares – Diversified	<input type="text"/> %
Growth – Index	<input type="text"/> %	Australian Shares – Core	<input type="text"/> %
Growth – Active	<input type="text"/> %	International Shares – Index	<input type="text"/> %
Balanced Growth – Index	<input type="text"/> %	International Shares – Index (\$A hedged)	<input type="text"/> %
Balanced Growth – Active	<input type="text"/> %	International Shares – Diversified	<input type="text"/> %
Moderate – Index	<input type="text"/> %	International Shares – Core	<input type="text"/> %
Moderate – Active	<input type="text"/> %	International Shares – Core (\$A hedged)	<input type="text"/> %
Defensive – Index	<input type="text"/> %	Property – Australian Index	<input type="text"/> %
Defensive – Active	<input type="text"/> %	Property – Diversified	<input type="text"/> %
		Fixed Interest – Australian Index	<input type="text"/> %
		Fixed Interest – International Index (\$A hedged)	<input type="text"/> %
		Fixed Interest – Diversified	<input type="text"/> %
		Fixed Interest – Australian	<input type="text"/> %
		Fixed Interest – International	<input type="text"/> %
		Cash	<input type="text"/> %
		Total	100%

Transferred benefits/rollovers into your pension account

Please indicate below the amount of your rollovers from your super accounts. You can use the *Rollover initiation request to transfer whole balance of superannuation benefits* form to instruct your previous fund to roll over your super benefit into your smartMonday PENSION account. Please attach a letter with details if you have more than two rollovers. See PDS reference guide *Getting to know your pension* for procedures for more information.

If you want to combine your super benefits and/or make additional contributions before commencing your pension, you can do this in your smartMonday super account. If you don't have a super account with us you can apply for the Pension Consolidation Account by completing that application form and return it with this form.

Superannuation benefit provider 1

Name of provider

Member/Account number

Approximate amount

\$

(complete amount)

Superannuation benefit provider 2

Name of provider

Member/Account number

Approximate amount

\$

(complete amount)

Nominate your beneficiaries

There are three options available to you in the details are given below. For more information on these options, please see the *Getting to know your pension* PDS reference guide.

- Reversionary beneficiary nomination (*complete the Reversionary beneficiary nomination section below*)
- Binding death benefit nomination (*complete and return the Binding death benefit nomination form at the back of this kit*)
- Non-binding nomination (*a non-binding nomination can be set up online once you open your account and receive your log in details or you can complete and return a Change member details and options form which is available on our website or by calling us on 1300 880 588*)

Reversionary beneficiary nomination

- > You can only nominate a spouse as a reversionary beneficiary in your smartMonday PENSION account
- > Your spouse will receive your pension as an income stream on your death (subject to approval by the trustee)
- > If your personal circumstances change (eg divorce, your spouse dies before you) and you change to change your reversionary beneficiary details or remove them, you will need to complete and return a new smartMonday PENSION *Application* form (noting the change). The pension will be commuted and new pension will be set up with the amended beneficiary information.

Spouse's full name

Date of birth

Please tick if your spouse's postal address is the same as yours, otherwise provide spouse's postal address below:

Postal address

Your retirement declaration

If you want to commence a retirement pension, you must satisfy one of the following 'conditions of release'. Tick the box that applies to you.

Note: If you're applying for a TRP, your account will automatically convert to a retirement pension when you reach age 65.

- I have retired permanently from the workforce
- I have ceased paid employment since turning age 60
- I have reached age 65
- I am permanently incapacitated/terminally ill*
- Other reason

* Additional requirements apply, please call us on 1300 880 588.

Adviser authority

If you have appointed an adviser, please ensure that the adviser signs and dates this section. By appointing an adviser, you acknowledge that:

- all relevant information on your superannuation, investment accounts or other financial information will be released to your adviser
- the servicing rights and responsibilities for any policy(s) held on your behalf with your institution are passed on to your adviser and for this to be noted on your account(s)/policy(s) immediately
- your adviser has access via the internet to your benefit quote information, contribution history and other online details (with the exception of tax file number data) and can make enquiries on your behalf
- the adviser service fee shown below can be deducted from your account balance and paid to your adviser in accordance with the smartMonday PENSION PDS.
- your adviser can change or switch your investment options and update your contact details and address (when requested by you).

You can cancel this authority at any time by giving written notice to the trustee.

Adviser code

Adviser name

Adviser dealer group

Phone

Email

Adviser service fee (0% to 2% pa ongoing)

%

or

Adviser service fee (\$0 to \$10,000 pa ongoing fixed dollar fee)* \$

and/or

Adviser service fee (\$0 to \$10,000 one off payment)* \$

* The sum of ongoing and ad hoc fixed-dollar fees is capped at the greater of \$10,000 pa or 2% pa of your assets under advice across your super and pension products.

Adviser's signature

Date

Privacy

Aon

Aon is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the [Aon Privacy Notice](#). In order to do this, we may also share your information with other persons or entities (such as the insurer) who assist us in providing or promoting our services as set out in the *Aon Privacy Notice*.

Further information about our privacy practices can be located in the [Aon Australia Group Privacy Policy Statement](#) which can be viewed on our website at smartMonday.com.au or a copy can be sent to you on request by your Aon representative. You may also gain access to your personal information, or modify your privacy preferences, by contacting your Aon representative or our Privacy Officer through the means set out in the *Aon Privacy Notice*.

The trustee

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

Your declaration

I declare that:

- On being admitted as a member of the fund I will be bound by the trust deed and the rules thereunder. I acknowledge that I have received and read the smartMonday PENSION Product Disclosure Statement (PDS).
- If I have made a reversionary beneficiary nomination I declare that my beneficiary is my current spouse.
- I understand that any reversionary pension nomination I have made will take precedence over any other nominations I make in future on this account and any changes to an existing reversionary nomination will require me to commute my pension and complete an application form for a new pension.
- I have read the *Aon Privacy Notice* and the trustee's privacy notice and consent to my personal information and sensitive information being handled in accordance with the *Aon Privacy Notice* and the trustee's privacy notice.
- If I am member of smartMonday DIRECT or smartMonday PRIME and transferring my super benefits to smartMonday PENSION, I authorise the transfer of my current benefits and any contributions received after benefits are transferred. I understand the trustee may be required by law to deduct tax from any untaxed portion of the amount transferred.

Your signature

Date

Important information about proof of ID

Supporting documents that you need to provide

Identification

We are required under the rules of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to verify a member's identity when making a payment or transfer. Your application must be accompanied by a 'certified' copy of a photo ID (eg passport details page or driver's licence).

Where a photo ID is not held, we will accept a certified copy of one document from list 'A' plus one document from list 'B' below.

You are not required to provide a certified copy of a photo ID for rollovers within smartMonday.

List A

- > Birth certificate or birth extract
- > Citizenship certificate issued by the Commonwealth
- > 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.

Document certification

Copies of identification documents must be certified by one of the qualified witnesses in the list below.

The witness must sight both the original and the photocopy to ensure they are identical.

The witness then formally certifies each page of the photocopy 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

- > Chiropractor
- > Dentist
- > Legal practitioner
- > Medical practitioner
- > Nurse
- > Optometrist
- > Patent attorney
- > Pharmacist
- > Physiotherapist
- > Psychologist
- > Trade marks attorney
- > Veterinary surgeon
- > Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- > Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- > Bailiff
- > Bank officer with 2 or more continuous years of service
- > Building society officer with 2 or more years of continuous service
- > Chief executive officer of a Commonwealth court
- > Clerk of a court
- > Commissioner for Affidavits
- > Commissioner for Declarations
- > Credit union officer with 2 or more years of continuous service
- > Employee of the Australian Trade Commission who is:
 - └ in a country or place outside Australia, and
 - └ authorised under paragraph 3 (d) of the *Consular Fees Act 1955*, and
 - └ exercising his or her function in that place
- > Employee of the Commonwealth who is:
 - └ in a country or place outside Australia, and
 - └ authorised under paragraph 3 (c) of the *Consular Fees Act 1955*, and
 - └ exercising his or her function in that place
- > Fellow of the National Tax Accountants' Association
- > Finance company officer with 2 or more years of continuous service
- > Holder of a statutory office not specified in another item in this Part
- > Judge of a court
- > Justice of the Peace
- > Magistrate
- > Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
- > Master of a court
- > Member of Chartered Secretaries Australia
- > Member of Engineers Australia, other than at the grade of student
- > Member of the Association of Taxation and Management Accountants
- > Member of the Australian Defence Force who is:
 - └ an officer, or
 - └ a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 2 or more years of continuous service, or
 - └ a warrant officer within the meaning of that Act
- > Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- > Member of:
 - └ the Parliament of the Commonwealth, or
 - └ the Parliament of a State, or
 - └ a Territory legislature, or
 - └ a local government authority of a State or Territory
- > Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
- > Notary public
- > a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public

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Pension consolidation account application

Complete this form along with smartMonday PENSION Application form if you wish to consolidate your benefits and/or make contributions before commencing a smartMonday PENSION.

If you're an existing member and you don't already have a smartMonday super account, you can use this form to commute your pension, consolidate other benefits and/or make contributions and recommence a new smartMonday PENSION.

Your options

If you have any questions, please call us on **1300 880 588** or email enquiries@smartMonday.com.au

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

Select one option.

- I am a new member and I wish to consolidate all my superannuation benefits in the pension consolidation account, and/or make contributions before commencing a smartMonday PENSION.
- I am an existing member of smartMonday PENSION and I wish to commute my pension, consolidate my benefits in the pension consolidation account and/or make contributions before re-commencing a smartMonday PENSION.

Your details

Title	Given names		
<input type="text"/>	<input type="text"/>		
Surname			
<input type="text"/>			
Date of birth	Sex (M or F)		
<input type="text"/>	<input type="text"/>		
Phone	Mobile		
<input type="text"/>	<input type="text"/>		
Email			
<input type="text"/>			
Occupation			
<input type="text"/>			
Address			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Send your completed form to: **smartMonday, Reply Paid 1949, Wollongong DC, NSW 2500 (no stamp required).**

smartMonday is the business name of the Aon Master Trust ABN 68 964 712 340 (the fund) which has been registered by Aon Hewitt Limited ABN 48 002 288 646 AFSL 236667 as sponsor of the fund. The Trustee of the fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the fund.

Your death benefit nomination

Select one option only.

- I have completed the *Reversionary beneficiary option* on the smartMonday PENSION *Application* form and I understand that this nomination will only apply to my smartMonday PENSION account once it commences.
- I have completed and enclosed a *Binding death benefit nomination* form and I understand that the nomination will be held initially on my pension consolidation account and then transferred to my smartMonday PENSION account once it commences.
- I wish to set up a *non-binding nomination* on my pension consolidation account, which I understand is not binding on the trustee. I will set this up by logging into my account online.

Your rollovers/contributions

Please tick relevant option(s).

I intend to consolidate (complete number of rollovers here) in the pension consolidation account and I have completed the rollover information in the smartMonday PENSION *Application* form*

AND

Please tick only if you also intend commuting your current smartMonday retirement pension or TRP, in addition to consolidating other rollovers in the pension consolidation account.

I want to commute my current smartMonday retirement pension/TRP (complete member number/s in the box above) and consolidate the benefits in the pension consolidation account, prior to commencing a new pension.

AND / OR

I intend making contributions/having my employer make contributions** to my pension consolidation account prior to starting my pension.

* Please ensure that you complete and return the *Request to transfer whole balance of superannuation benefits between funds* forms (at the back of the kit) for each of your rollovers, along with certified copies of your photo ID for each transfer—see the form for more information. You can also send it directly to your other fund.

** See your payment options below for more details.

Your payment options

If you wish to enclose a payment with this form, see details below.

Make any cheques payable to: Aon Master Trust
Mail to smartMonday PENSION, Reply Paid 1949, Wollongong DC, NSW 2500.

Cheque number

<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>

If you, your employer or your spouse wish to make contributions to the pension consolidation account, please see your options below.

- For lump sum contributions complete and return a *Lump sum contribution* form each time you make a lump sum contribution by cheque.
- For regular amounts to be debited from your bank account, complete and return the *Direct debit request and agreement* form available on our website*.

*Direct debits will only be valid for the 90 days the account is active.

You can download forms from our website smartmonday.com.au/resources.aspx or call us on 1300 880 588 to obtain a copy.

Tax file number (TFN) declaration

I understand that I don't have to provide my TFN, however if I don't, my concessional contributions may be taxed at the highest marginal tax rate and that the trustee will not be able to accept non-concessional contributions on my behalf. I am choosing to provide my TFN to the trustee:

- to facilitate the administration of my super account, and to facilitate any other uses authorised by super or taxation law.
- to facilitate the search for and consolidation of my super accounts, by seeking super information from the Australian Taxation Office (ATO) and/or a RSA provider or superannuation entity, as the law allows.

Your TFN will be provided to any new fund to which you may later transfer, unless you advise us otherwise.

Tax file number

Your pension commencement date

Please establish my smartMonday PENSION after all my super benefits shown in *Your rollovers/contributions* have been received and processed.

- Your pension payments will commence on the first available payment date after the receipt of funds
- We cannot hold your benefits longer than 90 days in the pension consolidation account

Privacy

Aon

Aon is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the [Aon Privacy Notice](#). In order to do this, we may also share your information with other persons or entities (such as the insurer) who assist us in providing or promoting our services as set out in the [Aon Privacy Notice](#).

Further information about our privacy practices can be located in the [Aon Australia Group Privacy Policy Statement](#) which can be viewed on our website at smartMonday.com.au or a copy can be sent to you on request by your Aon representative. You may also gain access to your personal information, or modify your privacy preferences, by contacting your Aon representative or our Privacy Officer through the means set out in the [Aon Privacy Notice](#).

The trustee

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

Declaration and agreement

- I have read this form fully and declare that the information given in this form is true and accurate.
- I have read and understood the features and conditions of the pension consolidation account as described in the *Getting to know your pension* reference guide for the smartMonday PENSION PDS.
- I am aware that my benefit will be invested in the cash investment option of smartMonday DIRECT.
- I will not be able to transact on my pension consolidation account, except to make contributions and rollovers to my account.
- I understand that my benefit can only be held in the pension consolidation account for a period of 90 days from date of commencement.
- I understand that, should my contributions and rollovers not meet the minimum investment required to commence a smartMonday PENSION, my benefit will be transferred to smartMonday DIRECT or in certain circumstances, to the Aon Eligible Rollover Fund.
- I am aware that unless I have provided the trustee with a valid binding death benefit nomination, the trustee will be guided by the trust deed in the payment of death benefits from my account.
- I have read the [Aon Privacy Notice](#) and the trustee's privacy notice and consent to my personal information and sensitive information being handled in accordance with the [Aon Privacy Notice](#) and the trustee's privacy notice.
- I authorise the deduction of any applicable fees or taxes from my contributions and rollovers by the trustee.
- I confirm that I have not exceeded my non-concessional or concessional contribution cap for the current financial year.
- If I am between 65 and 75 years of age and making non-concessional contributions to super, I confirm that I have been gainfully employed on at least a part-time basis for 40 hours in 30 consecutive days in the current financial year.

Signature

Date

This page has been left blank intentionally.

Binding death benefit nomination

You can use this form to make a binding death benefit nomination in smartMonday PENSION ('the Fund'). This type of nomination expires after 3 years. You cannot revoke or renew a binding death nomination using this form.

If you have more than one account for which you wish to make binding death benefit nominations, you will have to complete separate forms for each of them. Complete all the sections and ensure that the witnesses sign and date the form appropriately.

Important information

If you have any questions, please call us on **1300 880 588** or email enquiries@smartMonday.com.au

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

- By making a binding death benefit nomination, in the event of your death while you are a member of the fund the trustee will pay your super/pension benefits to your beneficiaries in the proportions you have nominated. See the section *Your binding nomination* for more information.
- By making this binding death benefit nomination you invalidate any previous binding or non-binding/discretionary nominations that you might have made while a member of the fund.
- This nomination will be binding on the trustee only if it is considered valid (see over) and when it is received and acknowledged by the trustee.
- This nomination will only apply to the account you have nominated on the form.
- Your nominated beneficiaries will receive lump sum payments in the proportions you have nominated in this form.
- If for any reason this nomination is considered invalid (see over), it expires or is revoked, it will not be binding on the trustee and the trustee retains the discretion of distributing your death benefit according to the terms of the trust deed applicable to fund.
- You should consult a licensed adviser before making any decisions regarding a binding death benefit nomination, as there are significant tax and estate planning consequences.
- In the event that your personal circumstances change you may need to review your binding death nomination.
- Photocopies or faxes of this form will not be accepted. Send the original to the address at the bottom of this form.

Your details

Member number (if known)

Title

Given names

Surname

Date of birth

Sex (M or F)

Phone

Mobile

Email

Send your completed form to: smartMonday, Reply Paid 1949, Wollongong DC, NSW 2500 (no stamp required).

smartMonday is the business name of the Aon Master Trust ABN 68 964 712 340 (the fund) which has been registered by Aon Hewitt Limited ABN 48 002 288 646 AFSL 236667 as sponsor of the fund. The Trustee of the fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. smartMonday PRIME, smartMonday DIRECT and smartMonday PENSION products are part of the fund.

Postal address

Suburb

State

Postcode

Your binding nomination

For this nomination to be considered valid and binding on the trustee:

- it must have been completed in the prescribed form and received and acknowledged by the trustee
- it must not have expired/lapsed or been superseded by a new binding death benefit nomination
- the nominated beneficiaries must be one of the following at the time of nomination and at the time of death benefit assessment:
 - ↳ a spouse
 - ↳ child (including an adopted step or ex-nuptial child or a child of your spouse)
 - ↳ wholly or partially financially dependent on you
 - ↳ in an interdependency relationship with you
 - ↳ legal personal representative/s (LPRs). LPRs are usually an executor or administrator of your estate and do not need to be named in the section below as they are usually involved in your affairs after you die. Just tick the box for LPR and nominate the % of your death benefit
- your signature must be witnessed and signed appropriately by two persons over the age of 18 who are not beneficiaries nominated by you
- your instructions regarding the distribution of your benefit must be clear
- the percentage of benefits you allocate to your beneficiaries must add up to 100%
- you must be a member of the fund at the time of death.

Complete details of your beneficiaries below including the percentage of your benefit allocated and ensure you show their relationship to you.

Beneficiary 1

Full name

Date of birth

Percentage of death benefit

 %

Relationship to you

 Spouse Child Financially dependent Interdependency relationship LPR

Beneficiary 2

Full name

Date of birth

Percentage of death benefit

 %

Relationship to you

 Spouse Child Financially dependent Interdependency relationship LPR

Beneficiary 3

Full name

Date of birth

Percentage of death benefit

 %

Relationship to you

Spouse

Child

Financially dependent

Interdependency relationship

LPR

Beneficiary 4

Full name

Date of birth

Percentage of death benefit

 %

Relationship to you

Spouse

Child

Financially dependent

Interdependency relationship

LPR

Beneficiary 5

Full name

Date of birth

Percentage of death benefit

 %

Relationship to you

Spouse

Child

Financially dependent

Interdependency relationship

LPR

Beneficiary 6

Full name

Date of birth

Percentage of death benefit

 %

Relationship to you

Spouse

Child

Financially dependent

Interdependency relationship

LPR

Privacy

Aon

Aon is committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the [Aon Privacy Notice](#). In order to do this, we may also share your information with other persons or entities (such as the insurer) who assist us in providing or promoting our services as set out in the *Aon Privacy Notice*.

Further information about our privacy practices can be located in the [Aon Australia Group Privacy Policy Statement](#) which can be viewed on our website at smartMonday.com.au or a copy can be sent to you on request by your Aon representative. You may also gain access to your personal information, or modify your privacy preferences, by contacting your Aon representative or our Privacy Officer through the means set out in the *Aon Privacy Notice*.

The trustee

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

Your declaration and authorisation

I declare that:

- this nomination will apply to my nominated account within the fund, and will supersede any previous binding or non-binding/discretionary nomination I may have made while a member of the fund
- my nomination will be valid for 3 years from the day after the date of signature. I may renew my nomination at any time by a further 3 years as long as my nomination remains current by sending a letter to the trustee, or by completing and sending in a renewal notice
- in the event of my death, if any family members, next of kin or legal personal representative should contest the terms of my nomination or if any legal proceedings should arise from my nomination, then the trustee will recoup the cost of resolving the dispute, including litigation, from my death benefits payable
- I have read the Aon Privacy Notice and the trustee's privacy notice and consent to my personal information and sensitive information being handled in accordance with the Aon Privacy Notice and the trustee's privacy notice
- if I am disclosing personal information about another person, I have obtained their consent to disclose their personal information to you and I have made them aware that you may disclose their information to third parties that are reasonably necessary to assist in the provision of the relevant services or products. If I have not obtained the consent of the other person, I will inform you of such.

Witness declaration

Signature

Date

Your signature must be witnessed by two persons over the age of 18 who are not your nominated beneficiaries.

I declare that:

- > I am over the age of 18
- > the member signed and dated this document in my presence.

Witness 1

Full name

Signature

Date

Witness 2

Full name

Signature

Date



Completing the form *Rollover initiation request to transfer whole balance of superannuation benefits between funds*

By completing this form, you will initiate a rollover request to transfer the **whole** balance of your super benefits between funds. This form can **not** be used to transfer part of the balance of your super benefits.

You can **not** use this form to transfer your benefits to your own self-managed super fund (SMSF). You must use the form *Rollover initiation request to transfer whole balance of superannuation benefits to your self-managed super fund* (NAT 74662).

This form will not change the fund to which your employer pays your contributions. The *Standard choice* form must be used by you to change funds.

BEFORE COMPLETING THIS FORM

- Read the important information below.
- Check that the fund you are transferring your benefits **TO** can accept this transfer.

WHEN COMPLETING THIS FORM

- Refer back to these instructions where a question shows a message like this: 
- Print clearly in **BLOCK LETTERS**.

AFTER COMPLETING THIS FORM

- Sign the authorisation.
- Send the request form to either your **FROM** fund or your **TO** fund

IMPORTANT INFORMATION

 This transfer may close your account – you will need to check this with your **FROM** fund.

This form can **not** be used to:

- transfer part of the balance of your super benefits
- transfer benefits if you don't know where your super is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer super from
- change the fund to which your employer pays contributions on your behalf
- open a super account
- transfer benefits under certain conditions or circumstances – for example, if there is a super agreement under the *Family Law Act 1975* in place

CHECKLIST

- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you checked your **TO** fund can accept the transfer?
- Have you completed all of the mandatory fields on the form?
- Have you signed and dated the form?

WHAT HAPPENS TO MY FUTURE EMPLOYER CONTRIBUTIONS?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits **FROM**.

If you wish to change the fund into which your employer contributions are being paid, you will need to speak to your employer about super choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit ato.gov.au or call the Australian Taxation Office (ATO) on **13 10 20**.

THINGS YOU NEED TO CONSIDER WHEN TRANSFERRING YOUR SUPERANNUATION

When you transfer your super, your entitlements under that fund may cease – you need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you.

Some of the points you may consider are:

- **Fees** – your **FROM** fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees, and exit or withdrawal fees. Your **TO** fund may also charge entry or deposit fees on transfer. Differences in fees that funds charge can have a significant effect on the super you will have to retire on – for example, a 1% increase in fees may significantly reduce your final benefit.
- **Death and disability benefits** – your **FROM** fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have – other funds may not offer insurance, or may require you to pass a medical examination before they cover you.
- When considering a new fund, you should consider checking the costs and amount of any cover offered.

WHAT HAPPENS IF YOU DO NOT QUOTE MY TAX FILE NUMBER (TFN)?

You are not required to provide your TFN to your super fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate, plus the Medicare levy, on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

If your super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will also make it easier to keep track of your super in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another super provider when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

TRANSFERS TO SELF-MANAGED SUPER FUNDS

You must use the form *Rollover initiation request to transfer whole balance of superannuation benefits to your self-managed super fund* (NAT 74662) to transfer your benefits to your own self-managed super fund (SMSF).

HAVE YOU CHANGED YOUR NAME OR ARE YOU SIGNING ON BEHALF OF ANOTHER PERSON?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document – a linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents:

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

CERTIFICATION OF PERSONAL DOCUMENTS

All copied pages of **original** proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping '**certified true copy**' followed by their signature, printed name, qualification – for example, Justice of the Peace or Australia Post employee – and date.

The following people can certify copies of the originals as **true and correct** copies:

- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia as a legal practitioner
- a judge of a court
- a magistrate
- a Chief Executive Officer of a Commonwealth court
- a registrar or deputy registrar of a court
- a justice of the peace
- a notary public officer
- a police officer
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- a permanent employee of the Australian Postal Corporation with two or more years of continuous service
- an Australian consular officer or an Australian diplomatic officer
- an officer with two or more years of continuous service with one or more financial institutions
- a finance company officer with two or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having two or more years continuous service with one or more licensees
- a permanent employee of the Commonwealth with two or more years continuous service
- a permanent employee of the State or Territory, or State and Territory authority with two or more years continuous service
- a permanent employee of a local government authority with two or more years of continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia, or the National Institute of Accountants, with two or more years continuous membership.

WHERE DO I SEND THE FORM?

You can send your completed and signed form to either the transferring or the receiving fund.

MORE INFORMATION

For more information about super, visit the:

- Australian Securities & Investments Commission (ASIC) website at moneysmart.gov.au
- ATO website at ato.gov.au/super

For more information about this form, phone the ATO on **13 10 20**.



Rollover initiation request to transfer whole balance of superannuation benefits between funds under the Superannuation Industry (Supervision) Act 1993

COMPLETING THIS FORM

- Read the important information pages
- Refer to instructions where indicated with a
- This form is only for whole (not part) balance transfers.

AFTER COMPLETING THIS FORM

- Sign the authorisation
- Send form to **either** your **FROM** (transferring) or **TO** (receiving) fund.

Personal details

Title: Mr Mrs Miss Ms Other

*Family name

*Given names

Other/previous names

*Date of birth Day / Month / Year

Tax file number

Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your tax file number, but there may be tax consequences.

See 'What happens if I do not quote my tax file number?'

*Gender Male Female Indeterminate

Contact phone number

Residential address

*Address

*Suburb

*State/territory *Postcode

Previous address

If you know that the address held by your **FROM** fund is different to your current residential address, give details below.

Address

Suburb

State/territory Postcode

Fund details

FROM (Transferring fund)

*Fund name

Fund phone number

*Membership or account number

Australian business number (ABN)

Unique Superannuation identifier

If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

TO (Receiving fund)

*Fund name

Fund phone number

*Membership or account number

Australian business number (ABN)

Unique Superannuation identifier

You must check with your **TO** fund to ensure they can accept this transfer.

Authorisation

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 have obtained or do not require such information.
- I consent to my tax file number being disclosed for the purposes of consolidating my account.
- 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.

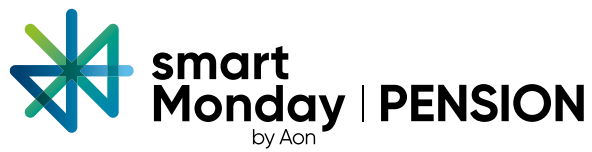
I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

*Name (Print in BLOCK LETTERS)

*Signature

*Date Day / Month / Year

* Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.



E. enquiries@smartMonday.com.au

P. 1300 880 588

F. 1300 267 582

W. smartMonday.com.au

M. Reply Paid 1949

Wollongong DC, NSW 2500

It all adds up

 **Done today**
Smart easy actions

 **Positive actions**
Grow your wealth

 **Brighter futures**
Someday starts today