



# Benefit transfer or payment request

Use this form to request a transfer/rollover of your benefit to another superannuation fund or a benefit payment to you. Transferring or paying benefits can have an impact on your insurance, tax, fees and investments. We recommend you seek financial advice before completing this form. For more information, see the relevant [Product Disclosure Statement \(PDS\)](#) and/or speak with your financial adviser.

## Important information

If you have any questions, please call us on **1300 880 588** or email [enquiries@smartMonday.com.au](mailto:enquiries@smartMonday.com.au)

For more information go to our website [smartMonday.com.au](http://smartMonday.com.au)

- Benefit transfers and payments can be withdrawn only from managed investment options. If any part of the transfer or payment amount you are requesting is invested in the direct investment option (DIO), you will need to sell any DIO shares and ETFs/await maturity of any DIO term deposits and transfer the proceeds to your choice of managed investment options.
- In order to prevent fraud and protect your benefit, all transfer or payment requests must be accompanied by a 'certified' copy of a photo ID (eg passport details page or driver's licence). You do not have to provide a certified photo ID to rollover/transfer your benefits within the Fund.
- A document may be certified by one of the qualified witnesses listed on the last page of this form.

## Your details

Please select the appropriate option below.

smartMonday DIRECT member – you are an individual member

smartMonday PRIME member – you are a member of an employer-sponsored plan or have retained membership of an employer-sponsored plan

Employer/Plan name

Member number

Title  Given names

Surname

Date of birth  Sex (M or F)

Telephone  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.

Residential address<sup>1</sup>

Suburb

State

Postcode

## Your reason for payment

Please select the appropriate option below.

- Leaving employer/leaving the Fund<sup>2</sup>      Date left employer   
(employer confirmation will be required for smartMonday PRIME members)
- Benefit transfer/rollover under portability rules<sup>2</sup>
- Benefit withdrawal (you may only withdraw unrestricted non-preserved benefits and restricted non-preserved benefits in certain situations – see the relevant [PDS](#))
- Retirement, over age 65 or employment termination after age 60
- Permanent incapacity (documentation required – call us for information)
- Terminal illness (documentation required – call us for information)
- Severe financial hardship or compassionate grounds claim  
(documentation required – call us for information)

To open a pension if retiring or transitioning to retirement, to make a total and permanent disablement claim (may require six months absence from work) or to make an income protection insurance claim (after applicable waiting period), call us on 1300 880 588 for more information.

## Tax deductions

If you have not made a claim previously, you should ensure that you claim any tax deductions on eligible non-concessional (personal) contributions you made to the Fund in the current or previous financial year, prior to leaving the Fund.

I have claimed a tax deduction on non-concessional (personal) contributions I have made in the current or previous financial year.

Yes       No

If NO, do you intend claiming a tax deduction?

Yes       No

If YES, you will have to complete and return a [Notice of intent to claim a tax deduction](#) form.

## Your transfer/rollover to another super fund

If you are transferring your whole benefit under portability of superannuation rules and have not left the employer making contributions for you in smartMonday PRIME, we require written confirmation from your employer that no further contributions will be made to your smartMonday PRIME account and the date the last contribution was made to your account, otherwise we will not be able to proceed with the transfer of your benefit. This confirmation can be posted (see last page), faxed to 1300 267 582 or emailed to [enquiries@smartMonday.com.au](mailto:enquiries@smartMonday.com.au). For transfers to self-managed superannuation funds (SMSFs), we will only transfer your benefit to your SMSF operating bank account. Please complete bank account details in *Payment details* and attach a certified copy of a bank statement for that account. We may require additional compliance documentation, such as a certified copy of the trust deed and/or investment strategy for transfers to an SMSF.

<sup>1</sup> You must provide us with a residential address to process a benefit payment. You may elect where you would like your cheque mailed in *Payment details*.

<sup>2</sup> For smartMonday PRIME members full withdrawal/transfer requests will only be processed once the final Super Guarantee payment is received from an employer.

Please select the appropriate option below.

- Transfer my entire benefit
  - Transfer my entire benefit **less \$5,000** so that I maintain Fund membership and important benefits such as insurance cover
  - Transfer part of my benefit (*note: you must retain a minimum of \$5,000 if you wish to maintain your Fund membership and important benefits such as insurance cover*)
- \$  (complete amount)

Fund name

Fund postal address

Suburb  State  Postcode

Your member account number (*if known*)  Fund's Unique Superannuation Identifier (USI)

Fund's Australian Business Number (ABN)

## Your benefit payment

### Payment instructions

- Pay my entire benefit to me
  - Pay my entire benefit **less \$5,000** so that I maintain Fund membership and important benefits such as insurance cover
  - Pay my entire unrestricted non-preserved benefit to me
  - Pay part of my benefit to me (*note: you must retain a minimum of \$5,000 if you wish to maintain Fund membership and important benefits such as insurance cover*)
- \$  (complete gross before-tax amount)

I confirm that the following applies. Please select the appropriate option below.

- I am withdrawing unrestricted non-preserved super
- I am withdrawing restricted, non-preserved super and have terminated employment with at least one employer who has contributed to my plan
- I am over age 65
- I am over age 60 and ceased employment
- I have reached preservation age and permanently retired from the workforce

## Payment details

How would you like your benefit to be paid? *Please select the appropriate option.*

### Direct credit to my bank account/my SMSF operating bank account (shown below)

Name of account

Name of bank

BSB number

Account number

- All payment details must be provided above.
- Please attach a certified copy of a bank statement\* for your nominated account to confirm your bank details and account information (ie bank name, BSB, account name and number).
- Your keycard number is not your account number.
- For direct credit to an SMSF, the bank account must be in the name of the SMSF.
- For direct credit to more than one institution, photocopy this page.
- It will take at least two (2) business days after processing the request by the trustee for the money to be credited to your nominated bank account.

*\* Not required for direct credit to a non-SMSF operating bank account for which we already hold account details.*

### Cheque payment to my residential address as shown in *Your details*

### Cheque payment to my postal address as shown below

Postal address

Suburb

State

Postcode

## Your tax file number (TFN)

I understand that I do not have to provide my TFN. I am choosing to provide my TFN to the trustee:

- so that the trustee can accept my non-concessional contributions to super and so that any subsequent contributions and benefit payments may be taxed at concessional rates
- to facilitate the administration of my superannuation account, and to facilitate any other actual or proposed uses authorised by superannuation or taxation legislation
- to facilitate the search for and consolidation of my superannuation accounts, by seeking superannuation information from the Australian Taxation Office (ATO) and/or a RSA provider or superannuation entity, as legislation allows.

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

Tax file number



## Privacy

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 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](http://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*.

## 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 that if I request a partial withdrawal, my benefit will be withdrawn proportionately from my current managed investment options
- I am aware that I may ask the trustee of the Fund for all the information I need to understand my benefit entitlements in the fund (including exit, transfer, withdrawal and other fees, insurance, investment options and the effect of transfer on these benefit entitlements) AND I do not require any further information
- I understand and acknowledge the implications of transferring my benefits from the Fund or applying for my benefit to be paid by the Fund
- I authorise the deduction of any applicable benefit payment or transfer fees by Equity Trustees Superannuation Limited as the trustee of the Fund
- I have read the *Aon Privacy Notice* and consent to my personal information (including sensitive information) being handled in accordance with the *Aon Privacy Notice*
- if I am disclosing personal information about another person, I have obtained their consent to disclose their personal information to the Fund and I have made them aware that the Fund 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 the Fund of this.

Signature

Date

## Checklist

Before you return this form, please tick the checklist below to ensure your form is complete.

- I have provided a residential address in *Your details*
- I have signed and dated the form
- (for payment by direct credit) If required to do so, I have provided a certified copy of a bank statement for my nominated account
- I have enclosed a certified copy of a photo ID or certified copies of two ID documents, one each from list 'A' and list 'B' shown on page 6
- I have also enclosed a certified copy of a 'Change of name' document/Guardianship order/POA, if relevant. See page 6

## 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

- Permanent employee of:
  - ↳ the Commonwealth or a Commonwealth authority, or
  - ↳ a State or Territory or a State or Territory authority, or
  - ↳ a local government authority; with 2 or more years of continuous service who is not specified in another item in this Part
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
  - ↳ the Commonwealth or a Commonwealth authority, or
  - ↳ a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy
- Person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- Officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.