



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 112 403** or email one@smartMonday.com.au

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

- In order to prevent fraud and protect your benefit, all payment or transfer 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 roll over/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.
- 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 my pension to a complying super fund

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

Your details

Member number

Title

Given names

Surname

Date of birth (DD/MM/YYYY)

Sex (M or F)

Telephone

Mobile

Email

Residential address¹

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 incapacitated²

I have been diagnosed as being terminally ill²

¹ You must provide a residential address to process a benefit payment. You may elect where you would like your cheque mailed in *Your lump sum benefit payment method*.

² 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		Australian Shares – Core	
Growth – Active		International Shares – Index	
Balanced Growth – Index		International Shares – Index (\$A hedged)	
Balanced Growth – Active		International Shares – Diversified	
Moderate – Index		International Shares – Core	
Moderate – Active		International Shares – Core (\$A hedged)	
Defensive – Index		Property – Australian Index	
Defensive – Active		Property – Diversified	
		Fixed Interest – Australian Index	
		Fixed Interest – International Index (\$A hedged)	
		Fixed Interest – Diversified	
		Fixed Interest – Australian	
		Fixed Interest – International	
		Cash	
		Total withdrawal amount	

Your transfer/rollover request

Please select the appropriate option below.

Transfer/roll over my full pension

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

Please select the appropriate option below.

I wish to transfer/roll over my pension to an existing superannuation plan within the Fund

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)

Superannuation Product Identification Number (SPIN)

- 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 *Your lump sum benefit payment method*.
- Please note that we may require additional compliance documentation, such as a certified copy of a bank statement, trust deed and/or investment strategy for transfers to an SMSF.
- If you wish to roll over your benefit back into a smartMonday superannuation product you will be required to open or hold a superannuation membership in the Fund.

Your lump sum benefit payment method

I wish to commute my full pension as a lump sum benefit

I wish to commute \$ _____ (*complete 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.

How would you like your benefit to be paid? *Please select one option only.*

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

Name of account

Name of bank

BSB number

Account number

- > Please attach a certified copy of a bank statement for your nominated account (unless we hold your account details already) 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 transfers to an SMSF, the bank account must be in the name of the SMSF.
- > To transfer 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.

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

Aon and the trustee are 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



Privacy

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 Policy](#) and the [ETSL Privacy Policy](#). 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 these Policies.

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 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, 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 understand that my commutation will be withdrawn proportionately from my taxable and tax-free components, if any
- I have read the [Aon Privacy Policy](#) and the [ETSL Privacy Policy](#), and consent to my personal (including sensitive) information being handled in accordance with these policies.

Signature

Date (DD/MM/YYYY)

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.