

Withdrawal/Rollover Form

October 2025

Brighter Super Trustee (Trustee)

ABN 94 085 088 484 AFSL 230511 RSE L0000178

Zurich Australia Limited (Zurich, OnePath)

ABN 92 000 010 195 AFSL 232510

Customer Care

Phone 133 667

Email client.onepath@zurich.com.au

Website onepath.com.au

My OnePath Life Customer Portal:

Simply go to onepath.com.au/myonepathlife to register or log in for the easiest and most secure way to update your details

Instructions

Please complete details in **black** or **blue** pen. Please complete in block letters.

This form is not required for any payment under the Family Law Act 1975. Please call Customer Services for claim requirements.

Where the term 'Fund' appears in this document it refers to Brighter Super ABN 23 053 121 564 (RSE R1000160).

1. Policy number

Policy number

2. Member details

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s) Date of birth (dd/mm/yyyy) / /

Residential address

State Postcode

Phone Home Business

Mobile

Email

Gender Male Female

3. Rollover details – complete for all rollovers

You must check with your receiving fund to ensure they can accept this rollover. Please note that the amounts rolled over may be subject to fees and charges.

Receiving fund details

Fund name

Unique Superannuation Identifier (non-SMSF)

Australian Business No. (ABN)* - - -

Contact name (if known)

Policy/account/membership no.

Address

State Postcode

Office hours phone number

For SMSFs only

Account name

SMSF Australian Business No. (ABN) - - -

Bank (BSB number) - Account number

Electronic Service Address (ESA)

* Must be completed prior to your withdrawal being processed.

4. Eligibility to withdraw a lump sum cash payment

Your benefit may be preserved and if so can only be paid if one of the following conditions of release has been met. Please note that the amount withdrawn may be subject to fees and charges and withholding taxes. If you are not able to take your benefits as cash, please complete question 3.

- Retirement – I declare that: I am aged 55 years or more and have retired from the workforce and do not intend to become gainfully employed again for 10 or more hours weekly part time/full time; or
 I am aged 60 years or more and I have ceased an arrangement of gainful employment since attaining age 60 years; or
- I am 65 years or more.
- Death – please contact Customer Services for claim requirements.
- Terminal medical condition – please contact Customer Services for claim requirements.
- Permanent incapacity – you are required to complete a 'Total and Permanent Disablement (Superannuation) Claim' form available from Customer Services.
- Temporary incapacity – you are required to complete an 'Income Protection Claim – Super Indemnity' form available from Customer Services.
- Specified compassionate grounds – you must apply for compassionate grounds with the Department of Human Services. Please contact the Department of Human Services on 1300 131 060 for application requirements. If you have been approved, please include the original or certified copy of the Department of Human Services letter with the Withdrawal Form.
- Former Temporary Australian Residents – you must apply for your Departing Australia Superannuation Payment (DASP) with the Australian Tax Office (ATO). Please contact Customer Services or visit the ATO website at www.ato.gov.au/super or contact the ATO Superannuation Infoline on 131 020 for more information.

* If you require a cash payment, please complete question 6 for a Direct Credit into your financial institution account.

5. Tax questionnaire – Personal Super only

Are you claiming a tax deduction on contributions made during the financial year? Yes No

Important information for customers intending to claim a tax deduction:

If you intend to claim a tax deduction for personal superannuation contributions, you must give the Trustee notice of your intent to claim a tax deduction for super contributions. The Notice of Intent to Claim a Tax Deduction Form has been included with this form and must be lodged prior to the earlier of the;

- lodgement of your tax return for the year in which the contributions were made,
- end of the following financial year,
- before a superannuation income stream has begun to be paid based on all or part of the contributions,
- the Fund no longer holding the contributions (i.e. after exit or partial withdrawal),
- before an exist statement has been issued (whilst a member of the fund).

Please note that where a partial withdrawal or rollover is made, a tax deduction for personal contributions may only be allowed on a proportional basis. Generally, this affects personal contributions which are claimed as a tax deduction after a partial withdrawal or rollover has been made. Please see your tax or financial adviser for further information on how this may impact your circumstances.

6. Direct credit facility

Cash payments may be credited directly into your financial institution account.

Note: Allow up to five days for clearance (direct crediting may not be available on the full range of account types; please check with your financial institution).

Name of financial institution

Account holder's name

Bank (BSB number) - Account number

7. Tax file number (TFN) notification

Your TFN - -

Information you should know about providing your TFN

You are not required by taxation or superannuation laws to provide your TFN to the Trustee. Your TFN is confidential and you should know the following before you decide to provide it to us:

The Trustee and any third party engaged by the Trustee to provide superannuation administration services (“third party administrator”) relating to this product are authorised to collect your TFN under super laws.

If you do provide your TFN to the Trustee or third party administrator:

- they will only use the TFN for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient and calculating tax on any superannuation payment you may be entitled to and providing information to the ATO, such as reporting details of contributions for lost member reporting and monitoring of contribution caps
- they may provide the TFN to the trustee of another superannuation fund or a Retirement Savings Account (RSA) provider that is to receive your transferred benefits in the future. However, the Trustee and third party administrator will not pass your TFN to any other fund if you tell the Trustee or third party administrator in writing that you do not want it to pass the TFN on.

However, if you do not give the Trustee or third party administrator your TFN, either now or later:

- they will not be able to accept member contributions, and you will be liable to pay additional tax on concessional contributions
- you may pay more tax on your benefits than otherwise (You may be able to get this back at the end of the financial year in your income tax assessment)
- it may be difficult to locate or amalgamate your superannuation benefits in the future.

The purposes for which the Trustee and third party administrator can use your TFN and the consequences of not providing it may change in the future if the law changes.

8. Declaration and signature

I declare that I am not bankrupt or insolvent under administration and that the information provided by me in this form is true and correct.

I request the Trustee, Brighter Super Trustee ABN 94 085 088 484 AFSL 230511 RSE L0000178 and Zurich Australia Limited (Zurich, OnePath) ABN 92 000 010 195 AFSL 232510 to act upon and give effect to the directions given by me in this notice.

I acknowledge that should I, or my estate receive a payment from OnePath and Brighter Super Trustee in full satisfaction of my benefits under the Policy and/or the Fund, Brighter Super Trustee and OnePath will have fully discharged their obligations under the Trust Deed governing the Fund and the Policy, and that any payment made to or in respect of me shall be net of any lump sum tax paid, as required by law, to the Tax Office.

By signing this form, I also confirm that:

- I consent to the collection, use, storage and disclosure of my personal information as described in the Privacy Policies and the Privacy Statement(s) contained in the PDS (including discussing any information obtained from me and any doctors or accountants with the financial adviser associated with this application). OnePath’s Privacy Policy is available at onepath.com.au/about-us/privacy-policy and Brighter Super Trustee’s Privacy Policy is available at brightersuper.com.au/privacy
- If I have provided personal information about any identified person, I declare that I have their permission to do so and I have informed them of the Privacy Policies and the Privacy Statement(s).
- I consent to (and request where required) OnePath contacting me in relation to this application, to administer any policy that is issued, and for any other purpose consistent with the Privacy Policies and Privacy Statement(s).
- I authorise OnePath and Brighter Super Trustee to use my personal information to send me information about other products and services that may be of interest to me. I understand that I may phone Customer Care on 133 667 to advise that I do not want OnePath or Brighter Super Trustee to use my information for marketing purposes.
- I am aware I may ask any superannuation provider for information about any fees or cheques that may apply or any other information about the effect of this transfer may have on my benefits, and have obtained or do not require any further information.
- where the receiving fund is an SMSF, I am a trustee or director of corporate trustee of the SMSF.

Signature of member

X

Date (dd/mm/yyyy)

/ /

Zurich Australia Limited, trading as OnePath Life (ABN 92 000 010 195, AFSL 232510) (Zurich or OnePath) issues OneCare, OneCare External Mastertrust, OneCare held in SMSF and some of the OnePath legacy range of products.

Brighter Super Trustee (ABN 94 085 088 484, AFSL 230511, RSE L0000178) is the trustee of Brighter Super (ABN 23 053 121 564, RSE R1000160) and the issuer of OneCare Super and some of the other OnePath legacy range of products. Zurich is the insurer of these products.

This information does not take into account your personal objectives, financial situation or needs. You should consider these factors and the appropriateness of the information to you. Consider seeking advice specific to your individual circumstances from an appropriate professional. You should also consider the relevant Product Disclosure Statement (PDS) for the product available at onepath.com.au/documents/onecare-policy-terms or by calling us on 133 667 in deciding whether to acquire or continue to hold the product. Furthermore, some relevant products have been designed to meet certain objectives, financial situations and needs, which are described in its Target Market Determination available at onepath.com.au/life-insurance/target-market-determination