

Withdrawal/Rollover Form

April 2022

OnePath Custodians Pty Limited (OnePath Custodians)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

OnePath Life Limited (OnePath Life)

ABN 33 009 657 176 AFSL 238341

Customer Services

Phone 133 667

Email client.onepath@zurich.com.au

Website onepath.com.au

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 the Retirement Portfolio Service ABN 61 808 189 263 (RSE R1000986).

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/Reference no. (if known)

Address

State Postcode

Office hours phone number

For SMSFs only

Account name

Bank (BSB number) - Account number

Electronic Service Address (ESA)

* Must be completed prior to your withdrawal being processed.

Proof of Identity

Note: We will only accept original certified copies which must be attached to this form and mailed to us. A certified copy is a document that has been certified as a true copy of the original. We cannot accept a fax copy or photocopy.

I have attached a certified copy of my identification.

For more information on identification requirements please go to onepath.com.au

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 Please note that the amount withdrawn may be subject to fees and charges and withholding taxes.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.
- Severe financial hardship – you are required to complete an 'Application for Early Release Due to Severe Financial Hardship' 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, OnePath Custodians Pty Limited (OnePath Custodians) ABN 12 008 508 496, AFSL 238346 RSE L0000673 and OnePath Life Limited (OnePath Life) ABN 33 009 657 176 AFSL 238341 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 Life and OnePath Custodians in full satisfaction of my benefits under the Policy and/or the Fund, OnePath Custodians and OnePath Life 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 (including health and other sensitive information) as described in the Privacy Policies. OnePath's Life Privacy Policy is available at onepath.com.au/about-us/privacy-policy and OnePath Custodians' Privacy Policy is available at onepath.com.au/superandinvestments/privacy-policy
- if I have provided information (including health and other sensitive information) about another person in this application (for example, a beneficiary or life insured), I declare that I have the consent of that person to do so. I understand that OnePath Life and OnePath Custodians require me to inform the person concerned that I have done so and direct them to the Privacy Policies.
- I consent to OnePath Life using my personal information (including health and other sensitive information) to send me information about their financial products and services from time to time. I also consent to OnePath Life disclosing my personal information (including health and other sensitive information) to their related bodies corporate and organisations with whom they have an arrangement or alliance to share information for marketing purposes. I understand this is to enable those organisations to send me information on their products or services. I also understand that if I do not want OnePath Life to use and disclose my information in this way I must phone 133 667 to withdraw my consent.
- 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.
- I/We acknowledge that OnePath Life is a company within the Zurich Financial Services Australia Group. OnePath Custodians is a company within the IOOF Group of companies, comprising IOOF Holdings Limited ABN 49 100 103 722 and its related bodies corporate (IOOF Group). OnePath Life and OnePath Custodians are not related bodies corporate.

Signature of member

X

Date (dd/mm/yyyy)

/ /

Customer Services

Postal address

OnePath Life
Locked Bag 994
North Sydney NSW 2059

Phone enquiries 133 667

Retail Claims

Postal address

OnePath Life
GPO Box 4148
Sydney NSW 20019

Phone enquiries 1300 555 250

Know your customer – identification requirements

April 2022

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* requires us to identify you and verify your identity before we make a payment of your super.

The information outlined below relates to individuals and sole traders only.

Individuals/sole traders

You can do one of two things to provide evidence of client identity verification to us:

Advisers only – complete our Identification Form which verifies you have collected sufficient identification from your client. Please note, you are not required to send in originals or copies of identification if you use this form. We will also accept the IFSA/FPA or dealer group branded identification forms.

or

Advisers and individuals not using the services of an adviser – send in original certified copies* (not original documents) of the following: one or more primary photographic identification documents, **or** one primary non-photographic identification document **and** one secondary identification document.

Please note: We cannot accept certified copies by fax or email.

Primary photographic identification document

One of:

- Current Australian driver's licence.
- Australian passport (current or expired less than two years ago).
- Proof of Age document issued by a State or Territory.
- Foreign government issued passport or similar travel document containing the person's signature*.

Or, if none of these documents can be provided, both:

- Current foreign driver's licence that contains the person's date of birth* and
- Foreign government issued identity card containing the person's signature*.

or

Primary non-photographic identification document

- Australian Birth Certificate or birth extract.
- Australian Citizenship Certificate.
- Foreign government issued birth certificate*.
- Centrelink Pension Card.
- Foreign government issued certificate of citizenship*.

and

Secondary identification document

- Commonwealth, State or Territory issued document dated within the last 12 months that records the provision of financial benefits to the person and which contains the person's name and residential address.
- Australian Taxation Office issued document dated within the last 12 months that records an amount payable or owed to the person and which contains the person's name and residential address.
- Local Government body or utilities provider issued document dated within the last three months that records the provision of services to that address or that person and which contains the person's name and residential address.
- If the person is under the age of 18, a notice dated within the last three months from a school principal containing the person's name and residential address and the period of attendance at that school.

* Documents not in English must be accompanied by an English translation prepared by an accredited translator.

A certified copy is a document that has been certified as a true copy of the original. Examples of who can certify documents are:

- a person enrolled on the roll of a Supreme Court or the High Court as a legal practitioner
- a judge, registrar or deputy registrar of a court
- a magistrate
- a chief executive officer of a Commonwealth court
- a Justice of the Peace
- a notary public
- a police officer
- an agent of Australia Post in charge of supplying postal services to the public
- a permanent employee of Australia Post with two years' continuous service employed in supplying postal services to the public
- an Australian consular or diplomatic officer
- a bank or building society officer with two or more years of continuous service
- a finance company officer with two year's continuous service
- an officer or authorised representative of an AFSL holder with two years' continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or National Institute of Accountants.

Note: The person who is authorised to certify documents must make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, contact details, qualification (e.g. Justice of the Peace, Australia Post employee, etc.) and date. The person certifying a document must be either an Australian citizen or a permanent resident of Australia. A full list of persons who can certify documents is available from onepath.com.au

Postal address

OnePath Life
Locked Bag 994
North Sydney NSW 2059