

Withdrawal form

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Suncorp Portfolio Services Limited (Trustee)
ABN 61 063 427 958, AFSL 237905, RSE L0002059

Use this form to make a cash withdrawal from your Suncorp Brighter Super account or Suncorp Employee Superannuation account or transfer to another super fund

This form can be used if you have a super or pension account. As super is designed to help you save for your retirement, legislative rules mean your super can't usually be accessed (withdrawn) before you meet a 'condition of release', such as reaching your 'preservation age' (ie the age you can generally start accessing your super) and retiring.

It's your money, but by law, we'll need a significant amount of information from you. Once you've done all this, we'll be able to start processing your withdrawal.

Tips to help you complete this form

- Use a blue or black pen and write in CAPITAL letters
- Use an 'x' to mark answer boxes
- Complete all sections of the form and sign and date on the last page

Have any questions?

If you'd like help completing this form, or if you have any questions, just call us on between 8am and 6pm (Eastern Standard Time) Monday to Friday.

Personal details

Account number*

Title*

Last name*

Given name(s)*

Date of birth*

Contact details (must be your residential address – sorry, we can't accept PO Boxes)

Street name and number

Suburb/Town

State Postcode

Country (if not Australia)

Daytime phone number Mobile phone number*

Email address*

Postal address (if different from above)

Street name and number or PO Box number

Suburb/Town

State Postcode

Country (if not Australia)

*mandatory field

Reason for withdrawal – for Super accounts only

Please use an 'X' to mark the appropriate box – we can't process your withdrawal unless you satisfy one of the conditions below

- I'm transferring to another super fund.
- I'm permanently disabled.
We need some additional information before being able to process your withdrawal request. Please call us for more information and to obtain the relevant forms.
- I'm suffering from a terminal illness.
We need some additional information before being able to process your withdrawal request. Please call us for more information and to obtain the relevant forms.
- I've reached age 65.
- I've reached my preservation age and have permanently retired.
'Permanently retired' means you have stopped working and have no intention of becoming gainfully employed for 10 or more hours in a week.
- I've stopped working since turning age 60, but I'm not necessarily retired.†
- I'm withdrawing an 'unrestricted non-preserved' amount.
This is money you can get access to at any time.
- I'm withdrawing a 'restricted non-preserved amount' and I've terminated gainful employment with the employer linked to my Suncorp Brighter Super account or Suncorp Employee Superannuation account.‡
Generally, this is money accrued from personal contributions made to an employer fund from 1 July 1983 to 30 June 1999 that you couldn't claim a tax deduction for.
- I was a lost member and my total benefit is less than \$200.
- I've terminated gainful employment with the employer linked to my Suncorp Brighter Super account or Suncorp Employee Superannuation account and my total benefit is less than \$200.
- I'm withdrawing under compassionate grounds.
Please attach an original or certified copy of your letter of approval from the Department of Human Services (DHS).

Notes:

† Please indicate when you left work with your employer / /

Reason for withdrawal – Pension accounts only

- I've reached my preservation age and have permanently retired.
'Permanently retired' means you have stopped working and have no intention of becoming gainfully employed for 10 or more hours in a week.
- I've stopped working since turning age 60, but I'm not necessarily retired.†
- I'm withdrawing an 'unrestricted non-preserved' amount.
This is money you can get access to at any time.
- I'm transferring to a transition to retirement pension.
- I'm withdrawing to pay a superannuation contribution surcharge.
You'll need to supply evidence of the superannuation surcharge assessment from the Australian Taxation Office.
- I'm withdrawing to give effect to a family law payment split.
You'll need to supply an original certified copy of the court order. If you're not the account holder, you'll need to supply a Regulation 72 Notice. A Regulation 72 Notice must contain the non-member spouse's full name, full address, date of birth and if they're a member of the Suncorp Master Trust, their membership number.
- I'm withdrawing to contribute the money back to the accumulation phase of a superannuation product.

Withdrawal type (please select from one of the following)

Please use an 'X' to mark the appropriate box

Partial withdrawal

I'd like to make a partial withdrawal and keep my Suncorp Brighter Super account or Suncorp Employee Superannuation account open.

If you're transferring the withdrawal amount to another super fund, please complete your account details with the other super fund below.

If you're making a cash withdrawal, please complete your Australian financial institution account below.

Full withdrawal

I'd like to make a full withdrawal of my balance and close my Suncorp Brighter Super account or Suncorp Employee Superannuation account. I understand that any insurance cover I have will cease on the day you process my withdrawal.

If your Suncorp Brighter Super account or Suncorp Employee Superannuation account was opened up by your employer, please choose one of the following:

- I've stopped working with the employer who opened up my Suncorp Brighter Super account or Suncorp Employee Superannuation account and, if applicable, have instructed them to pay any outstanding contributions to my new fund. I understand Suncorp cannot accept further contributions once my withdrawal has been processed.

Please indicate when you left work with your employer / /

- I've lodged a Choice of Fund form with my employer and have instructed them to pay all future contributions to my new super fund.

Withdrawal payment details

For rollovers to another super fund. Certified identification is required for rollovers to a Self-Managed Super Fund (SMSF).

Full name of super fund

Member number

Super fund address

State Postcode

Super fund ABN

Unique Superannuation Identifier (USI)

Rollover amount (for partial withdrawals only) \$, , .

For withdrawals paid in cash to your Australian financial institution account.

Please pay it to the bank account you already pay my pensions payments to.

Or

Please pay it to the bank account below.

Name of Australian financial institution

Account name (must be an account in your name or a bank account of which you're listed as one of the account holders)

Branch name or address

Branch BSB Account number

Withdrawal amount \$, , .

Tax treatment If you don't specify, we'll process your withdrawal as before tax

Before tax

After tax

Please note

- The amount you can be paid in cash can't exceed the 'unrestricted non-preserved' amount.
- The preserved and restricted non-preserved amounts can't be taken in cash unless you meet a condition of release (please see the applicable Product Guide for more information on what is a 'condition of release').
- If you choose to be paid your super withdrawal in cash, you can't change your decision later to transfer this cash payment.
- Before we can pay your super withdrawal in cash, you'll need to provide proof of identity, please see **Proof of identity** in this form for details.

Important notice about Tax File Numbers (TFNs)

- If you haven't already provided us with your TFN you may pay more tax than you'd otherwise need to.
- You can provide us with your TFN by completing the **Tax File Number** section below in this form.

Investment option details (for partial withdrawals only)

Please indicate the investment option(s) that you'd like your withdrawal to be paid from. If you don't make a selection, the Trustee will use its discretion to determine which investment option(s) will be used to make up this payment.

If you're invested in the Suncorp Lifestages Fund, we'll pay your withdrawal from your Suncorp Lifestages Fund.

Investment option	Amount
Suncorp Lifestage Funds	
Suncorp Lifestage Fund	
Conservative	
Morningstar Conservative Fund	
Perpetual Wholesale Conservative Growth Fund	
Suncorp Universal Conservative Fund	
Moderate	
Morningstar Moderate Fund	
Balanced	
Morningstar Balanced Fund	
Perpetual Wholesale Diversified Growth Fund	
Suncorp Universal Balanced Fund	
Growth	
BlackRock Wholesale Balanced Fund	
Morningstar Growth Fund	
Suncorp Traditional Growth Fund	
Suncorp Universal Growth Fund	
High growth	
Morningstar High Growth Fund	
Suncorp Traditional High Growth Fund	
Cash	
Suncorp Cash Fund	
Australian fixed interest	
Suncorp Australian Fixed Interest Fund	
Vanguard Australian Fixed Interest Index Fund	
International fixed interest	
Vanguard International Fixed Interest Index Fund (Hedged)	
Diversified fixed interest	
Macquarie Diversified Fixed Interest Fund	
Diversified credit	
CFS Wholesale Global Credit Income Fund	
Australian listed property	
Ironbark Paladin Property Securities Fund	
Suncorp Australian Listed Property Index Fund	
International listed property	
Suncorp International Property Securities Index Fund (Hedged)	
Global listed property (Australian and international)	
Suncorp Global Property Index Fund	
International listed infrastructure	
Lazard Global Listed Infrastructure Fund	
Australian shares	
Ausbil Australian Active Equity Fund	
BT Wholesale Imputation Fund	

Investment option details (for partial withdrawals only) (continued)

Investment option	Amount
Fidelity Australian Equities Fund	
Hyperion Australian Growth Companies Fund	
Investors Mutual All Industrials Share Fund	
Ironbark Karara Australian Shares Fund	
Perpetual Wholesale Industrial Fund	
Perpetual Wholesale SHARE-PLUS Long-Short Fund	
Suncorp Australian Shares Value Fund	
Suncorp Australian Shares Multi-Manager Fund	
Suncorp Australian Shares Index Fund	
Australian shares – specialist	
Ausbil Australian Emerging Leaders Fund	
Nikko AM Australian Share Income Fund	
Perpetual Wholesale Ethical SRI Fund	
Perpetual Wholesale Geared Australian Share Fund	
Zurich Investments Equity Income Fund	
International shares	
Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund	
Platinum International Fund	
Suncorp International Shares Multi-Manager Fund	
Suncorp International Shares Index Fund	
Walter Scott Global Equity Fund	
International shares – specialist	
BlackRock Global Allocation Fund	
CFS Wholesale Global Resources Fund	
Lazard Global Small Cap Fund	
Closed investment options[^]	
Secure	
Suncorp Traditional Capital Guaranteed Fund	
Conservative	
Suncorp Traditional Conservative Fund	
Balanced	
Suncorp Traditional Balanced Fund	
Growth	
CFS Wholesale Diversified Shares	
Cash	
Suncorp Guaranteed Cash Fund	
Australian listed property	
CFS Wholesale Property Securities Fund	
Australian shares	
CFS Wholesale Australian Shares	
Total	\$

[^] The investment options are only available to members that are invested in them before their closure date (and currently remain so) and wish to invest additional funds into these investment options.

Tax File Number (TFN) notification – for Super accounts only

If you have a Suncorp Every Day pension account, you don't have to provide your TFN.

If you provide us with your TFN on this form and within the specified timeframe, we'll refund any 'No TFN tax' deducted from your account in the last three financial years before processing your withdrawal request.

If you don't provide us with a valid TFN at the time of lodging your withdrawal request, you will have up to three years from the end of the income year in which contributions were initially made in which to provide your TFN to the Fund and request a refund on any 'No TFN tax' amounts previously deducted.

As a result of changes to the law, the purposes for which we can use your TFN and the consequences of not providing it to us may change in the future.

Tax File Number (TFN)

Tax deduction on personal contributions – for Super accounts only

You do not need to complete this section if you have a Pension account.

If you're self-employed (or are another eligible person) and intend to claim a tax deduction on any personal contributions to your Suncorp Brighter Super account or Suncorp Employee Superannuation account, please complete the details below and if you haven't already, supply your TFN in the **Tax File Number** section. Please refer to the Australian Tax Office (ATO) or your accountant for further information.

Notice pursuant to sub-section s290-170 Notice of intent to deduct of the Income Tax Assessment Act 1997 as amended for the financial year ended 30 June.

Full name

Residential address

State Postcode

Financial year for which you are claiming a tax deduction
Financial year ending 30 June 20

Total personal contributions made to my account for the above financial year
\$, , .

Amount of personal contributions being claimed as a tax deduction
\$, , .

Declaration

I confirm that:

- The information given above is correct and complete.
- I intend to claim the amount shown above as a tax deduction for the financial year specified above.
- This amount hasn't been included in any earlier notice to you and note that this notice cannot be withdrawn or revoked.

Important information

We cannot accept a notice of intention to claim a tax deduction on any part or full amount of a personal contribution that you've used to start a pension. Where you've partially or wholly rolled over or withdrawn the contributions made to your Suncorp Brighter Super account or Suncorp Employee Superannuation account, the maximum tax deduction that can be claimed may decrease.

Up until 30 June 2017, a tax deduction can only be claimed if:

- You are self-employed, substantially self-employed (see definition below), retired or unemployed; where contributions have not been rolled, withdrawn or used to start a pension before receipt of any s290-170 notice.
- You advise the Trustee of the amount you want to claim as a tax deduction.
- The Trustee acknowledges your advice (an acknowledgement will be issued promptly after receipt of this form from you).

Please refer to the Australian Tax Office (ATO) or your accountant for further information.

From 1 July 2017, all persons under 75, regardless of employment status, can make personal deductible contributions to superannuation up to the concessional contribution limit and receive a tax deduction (people aged between 65 and 74 will be subject to a work test).

Substantially self-employed

You are substantially self-employed if less than 10% of your assessable income plus reportable employer super contributions and reportable fringe benefits is from employment as an employee for that financial year.

Eligible employment

'Eligible employment' means an occupation where your employer would normally be obliged to make Award or Super Guarantee contributions to a super fund for your benefit.

Contributions tax

Contributions tax at the rate of 15%¹ will be deducted from the amount of contributions that you claim, less any applicable insurance premiums paid in the relevant financial year. Additional tax may apply in relation to amounts exceeding the concessional contributions cap.

Personal contributions that are claimed as a tax deduction for a particular financial year are subject to the concessional cap for that year. In addition, any excess concessional contributions will count towards the non-concessional cap. To find out what the current cap levels are, go to ato.gov.au/super.

¹ 30% contributions tax will apply for people earning over \$300,000. From 1 July 2017, 30% contributions tax will apply for people earning over \$250,000. Changes can be viewed at ato.gov.au/super.

Proof of identity

If you have already been identified, please disregard this section.

If proof of identity hasn't been previously completed, you'll need to prove your identity by selecting an item from **Part A** below, or if you can't provide any of these items, select two items from **Part B**.

We require proof of identity BEFORE we can proceed with your instructions.

Documents written in a language other than English must be accompanied by an English translation prepared by a NAATI accredited translator (see naati.com.au). We're not responsible for the content of external websites.

Part A – Acceptable photographic identification documents – ONE item required

Select ONE item from this section, which MUST contain your name, photo and either date of birth or residential address

- A current driver's licence
- A current Australian passport (or one which has expired within the last two years)
- A current Australian Proof of Age Card (including 18+ and Birth Cards)
- A current foreign passport or similar travel document also containing your signature issued by a government, the UN or agency of the UN
- A National Identity Card issued by a foreign government also containing your signature

Part B – Other alternative identification documents – TWO items required (this section is only required if a Part A item couldn't be provided)

Select ONE item from this section

- An Australian birth certificate/extract
- A citizenship certificate
- A foreign birth certificate issued by a government, the UN, or agency of the UN
- A current pension card issued by the Department of Human Services

AND – Select ONE item from this section which MUST contain your name and residential address

- A notice issued by the Commonwealth, State or Territory within the last twelve months recording the provision of financial benefits to you
- A notice issued by the Australian Taxation Office within the last twelve months recording a debt payable by you to the Commonwealth (or by the Commonwealth to you)
- A notice issued by a local government body or utilities provider (eg gas, electricity, phone) within the last three months recording the provision of services to your address or to you
- If you're under 18, a letter written less than three months ago, from your school principal recording how long you've attended that school

Part C – For use where your residential address is not in Australia or New Zealand – One additional item required

In addition to the **Part A** or **Part B** requirements above, please select:

- ONE additional item from **Part A**

OR

- ONE additional item from any section in **Part B**

Certification procedure (where you're not being assisted by a financial adviser)

If an adviser isn't assisting you with this transaction, to prove your identity, you'll need to:

- Take the originals of your selected identification documents to a certifier (see 'List of acceptable certifiers' below) who will certify that the original documents have been sighted.
- Ensure the certifier copies the originals and signs the copy confirming that it's a true copy of the original document and includes on the copy the date, their name and designation from the list in 'List of acceptable certifiers' below.
- Mail this form and your certified copy(s) of identification to us (we can't accept faxes or copies of the certified documents).

List of acceptable certifiers

Who to see	Conditions and definitions
Australia Post	An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public; or a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public.
Banking and other financial institutions	An officer with two or more continuous years of service with one or more financial institutions or a finance company officer with two or more continuous years of service with one or more financial companies. This includes Suncorp and its subsidiaries.
Financial adviser	An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one of more licencees. Please note: If you're consulting face to face with your current financial adviser, the certification process is not required – see the following section.
Justice of the Peace or Notary Public	An individual appointed by the courts whose duties include certifying documents.
Legal profession or law enforcement	A person who is enrolled on the roll of the Supreme Court of a State or Territory, or High Court of Australia, as a legal practitioner. Other professionals include a judge of a court; a magistrate; a chief executive officer of a Commonwealth court; a registrar or deputy registrar of a court, or a police officer.
Accountants	A member of the Institute of Chartered Accountants in Australia and New Zealand, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.
Consular or Diplomatic Officer	An Australian Consular Officer or an Australian Diplomatic Officer.

Verification procedure (where being assisted by an adviser, the adviser must complete this section)

Verify the client's full name and either their date of birth or residential address from the original copies of identification documents provided on the previous page and:

- Ensure your client has completed **Part A** or **Part B** if your client doesn't own a document from **Part A**, and **Part C** if residing overseas (other than New Zealand).
- Complete this section to indicate the details of the verification procedure conducted.
- Ensure original documentation is sighted when meeting your client face to face (certified copies are only acceptable if you don't meet face to face and they must meet the requirements detailed in the section above).
- Verify that the documents haven't expired (except for an Australian passport which has expired in the last two years).

Advisers, please **do not** attach copies of the identification documents when forwarding this form.

ID document details	Document 1	Document 2 (if using Part B or Part C)
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified Copy [†]	<input type="checkbox"/> Original <input type="checkbox"/> Certified Copy [†]
Document type / issuer		
Issue date		
Expiry date (if applicable)		
Document number (if any)		
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted [‡]	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted [‡]
Verified date		

Adviser's details

Adviser's name	
Adviser's organisation	
Adviser number	
Daytime phone number*	
Adviser email address*	

Notes:

[†] Certified copies of documentation are only permitted where an adviser hasn't assisted the client face to face

[‡] If you're able to translate your client's non-English proof of identification documents you can do so, otherwise a NAATI accredited translator must provide the translation **before** verification can occur

Declaration and signature

I confirm the information I've provided on this form is true and correct and authorise my super to be paid as instructed on this form.

Signature

Date / /

Full Name

Where to send the form

Please send the completed form and any required attachments to:



Suncorp Super
GPO Box 2585
Brisbane QLD 4001