

Suncorp Brighter Super[®] and Suncorp Employee Superannuation Plan Withdrawal Form

Issued 1 April 2022

Use this form to make a cash withdrawal from your Suncorp Brighter Super[®] account or Suncorp Employee Superannuation Plan 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As super is designed to help you save for your retirement, legislative rules mean your super can't usually be accessed (withdrawn) before you meet a 'condition of release', such as reaching your 'preservation age' (ie the age you can generally start accessing your super) and retiring.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 between 9am and 5pm (Australian Eastern Standard Time) Monday to Friday on:

- Suncorp Brighter Super - 13 11 55
- Suncorp Employee Superannuation Plan - 1800 652 489

Personal Details

Account number*	<input type="text"/>		
Title*	<input type="text"/>		
Given name(s)*	<input type="text"/>		
Last Name*	<input type="text"/>		
Date of birth*	<input type="text" value="DD"/>	<input type="text" value="MM"/>	<input type="text" value="YYYY"/>

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

Address*	<input type="text"/>		
	<input type="text" value="State"/>	<input type="text" value="Postcode"/>	
Country (if not Australia)	<input type="text"/>		
Daytime phone number*	<input type="text"/>	Mobile phone number*	<input type="text"/>
Email*	<input type="text"/>		
Postal address (if different from above)	<input type="text"/>		
Address	<input type="text"/>		
	<input type="text" value="State"/>	<input type="text" value="Postcode"/>	
Country (if not Australia)	<input type="text"/>		

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.

For more information on your preservation age and the conditions which must be met to withdraw money from superannuation, generally referred to as 'conditions of release', please refer to the Australian Taxation Office website at ato.gov.au/super.

- I've reached age 65.
- 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 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 left an employer on or after turning 60.
Please indicate when you left work with the employer | |
- 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 Plan 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 as a tax deduction.
- 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 Plan 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 Australian Taxation Office (ATO).

*mandatory field



Reason For Withdrawal – Pension 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 or back to an accumulation account.

I'm withdrawing an 'unrestricted non-preserved' amount.

Otherwise, if your pension is in transition to retirement and you wish to make a cash withdrawal, you will need to nominate the 'condition of release' you satisfy:

I've reached age 65.

I've permanently retired from the workforce.

'Permanently retired' means you have stopped working and have no intention of becoming gainfully employed for 10 or more hours a week again.

I left an employer on or after turning 60.

Please indicate when you left work with the employer

DD / MM / YYYY

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 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.

Note

If your pension is in transition to retirement and you would like to access the difference between your nominated regular pension amount and the maximum pension amount as an irregular pension payment, you should write this instruction on our *Change of personal details* form.

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 Plan account open.

Withdrawal amount

Tax treatment

Before tax

After tax *If you don't specify, we'll process your withdrawal as before tax*

(for cash withdrawals only)

Full withdrawal

I'd like to make a full withdrawal of my balance and close my Suncorp Brighter Super account or Suncorp Employee Superannuation Plan 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 Plan 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 Plan 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

DD / MM / YYYY

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.

Name of super fund

Member number

Super fund address

State

Postcode

Super fund ABN

Unique Superannuation Identifier (USI)

For rollovers to a Self-Managed Super Fund (SMSF):

– Rollovers can only be paid to an Australian bank, building society or credit union account held in the name of SMSF. You must provide a copy of a statement for the bank, building society or credit union account which shows the account holder and account details (balance details are not required).

– Your SMSF must be registered with the ATO as a complying superannuation fund

– Your SMSF must have an electronic service address (ESA) to receive SuperStream data. You can get an ESA from an SMSF messaging provider or through your SMSF intermediary/administrator; and

– You must provide a certified copy of your personal identification documents.

SMSF name

SMSF ABN

SMSF electronic service address

Please provide Australian bank, building society or credit union account details for a cash withdrawal or rollover to a SMSF:

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 financial institution

Account name

(must be an account in your name or a bank account on which you're listed as one of the account holders for a cash payment, or an account held in the name of the SMSF for a rollover to a SMSF)

Branch name or address

BSB number Account number

Note: Cheque payments can only be made where the withdrawal is a Departing Australia Superannuation payment.

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' or refer to the Australian Taxation Office website at ato.gov.au/super).
- If you choose to be paid your super withdrawal in cash, you can't change your decision later and 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.

INVESTMENT OPTION	AMOUNT
Suncorp Lifestage Funds	
Suncorp Lifestage Fund (Life)	\$
Conservative	
Morningstar Conservative Fund (Mor Con)	\$
Suncorp Multi-Manager Conservative Fund (Sun MM Con)	\$
Moderate	
Morningstar Moderate Fund (Mor Mod)	\$
Balanced	
Morningstar Balanced Fund (Mor Bal)	\$
Suncorp Multi-Manager Balanced Fund (Sun MM Bal)	\$
Growth	
Morningstar Growth Fund (Mor Growth)	\$
Suncorp Multi-Manager Growth Fund (Sun MM Hig)	\$
High Growth	
Morningstar High Growth Fund (Mor Growth)	\$
Suncorp Multi-Manager High Growth Fund (Sun MM Hig)	\$
Cash	
Suncorp Cash Fund (Sun Cash)	\$
Australian Fixed Interest	
Suncorp Australian Fixed Interest Fund (Sun Aus FI)	\$
Vanguard Australian Fixed Interest (Van Aus FI)	\$
International Fixed Interest	
Suncorp Global Fixed Interest Fund (Sun GFI)	\$
Vanguard International Fixed Interest Index Fund (Hedged) (Van Int FIH)	\$
Diversified Fixed Interest	
Macquarie Dynamic Bond Fund (Maq DynBond)	\$
Diversified Credit	
First Sentier Wholesale Global Credit Income Fund (FS GI Cred)	\$

INVESTMENT OPTION	AMOUNT
Australian Listed Property	
Ironbark Paladin Property Securities Fund (Iro Pal Pro)	\$
Suncorp Australian Listed Property Index Fund (Sun Aus LP)	\$
Global Listed Property (Australian and International)	
Suncorp Global Property Fund (Sun GL Prop)	\$
International Listed Infrastructure	
Lazard Global Infrastructure Fund (Laz Glo Inf)	\$
Australian Shares	
Hyperion Australian Growth Companies Fund (Hyp Aus Gth)	\$
Suncorp Australian Shares Fund (Sun Aus Sh)	\$
Suncorp Australian Shares Multi-Manager Fund (Sun Aus MM)	\$
Suncorp Australian Shares Value Fund (Sun Aus Val)	\$
International Shares	
Suncorp International Shares Fund (Sun Int)	\$
Suncorp International Shares Multi-Manager Fund (Sun Int MM)	\$
Walter Scott Global Equity Fund (WalS Glo Eq)	\$
International Shares - Specialist	
Lazard Global Small Cap Fund (Laz Glo SMC)	\$
CLOSED INVESTMENT OPTIONS^	
Secure	
Asteron Traditional Capital Guaranteed Fund (Ast Tra CG)	\$
Australian Shares	
CFS Wholesale Australian Shares Fund (CFS WS AEQ)	\$
Pendal Imputation Fund (Pendal Imp)	\$
Australian Shares - Specialist	
Ausbil Australian Emerging Leaders Fund (Ausb Aus EL)	\$
Perpetual Wholesale Geared Australian Share Fund (Perp Geared)	\$
International Shares	
Platinum International Fund (Pla Int)	\$
TOTAL	\$

^ These investment options are only available to members that are invested in them before their closure date (and currently remain so).

Tax File Number (TFN) Notification – for Super Accounts Only

It's important we have your TFN. It's up to you whether you give it to us, and it's not an offence if you don't, but we can't accept any after-tax contributions from you, it might be difficult to find super funds you may have forgotten about, to combine your super in one account, and you may pay more tax on concessional contributions (from pre-tax money - e.g. salary sacrifice) than you would otherwise. We're legally authorised to collect, use and disclose your TFN under the Superannuation Industry (Supervision) Act. And of course, we'll keep it confidential and only use it for lawful purposes, including finding or identifying your super funds, calculating tax on any superannuation lump sums, providing your TFN and other information to the Australian Taxation Office (ATO), and providing your TFN to your future super fund trustee or retirement savings account provider if you're transferring your account. These lawful purposes may change in the future, as a result of legislative changes. We won't pass on your TFN to another super fund if you write and tell us not to.

Tax File Number (TFN) - -

Personal Contributions – Claiming a Tax Deduction – For Super Accounts Only

If you intend to claim a tax deduction for any personal contributions you have made to your account, you will need to let us know before the account is closed.

Financial year ended 30 June

Complete this section if you **have not** previously lodged a valid notice for this financial year for this account. You will be making the *Original notice to claim a tax deduction* declaration below for this account when you sign this form.

My personal contributions for this financial year \$ or All contributions
The amount of personal contributions I will be claiming as a tax deduction \$ or All personal contributions

Complete this section if you **have** previously lodged a valid notice for this financial year for this account. You will be making the *Variation of previous valid notice of intent* declaration below for this account when you sign this form.

My personal contributions for this financial year \$ or All contributions
The amount of these personal contributions claimed in my original notice \$ or All personal contributions
The amount of these personal contributions I will now be claiming as a tax deduction \$ or All personal contributions

Original notice of intention to claim a tax deduction

You declare that at the time of lodging this notice:

- You intend to claim the personal contributions stated as a tax deduction
- You are a current member of the SPSL Master Trust
- The SPSL Master Trust currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- You have not included any of the contributions in an earlier valid notice.

I acknowledge I'm making this *Original notice of intention to claim a tax deduction declaration* when I sign this form on Page 7.

– You declare that you are lodging this notice at the earlier of either:

- before the end of the day that you lodged your income tax return for the income year in which the personal contributions were made, or
- before the end of the income year following the year in which the contribution was made.

Variation of previous valid notice of intent

You declare that at the time of lodging this notice:

- You intend to claim the personal contributions stated as a tax deduction
- You are a current member of the SPSL Master Trust
- The SPSL Master Trust currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- You declare that you wish to vary your previous valid notice for these contributions by reducing the amount you advised in your previous notice and you confirm that either:

- You have lodged your income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or
- You have not yet lodged your income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or
- the ATO has disallowed your claim for a deduction for the relevant year and this notice reduces the amount stated in your previous valid notice by the amount that has been disallowed.

I acknowledge I'm making this *Variation of previous valid notice of intent declaration* when I sign this form on Page 7.

Contributions tax

Contributions tax at the rate of 15% will be deducted from the amount that you advise you will claim as a tax deduction. Additional tax may

apply if your contributions exceed the contributions cap(s), we do not hold your tax file number or you earn over \$250,000 a financial year.

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 Keypass identity card (issued by Australia Post)
- A current international passport or similar travel document with your signature or a unique identifier
- A current National Identity Card (issued by a foreign government, the UN or agency of the UN) with your signature or a unique identifier

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 which MUST contain your name

- An Australian birth certificate/extract
- A citizenship certificate
- A foreign birth certificate issued by a foreign 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 (e.g. 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
- If you're under 18, a current school issued identity card with your photo

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**

If you live in a remote area and will find it difficult to meet these requirements, give us a call to discuss other documents we can accept to help prove your identity.

Certification Procedure

You can prove your identity at your local Suncorp branch or take your identity documents to an acceptable certifier. Your financial adviser is an acceptable certifier and can certify your documents for you.

- Take the originals of your identification documents to an acceptable certifier.
- A copy of the document(s) will need to be taken, and the acceptable certifier will need to sight the original document(s) to confirm that the copy(s) is true.
- On **each** copied page, the acceptable certifier should confirm that it's a true copy of the original document by writing 'This is to certify that this is a true copy of the original which I have sighted', followed by their signature, their name, the date, their occupation or profession and length of service (if applicable) (from the *List of Acceptable Certifiers* at the end of the form) and their registration number (if applicable).
- Mail this form and your certified copy(s) of identification documentation to us (we can't accept faxes or copies of the certified documents). Please note that we need to receive certified documents within 90 days of the date they are certified.

Additional instructions for financial advisers:

- Ensure that your client has completed Part A or Part B
- If your client is residing overseas (other than in New Zealand), provide at least one additional document from Part A or Part B
- Verify that the document(s) haven't expired (except for an Australian passport, which must not have expired more than two years ago) before certifying the copies.

A list of acceptable certifiers can be found at the end of this form.

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, along with a certified copy of your identification documents, and any other requested documents, to:

Email: super@spsl.com.au

Mail: GPO Box 2585, Brisbane QLD 4001

If you are sending through identification documents, please mail your documents to us, as we require the original certified copies.

List of Acceptable Certifiers

- Bank, credit union, building society or finance company officer with two or more years of continuous service
- Financial adviser or financial planner
- Police officer
- Judge or magistrate
- Legal practitioner
- Justice of the peace or public notary
- Chiropractor
- Dentist
- Medical practitioner
- Nurse or midwife
- Optometrist
- Pharmacist
- Physiotherapist
- Psychologist
- Veterinary surgeon
- Teacher employed on a permanent basis at a school or tertiary education institution
- Minister of religion or marriage celebrant
- Australian post office employee who is in charge of the office or has two or more years of continuous service
- Accountant who is a member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Defence force officer or non-commissioned officer with two or more years continuous service and outside Australia
- Certain Australian trade commission, consular and diplomatic staff; and
- A person authorised by the law in that country to administer oaths or authenticate documents.