Please do not staple

# Withdrawal form

25 August 2025

**OnePath Custodians Pty Limited (OnePath Custodians, Trustee)**
ABN 12 008 508 496 AFSL 238346 RSE L0000673
**Retirement Portfolio Service (Fund)**
ABN 61 808 189 263 RSE R1000986
GPO Box 5306, Sydney NSW 2001

**Customer Services**
**Phone** 133 665
**Email** client@onepathsuperinvest.com.au
**Website** onepathsuperinvest.com.au

**This form is to be used for rollovers and lump sum cash withdrawals by existing members in the following products:**

- **OneAnswer Frontier Personal Super**
- **OneAnswer Frontier Pension**
- **OneAnswer Term Allocated Pension**
- **ANZ OneAnswer Term Allocated Pension**
- **OptiMix Term Allocated Pension**

**Instructions**

- Please read the 'Withdrawal restrictions' section of this form before you complete this form, which includes details of investment funds with withdrawal restrictions.
- Please complete the form and send it to: OnePath, GPO Box 5306, Sydney NSW 2001 or email* to client@onepathsuperinvest.com.au

* Note 1: emails can only be accepted from the email address we currently hold on our records
Note 2: certified copies of documents cannot be accepted via email

The safety and security of our members is our top priority. We urge you to stay vigilant and be aware of potential scams. Our four-step approach—Stop, Reflect, Protect and Report—can help you avoid falling victim to fraud.

## 1. Member details

Member number

Title Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr ☐ Other

Surname

Given name(s)
(including middle name)

Date of birth (dd/mm/yyyy) / /

Tax file number (TFN)* - -

* If you have not provided your TFN, some contributions may attract additional tax. Please refer to your PDS and any subsequent updates for further details on the collection of TFN's.

Residential address
(this cannot be a PO Box)

Suburb/Town State Postcode

Country Email

Phone (during business hours) Mobile

Postal address
(if it is different from the residential)

Suburb/Town State Postcode

Country

Occupation If you have fully retired from the workforce please write 'Retired'.

Primary citizenship

Secondary citizenship
Complete if you have dual citizenship

## 2. Tax questionnaire – Personal super members only (Pension members can proceed to section 3)

Do you intend to claim a tax deduction on personal contributions made during the financial year?

☐ **Yes.** Generally you must complete a Notice of Intent to Claim a Tax Deduction Form and attach it to this form. You can obtain a Notice of Intent to Claim a Tax Deduction Form from Customer Services on 133 665 or from your financial adviser.

☐ **No.** Please proceed to section 3.

**Note**: Where a partial withdrawal or rollover is made, a tax deduction for personal contributions will 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 adviser for independent taxation advice taking into account your individual circumstances.**

## 3. Type of withdrawal requested

Please tick one of the following:

☐ I would like to roll over to another institution – please complete sections 5, 6a and 7.

☐ I would like to request a lump sum cash payment from my personal super account* or Transition to Retirement account – please complete sections 4, 5, 6b and 7.

☐ I would like to withdraw a lump sum cash payment from my pension account – please complete sections 5, 6b and 7.

* For Personal Super members requesting a cash payment (Full /Partial) you will need to provide completed KYC details. Please refer to the 'Withdrawal restrictions – identification requirements' for further details.

## 4. Eligibility to withdraw a lump sum cash payment

Are you a permanent resident or citizen of Australia or New Zealand or a holder of a Subclass 405 (Investor Retirement) visa and Subclass 410 (Retirement) visa?

☐ Yes – please continue to complete this section.

☐ No – please refer to the 'Withdrawal restrictions' page – 'Temporary Australian residents' and complete the remainder of this section if applicable.

I would like to withdraw a lump sum cash payment. I have met one of the conditions of withdrawal, as indicated by me below.

Please tick one of the following:

☐ Retirement: I have reached my preservation age and have permanently retired from the workforce.

☐ Retirement: I am aged 60 years or more and have ceased an arrangement of gainful employment since attaining age 60 years.

☐ I am aged 65 years or more.

☐ The amount to be withdrawn is unrestricted non-preserved.

or

Other* – for the conditions listed below, please refer to the 'Withdrawal restrictions' page 'Eligibility to withdraw a lump sum cash payment'.

☐ Severe financial hardship ☐ Compassionate grounds ☐ Departed temporary resident ☐ Permanent incapacity

☐ Terminal medical condition

* Do not use this form for withdrawals relating to death claims or the *Family Law Act 1975*. Please phone Customer Services on 133 665 for claim requirements.

## 5. Withdrawal instructions

**a. Full withdrawal only**

☐ I would like to withdraw my total account balance. I am aware that any fees and any taxes will be deducted before payment is made. Please proceed to section 6 – 'Payment instructions'.

**b. Partial withdrawal only (not available for Term Allocated Pensions)**

☐ I would like to make a partial withdrawal of: $ ______. Please indicate below whether this amount is to be net or gross.

Please tick one of the following:

☐ Net: I would like my withdrawal to be net of fees and taxes. This means that the amount I have nominated is the exact amount that I will receive after any fees and taxes are deducted.

☐ Gross: I would like my withdrawal to be gross of fees and taxes. This means that the amount I have nominated is before any fees and taxes are deducted.

Please select the investment fund(s) and the amount you wish to withdraw. If you do not select the investment funds to withdraw from, your withdrawal will be made proportionately according to your current asset allocation. If you wish to fully withdraw from a particular investment fund, write 'balance' in the partial amount column below.

| Investment fund name | Partial amount |
|---|---|
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| | $ |
| Total | $ 0.00 |

**Note:** If you have the auto-rebalance plan on your account and you fully withdraw from an investment fund that is within your auto-rebalance profile, the auto-rebalance plan will be cancelled.

## 6. Payment instructions

### a. Rollover

Name of receiving rollover institution

Australian Business Number (ABN) __ __ - __ __ __ - __ __ __ - __ __ __

Unique Superannuation Identifier (non-SMSF)

Account/Reference number

Address of receiving rollover institution

Suburb/Town State Postcode

Contact number of receiving rollover institution

**For SMSFs only**

Please transfer my benefit to the following fund (Receiving fund details) :

Account name

BSB number __ __ __ – __ __ __ Bank Account number

Fund ABN

Electronic Service Address (ESA)

**Note:** We may request for further information/evidence about the SMSF bank account to confirm the payment destination.

If you are rolling over to a Self Managed Super Fund (SMSF), the payment will be made via direct credit to an SMSF bank account. If transferring to a Self Managed Super Fund (SMSF), OnePath Custodians must verify your SMSF as complying and that you are a member of the fund. This is done through the SMSF Verification Service (SVS). If it is found that your information is incomplete you will be advised to contact the ATO.

### b. Lump sum payment

Payments cannot be made to third-party bank accounts (you can only nominate an account which is held in your name, either solely or jointly). It may take up to five days for funds to clear, depending on your financial institution.

Name of financial institution

Branch

Account holder name(s)

BSB number __ __ __ – __ __ __ Account number

SWIFT code* (if applicable)

* A SWIFT code is only required if you are a former temporary Australian resident applying for a Departing Australia Superannuation Payment (DASP).

## Information you should know about providing your Tax File Number

You or your employer may already have provided your Tax File Number (TFN) to the Fund, if not, we are required to tell you the following details before you provide your TFN.

Your TFN is confidential, and you should know the following before you decide to provide it to the Trustee or a third party engaged by either the Trustee or a related party of the Trustee to provide superannuation administration services ("third party administrator") relating to this product:

- The Trustee and the third party administrator are authorised to collect your TFN under the Taxation and Superannuation Laws.
- If you do provide your TFN to the Trustee or the third party administrator, they will only use it for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, and calculating tax on any superannuation benefit payments you may be entitled to.
- If you do provide your TFN to the Trustee or the third party administrator, they may provide it to the trustee of another superannuation fund or a Retirement Savings Account (RSA) provider where the trustee or RSA provider is to receive your transferred benefits in the future.
- The Trustee and the third party administrator will not pass your TFN to any other superannuation fund if you tell the Trustee or the third party administrator in writing that you do not want them to pass it on.
- The Trustee or the third party administrator may quote your TFN to the Australian Taxation Office (ATO) when reporting details of contributions for the purpose of lost member reporting, monitoring contributions caps and administration of the government co-contribution and low income superannuation contribution.

Otherwise your TFN will be treated as confidential. You are not required to provide your TFN. Declining to quote your TFN is not an offence.

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

- They may not be able to accept personal contributions.
- Additional taxes will apply to concessional contributions (including compulsory employer contributions).
- You may pay more tax on your superannuation benefits when you withdraw them than you have to (you may 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 or the third party administrator can use your TFN and the consequences of not providing it to them may change in the future as a result of changes to the law.

## 7. Important information and signature

Before signing and submitting this form, please review the important information below.

**Your withdrawal application**

You must not be, and by signing and submitting this form you confirm that you are not, bankrupt or insolvent under administration at the date you submit this form.

We will rely on the information you give us in this form to process your request. By signing and submitting this form, you represent that the information you have provided is true and correct. If any of the information you have provided changes, you should inform us as soon as possible.

**Privacy**

Your personal information will be handled in accordance with the Trustee's privacy policy, which is available at onepathsuperinvest.com.au/about-us/privacy-policy. The privacy policy also contains information about how you may access or correct your personal information held by the Trustee and how you may make a privacy-related complaint.

By signing and submitting this form, you acknowledge that the Trustee may collect, use and disclose the information provided by you in the application form for the purposes specified in our Privacy Policy.

We may also share your personal information (including health and other sensitive information) with your nominated financial adviser for the purpose of managing your investment and to allow your adviser to conduct the transactions that you have authorised them to conduct. If you change your financial adviser, it is your responsibility to notify us in writing as soon as possible.

**Marketing**

OnePath Custodians and its related group companies may use your personal information to send you information about their products or services from time to time. OnePath Custodians may also disclose your personal information to organisations who are in an alliance with OnePath Custodians or its related companies to enable those alliance partners to send you information about their products and services. You can change your marketing preferences by telephoning us on 133 665.

**Rollovers**

Before you submit this form, we recommend that you inform yourself (or ask your adviser) about the consequences of a transfer of your benefits from your transferring fund. The implications may include termination of any insurance cover in the transferring fund and deduction of fees and taxes from your benefit by the trustee of the transferring fund. If you are requesting a partial transfer, you should also consider any remaining minimum balance requirements in the transferring fund.

You can ask the trustee of the transferring fund for information that you reasonably require for the purpose of understanding any benefit entitlements that you may have, including:

- information about any fees or charges that may apply to the proposed benefit transfer; and

- information about the effect of the proposed benefit transfer on any benefit entitlements you may have.

You should only submit this form if you have obtained any information you reasonably require, or you do not require such information.

**Anti-Money Laundering/Counter-Terrorism Financing**

The Trustee is required to collect your personal information under the Anti-Money Laundering/Counter-Terrorism Financing (AML/CTF) Laws and other subordinate instruments. We may require additional information from you for the purpose of complying with our obligations under the AML/CTF Act. To verify your identity for Know Your Customer (KYC) purposes, the Trustee may also solicit personal information about you from reliable identity verification service providers.

The Trustee may be required to pass on your personal information or information about your investment to relevant regulatory authorities in compliance with the AML/CTF Laws and can delay or decline to process a transaction and report it to relevant regulatory authorities if the Trustee is required to do so under the law.

You confirm that, to the best of your knowledge, you are not aware and have no reason to suspect that the monies contributed to the Fund, have been or will be derived from or released to any money laundering, terrorism financing or other activities deemed illegal, or that the proceeds of any withdrawals will be used to finance any illegal activities. You also acknowledge that your instructions in relation to your investment must not, to the best of the your knowledge, result in the Trustee or any of its related entities breaching any related laws or regulations in Australia or any other country.

**Social security impacts – Term Allocated Pensions**

If you elect to commute your full account balance, it can impact any social security benefits you may receive, your ability to contribute or transfer funds into a new super or pension account, or have other impacts.

**Investment risk**

It is important that you understand that OnePath Custodians or its related group companies do not guarantee the repayment of capital, the performance of, or any rate of return of your investment in OneAnswer Frontier Personal Super, OneAnswer Frontier Pension, OneAnswer Term Allocated Pension, ANZ OneAnswer Term Allocated Pension and OptiMix Term Allocated Pension.

Your investment is subject to investment risk, including possible repayment delays and loss of income and principal invested.

**Signature of member***

✗

Date (dd/mm/yyyy) / /

* The signatures on the Certified ID and on the current request must match. If they do not match please provide a signed statutory declaration explaining the difference in the signatures.

# Withdrawal restrictions

25 August 2025

## Eligibility to withdraw a lump sum cash payment

If you are requesting a withdrawal for any of the reasons listed in this section, please note the requirements before proceeding with your request.

- **Severe financial hardship:** In addition to this form, you are required to complete and attach an 'Application for Early Release of Benefits due to Severe Financial Hardship' form, which is available from Customer Services.
- **Compassionate grounds:** You must apply for specified compassionate grounds with the Australian Taxation Office (ATO). Please phone the ATO on 13 10 20 for application requirements. If your application is approved, please include the original or certified copy of the ATO letter with this withdrawal form.
- **Departed temporary resident:** You must apply for a Departing Australia Superannuation Payment (DASP) from the Australian Taxation Office (ATO). Please phone Customer Services or visit the ATO website at ato.gov.au/super or phone the ATO Superannuation Infoline on 13 10 20 for more information.
- **Permanent incapacity:** You are required to complete an 'Application for Early Release of Superannuation Benefits on Grounds of Permanent Incapacity' form available from Customer Services and meeting a condition of release on the grounds of Permanent Incapacity as defined by the SIS Act.
- **Death:** Please phone Customer Services on 133 665 for claim requirements.
- ***Family Law Act 1975*:** Please phone Customer Services on 133 665 for claim requirements.
- **Terminal medical condition:** Please phone Customer Services on 133 665 for claim requirements.

## Investment fund withdrawal restrictions

ANZ Term Deposit – to access monies invested in an ANZ Term Deposit prior to maturity, the entire deposit must be withdrawn.
Please complete the ANZ Term Deposit Break Form, which is available from your financial adviser or Customer Services on 133 665.

## Personal Super members only

### a. Temporary Australian residents

If you are **not** either a permanent resident or citizen of Australia or New Zealand or a holder of a Subclass 405 (Investor Retirement) visa and Subclass 410 (Retirement) visa, please note that:

- from 1 April 2009, an individual who has, at any stage, been a temporary resident and is not a permanent resident of Australia or is not a citizen of Australia or New Zealand and is not a holder of a Subclass 405 (Investor Retirement) visa and Subclass 410 (Retirement) visa, is only able to withdraw their preserved superannuation benefits under limited conditions of release, including: death, terminal medical condition, permanent incapacity, temporary incapacity, unclaimed money payment, and departed temporary resident. Exceptions apply to individuals who have satisfied a condition of release prior to 1 April 2009. Please speak to your financial adviser for more information.

### b. Contribution splitting

If you have requested a full withdrawal and are also applying for a contribution split, a Contribution Splitting form needs to be completed and attached to this withdrawal form.

### c. Identification requirements

If you are requesting a lump sum cash withdrawal and commenced your OneAnswer Personal Super account on or after 12 December 2007, you are required to provide evidence of identity to us. Please refer to the 'Know your customer – identification requirements' section of this form for further information.

## Pension members only

Under superannuation legislation and regulations, you are required to take a minimum income payment from your pension account each financial year. If you request a full or partial withdrawal/rollover where there are insufficient funds in your account to meet the minimum income payments for the remainder of the financial year, we may need to pay you the remaining pro-rated minimum income payment at the time of your withdrawal/rollover request. This payment will form part of your requested rollover/withdrawal amount and will be treated as an income payment.

## Term Allocated Pension members only

As a result of the Treasury Laws Amendment (Legacy Retirement Product Commutations and Reserves) Regulations 2024, you can now commute the full balance of your Term Allocated Pension (TAP) account until 6 December 2029. If you elect to commute your full account balance, it can impact any social security benefits you may receive, your ability to contribute or transfer funds into a new super or pension account, or have other impacts.

Please speak to your financial adviser for details.

# Know your customer – identification requirements

25 August 2025

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* 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 FSC/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 form of ID from Part 1, **or**
- • one form of ID from Part 2 and Part 3 (where Part 1 cannot be provided).

**Please note:** We cannot accept certified copies by email.

**Part 1– Primary Identification documents**

One of:

- Current Australian Passport
- Expired Australian passport which has not been cancelled and was current within the preceding two years
- Current Australian driver's licence
- Proof of Age card issued by the Australian Government
- Current Foreign passport issued by a foreign government or the United Nations*
- A national identity card issued by a foreign government or the United Nations*
- Australian Firearms/shooting licence

**Part 2– Primary non-photographic identification documents:**

- Australian Visa
- A government issued concession card, such as a pensioner concession card, a health care card, or a senior's health care card
- Birth certificate or birth extract by an Australian state or Territory government
- Birth certificate issued by a foreign government, the UN or an agency of the UN*
- Citizenship certificate issued by the Commonwealth
- Citizenship certificate issued by a foreign government*

**or**

**Part 3 – Secondary Identification documents**

- − Medicare card
- − A municipal council rates notice or a utility bill (such as a water, gas or electricity bill) that contains the person's name and residential address, issued in the past three months
- − Current Overseas driver's license containing a photograph of the person
- − Bank Statement issued in the past three months
- − Credit card
- − Australian Government issued competency card
- − Australian Government issued companion card
- − Student ID card
- − Aviation Security Identification card
- − Maritime Security Identification card
- − Australian Tax Office Assessment issued in the last twelve months
- − Rental agreement issued in the last three months
- − Professional or Trade Association card
- − Department of Veteran Affairs card
- − Working with Children/Teachers registration card
- − Electoral Roll registration

* If the identification document is written in a language other than English, the customer must provide a translation into English by a translator who is accredited by the National Accreditation Authority for Translators and Interpreters.

# Certified copies for AML/CTF Know Your Customer purposes under the anti-money laundering and counter-terrorism financing rules

## Certification of personal documents

All copied papers of original proof of identification documents (including any linking documents) need to be certified as true copies by an individual approved to do so (see below). In all cases, the certification must not have taken place more than 12 months prior to when the identification and verification procedure is being undertaken.

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (for example, Justice of the Peace or Bailiff ) their contact details and date. If the document has more than one page, please ensure that the certification identifies the number of pages (for example, 'I certify this document of [x] pages to be a true copy of the original').

A certified copy means a document that has been certified as a true copy of an original document by one of the following persons:

## Occupations

- Chiropractor
- Dentist
- A legal practitioner, who is enrolled on the roll of the Supreme Court of a State or Territory or the High Court of Australia
- Medical practitioner
- Nurse
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trade marks attorney
- Veterinary surgeon

## Other persons

- 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 two or more continuous years of service
- Building society officer with two 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 two or more years of continuous service
- *Employee of the Australian Trade Commission who is:
  a. in a country or place outside Australia
  b. authorised under paragraph 3(d) of the *Consular Fees Act 1955*
  c. exercising his or her function in that place
- *Employee of the Commonwealth who is:
  a. in a country or place outside Australia
  b. authorised under paragraph 3(c) of the *Consular Fees Act 1955*
  c. exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with two or more years of continuous service
- Holder of a statutory office not specified in another item in this list
- 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:
  a. an officer
  b. a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with two or more years of continuous service
  c. 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:
  a. the Parliament of the Commonwealth
  b. the Parliament of a State
  c. a Territory legislature
  d. 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 within Australia or a person authorised as Notary Public in a foreign country
- *An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more years of continuous service with one or more licences
- 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
- Permanent employee of:
  a. the Commonwealth or a Commonwealth authority
  b. a State or Territory or a State or Territory authority
  c. a local government authority

with two or more years of continuous service who is not specified in another item in this list

- 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:
  a. the Commonwealth or a Commonwealth authority
  b. 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

* Denotes persons whose positions are held overseas and who are authorised to certify documents

PLA-30575 (54260_L2661) 0925