

# Withdrawal form

1 August 2021

## 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 [customer@onepath.com.au](mailto:customer@onepath.com.au)

Website [onepath.com.au](http://onepath.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 Personal Super – Entry Fee, Nil Entry Fee and //Select
- OneAnswer Frontier Pension
- OneAnswer Pension – Entry Fee, Nil Entry Fee and //Select
- OptiMix Superannuation and Pension

### Instructions

- Please read the 'Important Information' 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.

## 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 'Important information' page – '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 'Important information' 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 'Important information' 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

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
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total \$ <input type="text"/>	

**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. Please provide a copy of your SMSF bank statement or Welcome Letter. 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, 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. 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 OnePath Custodians 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 Custodians in full satisfaction of my benefits under the Policy and/or the Fund, OnePath Custodians 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:

- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and do not require any further information
- consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in OnePath Custodians' Privacy Policy which is available at [onepath.com.au/superandinvestments/privacy-policy](http://onepath.com.au/superandinvestments/privacy-policy). If I have provided 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 Custodians require me to inform the person concerned that I have done so and direct them to the relevant Privacy Policies so they may understand the manner in which their personal information (including health and other sensitive information) may be used and disclosed by OnePath Custodians
- I consent to OnePath Custodians, any third party engaged by OnePath Custodians or any third party engaged by a related party of OnePath Custodians to provide administration services relating to this product, using and sharing my Tax File Number with authorised recipients and approved recipients to provide services (including account consolidation) and products to me.
- acknowledge that OnePath Custodians may be required to pass on my personal information about my investment to the relevant authority in compliance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and OnePath Custodians can delay or decline to process a transaction and report it to the relevant regulatory authority if OnePath Custodians are required to do so under the law
- acknowledge that I am not aware and have no reason to suspect that my investment is derived from, related to or used to fund money laundering, terrorism financing and other similar activities and my instructions related to my investment will not result in OnePath Custodians or its related group companies breaching any related laws or regulations in Australia or any other country
- acknowledge that OnePath Custodians or its related group companies do not guarantee the repayment of capital, the performance of, or any rate of return of an investment in the Fund. I further acknowledge that my investment is subject to investment risk, including possible repayment delays and loss of income and principal invested
- consent to OnePath Custodians and their related companies using my personal information (including health and other sensitive information) to send me information about their products or services from time to time. I also consent to OnePath Custodians disclosing my personal information (including health and other sensitive information) to organisations, including those in an arrangement or alliance with OnePath Custodians or its related companies, to share information for marketing purposes and to enable those alliance partners to send me information about their products and services. If I do not want OnePath Custodians, its related companies or alliance partners using and disclosing my information for this purpose, I understand and agree that I must phone 133 665 to withdraw my consent
- authorise my financial adviser to receive and access my personal information for the purposes of managing my investment and to use the online service. Where there is any change relating to my financial adviser, I will notify you of the change in writing
- declare that the details given in this form are true and correct.

### Signature of member\*

X

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.

# Important information

1 August 2021

## 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](http://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.

Restrictions may apply to withdrawals of more than \$250,000 in any 12 month period from OnePath Capital Guaranteed.

## 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

You cannot use this form to withdraw from a OneAnswer Term Allocated Pension. A Term Allocated Pension can only be withdrawn in limited circumstances. Please speak to your financial adviser for details.

# Know your customer – identification requirements

1 August 2021

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 or more ID from Part I, or
- two forms of ID from Part II.

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

### Part I – Primary Identification documents

One of:

- Australian State/Territory photographic driver's licence or learner's permit
- Australian Passport (current or one that has expired within the past two years)
- Foreign Passport\*
- Australian State/Territory Government issued Proof of Age Card
- Foreign Government issued National Identification Card\*
- Australian Firearms/Shooting Licence
- Australian Explosives Licence

or

### Part II – Secondary Identification documents

- Birth certificate, birth card, birth extract issued by an Australian State or Territory, or Foreign Government\*
- Australian Medicare card
- Foreign driver's licence\*
- Australian or Foreign citizenship certificate\*
- Australian Government card or notice issued by Centrelink to concession holder. Includes any ONE of:
  - DHS Commonwealth Seniors Health Card or Health Care Card
  - DHS or DVA Pensioner Concession card
  - Benefits Notice (less than 12 months old)
- Australian ImmiCard. Includes any ONE of:
  - Evidence of Immigration Status (EIS) ImmiCard
  - Permanent Resident Evidence (PRE) ImmiCard
  - Residence Determination ImmiCard (RDI)
- Australian School attendance letter/notice issued by principal to person under 18, recording residential address and period of attendance (less than 3 months old)
- Australian Tax Office (ATO) assessment notice (less than 12 months old) with name, residential address and recording debt payable by/refund due to the person
- Notice issued by an approved Australian aged care facility (less than 12 months old) with name and residential address
- Letter issued by the Australian Electoral Commission (less than 3 months old) with name and residential address

\* 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

Certified copies of documents for verification purposes is acceptable provided that they have been certified by persons authorised to certify documents. In all cases, the certification must not have taken place more than 3 months prior to when the identification and verification procedure is being undertaken.

The following is a list of persons authorised to certify a copy:

Certifier	Position Held in Australia	Position Held Overseas
A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)	✓	
Judge of a court	✓	
Magistrate	✓	
Chief executive officer of a Commonwealth court	✓	
Registrar or deputy registrar of a court	✓	
Justice of the Peace	✓	
Notary Public	✓	✓
Police Officer	✓	
Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public	✓	
Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office providing postal services to the public	✓	
Australian consular officer or an Australian diplomatic officer (within the meaning of the <i>Consular Fees Act 1955</i> )	✓	✓
Officer with 2 or more continuous years' service with one or more Australian financial institutions (for the purposes of the <i>Statutory Declaration Regulations 2018</i> ) or overseas financial institutions with which ANZ has an existing correspondent banking relationship	✓	✓
Finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the <i>Statutory Declaration Regulations 2018</i> )	✓	
Officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees	✓	
Member of Chartered Accountants Australia and New Zealand, CPA Australia or the Institute of Public Accountants	✓	
Pharmacist	✓	
Employee of the Australian Trade and Investment Commission who is: <ul style="list-style-type: none"> <li>a. in a country or place outside Australia; and</li> <li>b. authorised under paragraph 3(d) of the <i>Consular Fees Act 1955</i>; and</li> <li>c. exercising his or her function in that place</li> </ul>		✓
A person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents		✓

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.