

## retirement income stream application

Complete this form if you would like to open an AvSuper Income Stream account, having read the **AvSuper Income Stream Product Disclosure Statement** - call AvSuper on 1300 128 751 for assistance. *Note that questions with an \* in the heading must be completed.*

Please send your completed form and **Tax file number declaration form** (not required for those aged 60 and over), to AvSuper Admin, PO Box 1140, Wollongong DC NSW 2500.

### Personal details\*

Surname		Mr/Mrs/Ms/Miss
<input type="text"/>		<input type="text"/>
Given names		
<input type="text"/>		
Address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone	Email	
<input type="text"/>	<input type="text"/>	
AvSuper member number (if an existing member)		Date of birth
<input type="text"/>		<input type="text"/>

### Transfer details\*

I wish to open an **income stream** and am eligible to do so under Australian law (see avsuper.com.au for details). I have reached my preservation age. You can only start an income stream with existing superannuation money and a minimum balance of \$20,000; since 1 July 2017, there is a Government imposed maximum across all your income streams. Once commenced, you cannot add money to your income stream. Therefore, if you are rolling money in from a number of super funds, we suggest consolidating them first.

I authorise AvSuper to transfer \$  OR entire balance\* from my AvSuper account **AND / OR**

I authorise AvSuper to transfer \$  OR entire balance from

(ABN  SPIN  ) where my member number was

I have reviewed my old account for any member benefits I may lose by transferring out my money.

*\* If transferring your entire AvSuper balance, any associated insurance cover will cease so you may wish to maintain an accumulation account.*

### Investment choice

You can choose from nine professionally managed investment options (as described in the **AvSuper member investment choice guide**) for your retirement savings. Your draw downs will also be drawdown in the same proportions unless you specify otherwise (see next page).

If you do not make a choice your money will be invested in the Balanced Growth (77%) and Cash (23%) options and drawdown from the Cash option by default. Please complete the following table to make a choice:

<b>Cash</b>	<input type="text"/>	%
<b>Conservative growth</b>	<input type="text"/>	%
<b>Stable growth</b>	<input type="text"/>	%
<b>Balanced growth</b>	<input type="text"/>	%
<b>Growth</b>	<input type="text"/>	%
<b>Diversified index</b>	<input type="text"/>	%
<b>High growth</b>	<input type="text"/>	%
<b>Australian shares</b>	<input type="text"/>	%
<b>International shares</b>	<input type="text"/>	%
<b>TOTAL</b>	<b>100</b>	%

You can change your choice later via **AOL** or by sending us a completed **Nominate or switch income stream investment options** form.

## Tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, AvSuper is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change as a result of legislative change. The AvSuper Trustee may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the AvSuper Trustee in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, if you don't provide your TFN:

- we cannot accept personal, spouse or other non-concessional contributions for you;
- employer contributions and any salary sacrifice contributions could be taxed at the highest marginal tax rate plus Medicare levy
- super you withdraw may be subject to the highest marginal tax rate plus the Medicare levy (immediately or as part of your tax return), and
- it may be difficult to find and consolidate other super accounts you may have.

My Tax File Number is:

I consent to my TFN being used to search the ATO database for other super accounts I may have.  Yes  No

## Income details\*

At least one annual payment must be made. Your income payments can be reviewed up to four times each financial year. Select your preferred payment details:

- Minimum (as defined under super law - please see our website for details)
- Other - must be above the minimum.  
Please specify dollar amount \$  per payment (gross).

I wish to be paid:

- fortnightly  monthly  annually.

## Political exposure declaration\*

- I am **OR**  I am **not** a domestic **Politically Exposed Person** (someone who holds a prominent public position or function as explained on our website.) Processing may be delayed if you do not complete this section - please call if unsure of your status.

I want my income stream paid from the

- Cash option (the default without an investment choice) **OR**
- same proportions as my investment choice for my savings **OR**
- following proportions (as %) or priorities:

<b>Cash</b>	<input type="text"/>
<b>Conservative growth</b>	<input type="text"/>
<b>Stable growth</b>	<input type="text"/>
<b>Balanced growth</b>	<input type="text"/>
<b>Growth</b>	<input type="text"/>
<b>Diversified index</b>	<input type="text"/>
<b>High growth</b>	<input type="text"/>
<b>Australian shares</b>	<input type="text"/>
<b>International shares</b>	<input type="text"/>
<b>TOTAL (proportion only)</b>	<b>100</b> %

## Payment details\*

Please provide a copy of a bank statement clearly showing the BSB, account number and account name for this account.

Name of Australian bank/building society/credit union

Account name (It must be in your name solely or jointly)

BSB number

Account number

## Nomination of Beneficiaries (Nomination is optional)

You can nominate your dependant to receive your money if you die. A reversionary nomination is binding on the Trustee but will not prevent your dependant from commuting (changing) the income stream to a lump sum. You can use our *income stream reversionary nomination* form to make or change your nomination later.

Name of reversionary beneficiary

Relationship

Date of birth

Address

Alternatively, you can make a non-binding nomination to help the Trustee decide who gets your money if you die. If you do not have any dependants (as defined in legislation and on our website), your benefit will be paid to your legal personal representative. You can update your non-binding nomination at any time via AOL at [www.avsuper.com.au](http://www.avsuper.com.au) or by completing a **Nomination of beneficiaries** form.

Name	Address	Relationship	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

To make a legally binding nomination of beneficiaries, send us a witnessed, complete **Nomination of beneficiaries** form (available from our website).

**TOTAL 100%**

**1300 128 751** [avinfo@avsuper.com.au](mailto:avinfo@avsuper.com.au) [www.avsuper.com.au](http://www.avsuper.com.au)

## Identification verification

We cannot make superannuation payments (including income stream drawdowns) without confirming your identity. AvSuper uses electronic identification verification for withdrawals to ensure money is only paid to our members in an appropriate manner. Failure to provide the documentation will delay payment.

I confirm that I am authorised to provide these personal details and I consent to my information being checked with the document issuer or official record holder via third party systems for the purpose of electronically confirming my identity.

Please provide details on at least two of the following documents to enable us to verify your identity electronically. If you are unable to provide sufficient information for electronic verification, you may be required to supply certified identification documents - see our [fact sheet](#) or call us for assistance.

<b>Drivers licence</b>	Licence # <input type="text"/>	State of issue <input type="text"/>	Expiry date <input type="text"/>
<b>Medicare card</b>	Card number <input type="text"/>	Reference number <input type="text"/>	Expiry date <input type="text"/>
<b>Passport</b>	Passport number <input type="text"/>	Date of issue <input type="text"/>	Place of birth <input type="text"/>
	Country of birth (not shown on passport) <input type="text"/>		

*Note that if your name differs between documents and/or your AvSuper membership, you will need to provide a linking document (see our website) to prove the link between the names.*

## Declaration\*

- I am applying to open an AvSuper Income Stream account and agree to be bound by the Trust Deed and rules of the Fund. I have received and read the privacy notice and **A guide to AvSuper's Income Streams**. I received professional financial advice before completing this form, or chose not to although I could have done so.
- I understand that unless I have made an investment choice, my money will be invested in the Balanced Growth and Cash investment options (with my income stream payments paid from the Cash option) but I can change this at any time.
- I am an Australian resident or citizen and otherwise eligible under Superannuation Industry Supervision Regulations.

Member's signature

Date