

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), together with the required identification, to AvSuper Admin, GPO Box 5134, Sydney, NSW 2001.

PLEASE NOTE: We cannot make superannuation payments (including income stream drawdowns) without confirming your identity - please refer to **Attachment A** for details. Failure to provide the documentation will delay payment. *Due to the identity requirements, faxed and emailed copies of this form cannot be accepted.*

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 into an AvSuper super account first.

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

I wish to transfer \$ from *

* You will need to arrange the rollover (transfer) from your other fund (via Member Online or a roll into AvSuper form from our website) as well as completing this form.

** 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 eight professionally managed investment options (as described in the **AvSuper member investment choice guide**) for your retirement savings. If you do not make a choice your money will be invested in the Balanced Growth (77%) and Cash (23%) options by default. Please complete the following table to make a choice:

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

You can change your choice later via **Member Online** 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 quarterly 6 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

<input type="checkbox"/>	Cash option (the default if you do not make a choice)	OR
<input type="checkbox"/>	same proportions as my investment choice for my savings	OR
<input type="checkbox"/>	following proportions:	
	Cash	<input type="text"/> %
	Conservative growth	<input type="text"/> %
	Stable growth	<input type="text"/> %
	Balanced growth	<input type="text"/> %
	Growth	<input type="text"/> %
	High growth	<input type="text"/> %
	Australian shares	<input type="text"/> %
	International shares	<input type="text"/> %
	TOTAL	100 %

Payment details*

Name and address of bank/building society/credit union

Account name

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 Member Online at 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%

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

attachment A

Proof of identity is not required if you have provided proof within the last 3 years and those documents have not yet expired.

Completing proof of identity

You will need to provide documentation with this form to prove you are the person to whom the super entitlements belong, unless rolling into another fund, withdrawing a low balance or departing Australia. The following documents may be used.

EITHER

One of the following documents only:

- Driver's licence with photograph issued under State or Territory law.
- Passport issued by the Commonwealth.
- Card issued with photograph for the purpose of providing a person's age issued under a State or Territory law.

OR

One of the following documents:

Birth certificate or birth extract.

Citizenship certificate issued by the Commonwealth.

Pension card issued by Centrelink that entitles you to financial benefits.

One of the following documents:

Notice issued to you by Centrelink regarding a Government assistance payment.

Notice issued to you by Commonwealth, State or Territory Government or local council within the last 12 months with your name and your residential address - such as a tax office assessment notice or a council rates notice.

AND

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of another applicant, you will need to provide proof of identity and a linking document to prove a relationship exists between two (or more) names.

The following are suitable linking documents:

Purpose

Change of name

Signed on behalf of the applicant

Suitable linking documents

Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.

Guardianship papers or Power of Attorney.

Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person authorised to certify documents must sight the original and the copy to make sure the documents are identical, then certify all pages as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (e.g. Justice of the Peace, Australia Post employee, etc) and date.

The following can certify copies of the originals as 'true and correct copies':

- A financial adviser or financial planner
- A finance company officer with 5 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 2018)

NOTE: Most AvSuper staff meet this requirement so we can assist you with certifying copies of original documents in our Canberra office or when we visit other locations.

- A person enrolled on the roll of the Supreme Court of a State or Territory or the High Court of Australia as a legal practitioner
- A judge or magistrate of a court
- A police officer
- Certain medical practitioners including a pharmacist, dentist, nurse, psychologist and optometrist
- A member of State, Territory, Local or Federal Government
- A teacher employed full or part-time by a school or tertiary education institution
- An agent or permanent employee of the Australian Postal Corporation with 5 or more years of continuous service in an office supplying postal services to the public
- A member of the Institute of Chartered Accountants in Australia, CPA Australia, the Association of Taxation and Management Accountants or the Institute of Public Accountants

The *Statutory Declaration Regulations (2018, schedule 2)* lists all qualifications currently accepted for certification of documents.

AvSuper for a smooth landing in retirement

As you head into retirement, we can manage your hard earned retirement savings while you live and enjoy your life.

An AvSuper income stream

- *Has the same low fees as your super account*
- *Offers member investment choice*
- *Makes withdrawals easy*

Call or visit our website today!