

This form serves as your instruction to us on how to deal with your benefit.

Personal details

Title	Surname	Member number
<input type="text"/>	<input type="text"/>	AES <input type="text"/>
First name(s)		
<input type="text"/>		
Postal address		
<input type="text"/>		
City/ suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone (business hours)	Phone (after hours)	Mobile
<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth	Tax file number	
<input type="text"/>	<input type="text"/>	

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number (TFN), but if you do not, there may be tax consequences. Refer to page 3 for more information. Please read the information on collection of TFNs in the Product Disclosure Statement before providing your TFN.

Retirement declaration

If you are eligible to tick one of the boxes below, you may cash your entire benefit.

I am 55 years of age or over and have/ will retire(d) permanently from the workforce on / / (date must be entered)

I am 60 years of age or over and have ceased or changed employment on / / (date must be entered)

I am 65 years of age or over

Rollover payment instruction

Transfer my total benefit to the rollover fund as follows:

Rollover fund name

ABN of complying fund

SFN SPIN

Policy/ membership number

Rollover fund address

City/ suburb

State

Postcode

You must post this form. Do not fax.

Lumpsum payment instruction

Pay my total benefit in cash (subject to conditions of release)

Bank account details

Name of financial institution

Name of account to be credited

BSB number

Account number

Note: Except for rollovers, payment cannot be made to a third party.

Proof of identity

Refer to page 3 for more information.

I have attached a certified copy of my driver's license or passport

OR

I have attached certified copies of both:

birth/ citizenship certificate or Centrelink pension card

AND

Centrelink payment letter or government notice (less than 1 year old) with my name and address.

Contributions by self employed persons

Only complete this section if you are self-employed and wish to claim a personal tax deduction in the current financial year.

I intend to claim a personal tax deduction under Section 290-170 of the *Income Tax Assessment Act*: Yes No

If you have ticked 'yes', a notice will be forwarded for you to complete.

Member declaration

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- 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.
- If the fund I am transferring my benefit to is a self-managed superannuation fund (SMSF), I confirm that I am a trustee or director of a corporate trustee of the SMSF.
- I discharge the superannuation provider of my FROM fund of all further liability with respect to the benefits paid and transferred to my TO fund.
- I acknowledge that where I have chosen an investment with a long withdrawal period or there are delays receiving proceeds from selling my investments, any withdrawal or transfer request may be delayed.

I request and consent to the transfer of superannuation, as described above, and authorise the superannuation provider of each fund to give effect to this transfer.

Signature

Date



If you have any queries regarding this form please call us on 1300 134 337.
When completed, return to: Australian Ethical Superannuation, PO Box 1916 Wollongong NSW 2500.

You must post this form. Do not fax.

Before completing the whole balance payment form please read the information below, and check that the fund you are transferring your benefit to (if applicable) can accept this transfer.

Important information

This transfer may close your account.

This form can NOT be used to:

- open a superannuation account; or
- transfer benefits under certain conditions or circumstances (for example, if there is a superannuation agreement under the Family Law Act 1975 in place).

Proof of identity for lumpsum payments

You will need to provide documentation with this transfer request to prove you are the person to whom the superannuation entitlements belong.

Certification of personal documents

Primary identification

To invest you will need to send us a certified copy of either your:

- current driver's licence;
- current Australian passport or one that has expired within two years; or
- formally issued identification containing your name, photograph and signature.

Other identification options

If you don't have any of the documents listed above, or don't wish to provide them, you can provide:

- a certified copy of either your birth certificate, pension card or citizenship certificate; and
- an original or certified copy of a rates, utilities, government benefits or an Australian Taxation Office notice.

People who can certify your identification documents

A wide range of people can certify identification documents for you – including:

- a permanent employee of Australia Post who has two or more years of continuous service
- an officer of a financial institution, such as a bank, who has two or more years of continuous service
- a Chartered Accountant who is a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years continuous membership
- a legal practitioner (such as a solicitor) who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia
- a Justice of the Peace
- a police officer.

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 the applicant, you will need to provide a linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Birth, Deaths and Marriages Registration Office.
Signed on behalf of the applicant	Guardianship papers or Power of Attorney.

What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close your account with this fund. If you wish to change the fund to which your contributions are being paid, you will need to speak to your employer about Choice of Fund. Visit www.superchoice.gov.au or call the Australian Taxation Office on **13 10 20** for the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made

What happens if I do not quote my tax file number (TFN)?

You are not obligated to provide your tax file number (TFN) to this superannuation fund. However if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate plus the Medicare Levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.

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

Transfers to self managed super funds

You may use this form to transfer your benefits to your own self-managed superannuation fund (SMSF).

You should be aware that SMSFs are subject to the same rules and restrictions as other funds when benefits are to be paid out. In particular, superannuation benefits in an SMSF are required to be 'preserved', meaning you cannot generally access them until you are over age 55 and retired.

Please note that if you are transferring funds to your SMSF, the Trustee may be able to request further information from you about your status as a member, a trustee or a director of a corporate trustee of your SMSF. Penalties may apply for providing false or misleading information.

Where do I send this form?

Send your completed and signed form with your proof of identity documents to :

The Trustee
Australian Ethical Superannuation Fund
PO Box 1916
Wollongong NSW 2500