

Superannuation Redemption / Transfer Form

This form is to be used when redeeming your superannuation benefit from Brighter Super ("the Fund"), or when transferring your benefit to another complying Superannuation Fund.



1. Personal details

Title		Surname	
Given name(s)		Date of birth / /	
Note: Please attach evidence such as a copy of a marriage certificate to verify any name change.			
Residential address		State	Postcode
Postal address (if different to above)		State	Postcode
Contact details	Work ()	Home ()	
	Mobile	Email	
Are you a citizen or a permanent resident of Australia or New Zealand? Yes <input type="checkbox"/> No <input type="checkbox"/>			

If 'No', and you are or were a temporary resident you are only able to redeem (withdraw) your preserved superannuation benefits under limited circumstances. Please contact Customer Care on 1800 646 706 before completing this form.

2. Investment details

OnePath Investment number
OnePath Investment type

3. Redemption / transfer amount

<input type="checkbox"/> Total Fund value	\$
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Where applicable, your redemption / transfer will be drawn proportionally from your Taxable and Tax-Free superannuation components.

4. Reason for withdrawal

Important: All redemption requests must be supported with Proof of Age, and in some cases other documentation. Please refer to 'Checklist' (Section 13 of this form).

I request that the Trustee or OnePath (as appropriate) to release my benefit on the grounds of (please tick appropriate box)

- | | |
|--|-------------------|
| <input type="checkbox"/> Attaining age 65 | (go to section 7) |
| <input type="checkbox"/> Permanent retirement | (go to section 5) |
| <input type="checkbox"/> Balance under \$200 (conditions apply*) | (go to section 7) |
| <input type="checkbox"/> Withdrawal of restricted non-preserved funds | (go to section 7) |
| <input type="checkbox"/> Withdrawal of unrestricted non-preserved funds | (go to section 7) |
| <input type="checkbox"/> Specified grounds released only upon approval by Department of Human Services (DHS) | (go to section 7) |
| <input type="checkbox"/> Benefit transfer/rollover to another complying super fund | (go to section 6) |

* A member may only access preserved benefits less than \$200, upon terminating employment with a standard employer-sponsor and where that employer had contributed to the Fund.

Brighter Super Trustee ABN 94 085 088 484 AFSL 230511 ("Trustee") is trustee for Brighter Super ABN 23 053 121 564 ("the Fund"). Brighter Super products are issued by the Trustee on behalf of the Fund.

Zurich Australia Limited trading as OnePath Life (ABN 92 000 010 195, AFSL 232510) (Zurich or OnePath) is the administrator for this product and the issuer of life insurance policies offered through the Fund.

5. Permanent retirement

If you are permanently retiring please complete the following:

Please pay a cash payment to me, as I meet one of the following criteria (please tick the one criteria you best satisfy):

- ☐ I have reached my preservation age* and have ceased gainful employment and have no intention to become gainfully employed either on a part or full time basis.
- ☐ I am age 60 or more and ceased gainful employment on or after my 60th birthday.

Go to Section 7.

* Use the following table to work out your preservation age.

Date of birth	Preservation age
Up to 30-6-1960	55
1-7-1960 to 30-6-1961	56
1-7-1961 to 30-6-1962	57
1-7-1962 to 30-6-1963	58
1-7-1963 to 30-6-1964	59
1-7-1964 +	60

6. Benefit transfer (to be completed for all transfers to another complying superannuation fund)

Please note: In accordance with superannuation legislation, only transfers to a registered complying superannuation fund are allowed.

I request that the amount shown in Section 3 (Redemption / Transfer amount) be transferred to:

Nominated Super Fund name (ie transfer fund name)

Postal Address of Nominated Super Fund

State

Postcode

Nominated Super Fund SFN / ABN

Nominated Superannuation Fund Unique Superannuation Identifier (USI)*

Cheque to be made payable to

Investment number

* IMPORTANT: Please contact the nominated superannuation fund for their USI. We will not be able to process your redemption request without it.

Payment to a Self-Managed Superannuation Fund (SMSF)

- ☐ Cheque made payable to the SMSF
- ☐ Direct credit payment to an Australian bank account in the name of the SMSF.

Important: Where a direct credit to the SMSF account has been requested, please provide a copy of a bank account statement header OR bank account establishment confirmation document showing details of the account including the account name. In accordance with APRA/ATO guidelines, if you do not provide one of these documents, a cheque issued in the name of the Fund will be provided instead.

7. Payment details (to be completed for redemptions only)

Preferred method of payment

- ☐ Cheque made payable to you
- ☐ Direct credit payment to an Australian bank account in your name or a joint account where you are an account holder

Address where cheque is to be sent

Address

State

Postcode

For the attention of

Direct credit details

Please provide the bank account details where you would like the funds to be deposited:

Name of financial institution

Address

State

Postcode

Bank/State/Branch (BSB number)

<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Account number

<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"/>
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Account name

Please check with your bank or financial institution that account details are correct. Incorrect information can result in payment to the wrong account. We are not responsible for funds paid to the wrong account on your instruction.

8. Insurance continuation

If you are transferring the full amount of your superannuation, would you like to continue your life insurance cover (if applicable)?

Yes ☐ No ☐

If 'Yes', would you like us to send the Product Disclosure Statement and any other documents to you by email? (Please ensure you have provided your email address on page 1 of this form).

Yes ☐ No ☐

There is no automatic continuation of life insurance cover when you redeem or transfer your superannuation benefits. Eligibility to continue cover depends on the terms and conditions of any existing cover. If you would like to continue your life insurance cover, we will assess your eligibility and contact you with your options.

9. Tax File Number (TFN)

Your TFN is confidential and under superannuation law the Trustee is allowed to collect it to administer your request. Your TFN may be disclosed to the Trustee of another complying superannuation fund if your benefits are transferred, unless you request in writing for your TFN not to be disclosed. In this instance you would have to reclaim the additional tax through the income tax assessment process.

I advise that my TFN is: - -

and I authorise for this number to be quoted for the circumstances listed above.

10. Additional information

You may ask for any information for the purpose of understanding the effects on your benefit entitlement prior to rolling over or redeeming your benefit. This includes information on fees, charges, effect on insurance cover (where applicable) and any other matter.

Please tick (✓) the relevant boxes below if you would like further information before we proceed with your request to rollover (transfer).

- ☐ Information on fees and charges that will be applied
- ☐ Information regarding my insurance benefit (where applicable)
- ☐ Other information

11. Notice of intent to claim a deduction

IMPORTANT: If you are eligible to claim a deduction for contributions made to this superannuation fund, you must provide the trustee with a valid notice of intent to claim a deduction form while you are still a member of that Fund. Legally you are unable to claim for contributions made to a Fund that you are no longer a member of.

- By calling Customer Care on 1800 646 706
- On the ATO website, www.ato.gov.au (Google search – ATO notice of intent to claim)

12. Member's declaration and discharge

I declare that all information and documents I have provided are true and correct.

Where the redemption or transfer represents a full redemption/transfer of my entitlement I agree that my receipt of that benefit constitutes a full and effective discharge from the Brighter Super Trustee (the Trustee) or OnePath (where applicable) of its obligations.

Investor / Member's signature

Date

X / /

Your Privacy

OnePath and Brighter Super are committed to ensuring the confidentiality and security of your personal information (including health and other sensitive information). We manage your personal information (including health and other sensitive information) in accordance with OnePath's Privacy Policy and the Superannuation and Investments Privacy Policy.

For more information on OnePath's Privacy Policy, view a copy here onepath.com.au/about-us/privacy-policy

For more information on Brighter Super's Privacy Policy, view a copy here

brightersuper.com.au/about-us/governance/reports-and-policies/privacy

13 Checklist

Before you send this form to OnePath, please complete the following checklist. It identifies information that must be provided when applying for a redemption/transfer from your Superannuation plan. Ensuring that all information is provided will assist us in processing your request as quickly as possible.

For ALL redemptions/transfers, the following MUST be enclosed:

- ☐ Proof of identity document(s). (see Section 14)
- ☐ Your Tax File Number

For redemptions of a restricted non-preserved component, or balances of less than \$200 you must also enclose:

- ☐ Letter/proof from your previous employer that you are no longer employed by that business.

For transfers/rollovers to another complying superannuation fund:

- ☐ The USI for the nominated superannuation fund has been provided in Section 6.

For transfers to a Self-Managed Superannuation Fund where a direct credit has been requested

A copy of a bank account statement OR bank account establishment confirmation document showing details of the account holder.

For Specified grounds, you must also enclose:

- ☐ An original copy of DHS's letter approving early release of your superannuation benefits.

Remember, if you intend claiming contributions made to the Fund as a deduction, the trustee must receive a valid Notice of intent to claim a deduction form while you are still a member of the Fund.

Questions? Call 1800 646 706

Please send your completed form to:

OnePath Customer Care, Locked Bag 994, North Sydney NSW 2059

The information in this form is based on our interpretation of relevant laws as at the date of production of this Form which may be subject to change. The information is general only and does not take into account your objectives, financial situation or needs. You should consider these factors and the appropriateness of the information before making a decision in relation to the product.

14 What identification items do we need from you?

To enable OnePath to finalise payment of your redemption / transfer, we require proof of identification to be provided together with your completed Redemption / Transfer form. Please note that the processing of your redemption / transfer will be delayed where you do not provide adequate identification.

If your Redemption / Transfer request is for a rollover to another complying superannuation fund (excluding a Self-Managed Superannuation Fund) you will not have to provide certified proof of identity documents. Instead you can provide your TFN which we will validate using the ATO's Super TICK service. Where we are unable to validate your TFN, you will be required to provide proof of identity documents to OnePath before we can finalise your redemption / transfer.

If you have not previously provided The Trustee with your TFN you can provide The Trustee with your TFN by:

- Providing it in Section 9 of this form
- Phone: Call our Customer Care team on 1800 646 706

In circumstances where we are unable to validate your TFN using the ATO's Super TICK service, or where you wish to rollover to a Self-Managed Superannuation Fund or for a redemption of your member benefit to be paid, you will need to provide us with a certified copy of ONE of the following photographic documents:

Please tick which one applies

- ☐ An **Australian passport** (provide the pages that identify you, including the page with your photograph). A passport that has expired up to 2 years ago is also acceptable;
- ☐ An **Australian State or Territory driver's licence bearing your photograph** (front and back copies are required);
- ☐ A **proof of age card** issued by an Australian State or Territory (must contain a photograph of you);
- ☐ A **Foreign passport containing your photograph and signature** (see below for information on providing foreign language documents).

OR

If you cannot provide a certified copy of one of the above documents then you must provide **certified copies** of one document from column A and one document from column B.

A	B
<input type="checkbox"/> Australian birth certificate OR <input type="checkbox"/> Australian death certificate (for death claims only)	<input type="checkbox"/> Letter from Centrelink (or other Commonwealth, State or Territory agency) issued to you within the last 12 months regarding a government assistance payment showing your name and residential address
<input type="checkbox"/> Australian citizenship certificate	<input type="checkbox"/> Utilities bill or local government notice issued to you within the last three months showing your name and residential address
<input type="checkbox"/> Health card issued by Centrelink	<input type="checkbox"/> Notice issued by the ATO to you within the last 12 months showing your name and residential address
<input type="checkbox"/> Pension card issued by Centrelink (front and back copies)	<input type="checkbox"/> Notice from school principal showing name, residential address and period of attendance of person under 18 issued within previous three months

If you cannot provide any of these documents or you are unsure how to complete your identification form please contact us on 1800 646 706 for assistance.

For a complete list of persons who can certify copies of documents, please contact Customer Care on 1800 646 706.

How to certify a copy of a document

The law requires that we receive certified copies of the identification documents you provide us. A certified copy is a document that has been certified as a true copy of an original document by certain persons.

An example of a certified document:

I, John Smith of 123 Park Street, Sydney NSW 2000 in the capacity of a Justice of the Peace certify that this copy is a true and accurate copy of the original.

Signature: J. Smith

Date: 01/07/2020

Please note:

- **Any identification documents that are in a foreign language must be accompanied by an English translation from an accredited translator.**
- **If identification documents are being certified outside of the Commonwealth of Australia, generally speaking they may only be certified by an Australian consular officer (within the meaning of the Consular Fees Act 1955) or an Australian diplomatic officer. For further information on obtaining certification overseas, please contact Customer Care on 1800 646 706 (when calling from Australia) or 61 2 9995 1111 (when calling from overseas).**