



ZURICH[®]

Account-based Pension and Allocated Pension Redemption form

This form is to be used when redeeming your benefit from the Zurich Master Superannuation Fund ('the fund').

Important: All redemption requests must be supported with proof of age/identification together with relevant documentation. Zurich will be unable to assess your request without this information. Please refer to "Checklist" (Section 9 of this form).



1 Personal details

Title	Surname			
Given name(s)		Date of birth	/	/
Residential address		State	Postcode	
Postal address (if different to above)		State	Postcode	
Contact details	Work ()	Home ()		
	Mobile	Email		
Are you an Australian resident for tax purposes? Yes <input type="checkbox"/> No <input type="checkbox"/>				

2 Investment details

Investment number	Investment type
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3 Redemption amount

<input type="checkbox"/> Total fund value
<input type="checkbox"/> Partial fund value \$

Note: If you are invested in the Nil Entry Fee option the amount withdrawn from your account may include an exit fee and therefore may be higher than the amount actually paid to you. Where applicable, your redemption will be drawn proportionally from your Taxable and Tax-Free superannuation components.

4 Pro-rata payment and exit fee acknowledgment

If you redeem part or all of the balance of your allocated pension account, the Trustee is required to ensure that at least the pro-rata amount of the minimum annual income payment has been paid prior to the redemption being paid. If a pro-rata payment is required we may require confirmation from you to proceed with your redemption.

Tick **ONE** box only.

- I am aware of the implications of a pro-rata payment/exit fee, please continue with my redemption
- No, I do not wish for you to continue with my redemption if a pro-rata payment/exit fee is applicable.

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5 Payment details

Preferred method of payment

- Cheque made payable to you ► Go to Section 6
- Direct credit payment to an Australian bank account in your name or a joint account where you are an account holder

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)

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Account number

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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. Zurich is not responsible for funds paid to the wrong account on your instruction. In this instance you would have to reclaim the additional tax through the income tax assessment process.

6 Tax File Number (TFN)

It is not compulsory to provide your TFN to the Trustee however if you choose not to provide your TFN, Zurich will be required to withhold any applicable tax from your redemption at the highest marginal tax rate. In this instance you would have to reclaim the additional tax through the income tax assessment process.

I advise that my TFN is:

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

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7 What identification items do we need from you?

You need to attach a **certified copy** (see below) 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 Zurich Customer Care on 131 551 for assistance.

Who can certify copies of documents?

- A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in an occupation listed in Part 1 of Schedule 2 of the Statutory Declaration Regulations 1993.
- A **financial adviser** – or officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees;
- A **lawyer** – 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);
- An **accountant** – who is a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants;
- An **officer of a financial institution** – with two or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
- A **post office worker** – being a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public, OR agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- A **police officer, Justice of the Peace, Magistrate** or **judge** of a court;
- An **Australian consular officer** (within the meaning of the Consular Fees Act 1955) or an Australian diplomatic officer;
- A **chief executive officer** of a Commonwealth court;
- A **registrar or deputy registrar** of a court;
- A **notary public** (for the purposes of the Statutory Declaration Regulations 1993).

For a complete list of persons who can certify copies of documents, please contact Zurich Customer Care on 131 551.

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: 1/07/2019

Please note: any identification documents that are in a foreign language must be accompanied by an English translation from an accredited translator.

8 Member's declaration and discharge

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

Where the redemption represents a full redemption of my entitlement I agree that my receipt of that benefit constitutes a full and effective discharge from the Equity Trustees Superannuation Limited (the Trustee) of its obligations.

Member's signature

Date

X

/ /

Your privacy

Zurich and the Trustee are bound by the Privacy Act 1988 (Cth). In completing the forms or questions herein you will be providing Zurich and the Trustee with your personal and, perhaps, sensitive information. The collection and management of this information is governed by the Privacy Act 1988. Please refer to the 'Trustee Privacy Statement' section in the "**Zurich Superannuation Plan and Zurich Account-Based Pension Fee Guide and Additional Information**" document located at www.zurich.com.au/zspandzabp.

A more detailed explanation of the Trustee's Privacy policy is available at www.eqt.com.au/global/privacystatement and can be obtained by contacting the EQT Group's Privacy Officer on (03) 8623 5000, or alternatively by contacting us via email at privacy@eqt.com.au. You should refer to the EQT Group Privacy policy for more detail about the personal information the EQT Group collects and how the EQT Group collects, uses and discloses your personal information.

For information about Zurich's Privacy Policy, a list of service providers and business partners that Zurich may disclose your Information to, a list of countries in which recipients of your Information are likely to be located, details of how you can access or correct the Information we hold about you or make a complaint, please refer to the Privacy link on the Zurich homepage – www.zurich.com.au, contact Zurich by telephone on 132 687 or email at privacy.officer@zurich.com.au

9 Checklist

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

- Proof of identity document(s) – please refer to Section 7.
- Your Tax File Number (optional).
- A certified copy of your marriage certificate or other relevant documentation to verify any name change (if applicable).

Questions? Call 131 551

Please send your completed application form to:

The Trustee, Zurich Master Superannuation Fund
C/- Zurich Customer Care
Locked Bag 994
North Sydney NSW 2059