

# Transition to Retirement Pension application form



After reading the **Transition to Retirement Pension Product Disclosure Statement**, please use a dark pen and CAPITAL letters, or type directly into this form on your pc, print and sign it and send it to us. Use (X) to mark boxes.

If you have any questions, please call us on **1800 620 305**.

## Before you start your application

We understand that moving your superannuation to a Transition to Retirement Pension may seem complex. That's why we've compiled a list of things you need to help complete your application. If you need assistance along the way, please call us on **1800 620 305**.

## What you will need to complete this form

- Your superannuation fund account details
- Identification details
- Your tax file number (TFN)
- Your bank account details

## Important things to check before starting this application

- If you have more than one superannuation account that you wish to transfer to the Transition to Retirement Pension, you must combine them into one before proceeding.
- If you're combining your superannuation accounts, please consider your insurance arrangements and other costs (if applicable) before proceeding.
- If you're closing your superannuation account, confirm with your employer that all outstanding contributions have been paid.
- If you wish to contribute extra money to your existing superannuation account with us before starting your Transition to Retirement Pension, you can by following the instructions in the Notes section below. If you have an external superannuation account, please contact them to make a contribution. Once you set up a Transition to Retirement Pension, you cannot deposit any further funds.
- Have you finalised any tax deductions you intend to claim for any personal superannuation contributions? If not, you must finalise the tax deductions before opening this account.

## Do you have an existing account with us?

- Please provide your StatePlus client ID
- Please provide your First State Super member number

## 1. Your details

Title  Last name

Given name(s)

Date of birth  Male  Female

Residential address (PO Boxes will not be accepted)

Suburb  State  Postcode

Postal address (if different from residential)

Suburb  State  Postcode

Daytime contact number  Mobile number

Email

Tax file number (TFN)  Please ensure you provide your TFN, the Trustee will not accept your application if you do not provide a valid TFN. For further information, refer to the *Transition to Retirement Pension PDS*.

**i** Once your account is established, please visit [stateplus.com.au/registration](http://stateplus.com.au/registration) to set up your online account access. Until you set up online access, you will continue to receive communications via the post.

**i** If you are under age 60 please complete the **TFN declaration form** at the end of the form.

## 2. Funding your Transition to Retirement Pension

The minimum investment amount is \$20,000.

The section below allows you to nominate the total amount you would like to invest into your Transition to Retirement Pension with:

- **Transfer from your existing account**

- First State Super
- Tailored Super Plan/Personal Retirement Plan

Account number

Amount to transfer

Total amount

OR

\$

- **Transfer from another Super fund**

Name of fund

Member/Account number of fund

ABN/USI of fund\*

\* The USI is the Unique Superannuation Identifier, which ensures we request to transfer the benefits from the correct superannuation fund. To obtain your funds USI or ABN, please refer to your most recent statement or visit their website.

Amount to transfer

Total amount

OR

\$

Please note: We'll request either the full balance or the amount you specify from your other fund. The value we receive may be different due to market performance, exit fees and other deductions which may occur at your other super fund after your application has been submitted. If this amount is less than \$20,000, your application will be rejected.

**i** If you have made contributions into super that you wish to claim a tax deduction on, you must do so before opening your Transition to Retirement Pension.

**i** If you would like to keep your existing First State Super account open, you will be required to keep a minimum balance of \$1,500.

**i** Your decision to transfer money from your existing super fund(s) may impact the level of insurance cover, incur other costs and impact how you receive super contributions from your employer. Please consider before proceeding with this application.

**i** Some defined benefit superannuation funds may require additional forms to be provided. Please contact your superannuation fund before proceeding.

**i** This section must be completed and add up to 100% for us to set up your account. For detailed information on each of the available investment options, please read the **Transition to Retirement Pension PDS** on our website.

**i** Please note you can change your options at any time once your account has been created.

### 3. Your investments

Choose the investment options you want to invest your money in and specify what percentage to allocate to each.

Specify the percentage you wish to invest in each investment option (must add to 100%)

Diversified investment options	
<p><b>Capital Stable Fund</b> This option may suit investors seeking fairly stable returns over the short to medium term while maintaining a relatively high level of capital security.</p>	<input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> %
<p><b>Moderate Fund</b> This option may suit investors seeking modest capital growth over the medium term who are willing to accept a moderate level of risk.</p>	<input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> %
<p><b>Balanced Fund</b> This option may suit investors who can accept some years when returns are negative but who expect that over the long term returns will be well above inflation.</p>	<input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> %
<p><b>Growth Fund</b> This option may suit investors who can accept fluctuations in returns, including negative returns in some years, but are seeking strong long-term returns.</p>	<input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> %
Single asset class investment options	
<p><b>Cash Fund</b> This option may suit short-term investors who want to avoid negative returns, with very stable but low expected returns.</p>	<input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> %
<p><b>Fixed Interest Fund</b> This option may suit medium-term investors seeking returns that keep pace with inflation in the long term, but are willing to accept moderate fluctuations in returns over the shorter term, including negative returns in some years.</p>	<input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> %
<p><b>Australian Equities Fund</b> This option may suit investors wanting strong long-term returns but who are prepared to accept full exposure to the ups and downs of investing in the share market, including the possibility of negative returns over the short term.</p>	<input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> %
<p><b>International Equities Fund</b> This option may suit investors wanting strong long-term returns but who are prepared to accept full exposure to the ups and downs of investing in the share market and the impact of currency movements, including the possibility of negative returns over the short term.</p>	<input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> %
<b>Total (must add to 100%)</b>	<input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #e67e22;" type="text"/> %



Please refer to the **Transition to Retirement Pension PDS** for further information.

## 4. Your withdrawal options

Please select (x) where you would like payments to be withdrawn from:

- Default order\* (see below)
- Percentage allocation – Complete column A
- Sell order – Complete column B and please number all boxes in the order you would like them to be sold down.

Fund name	Percentage allocation Column A	OR	Sell order Column B
<b>Diversified investment options</b>			
Capital Stable Fund	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="checkbox"/>
Moderate Fund	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="checkbox"/>
Balanced Fund	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="checkbox"/>
Growth Fund	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="checkbox"/>
<b>Single asset class investment options</b>			
Cash Fund	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="checkbox"/>
Fixed Interest Fund	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="checkbox"/>
Australian Equities Fund	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="checkbox"/>
International Equities Fund	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="checkbox"/>
<b>Total (must add to 100%)</b>	<input type="text"/> <input type="text"/> <input type="text"/> %		



The default order withdraws funds from the lowest risk investment options first down to the most risky investment option last. This allows for withdrawals to not be taken from higher risk investments, which tend to fluctuate in value more than lower risk investments.

### \* Default order.

The default order is listed below.

If no selection is made, the following default sell order will be applied:

- first from the Cash Fund (until all funds are exhausted)
- second from the Fixed Interest Fund (until all funds are exhausted)
- third from the Capital Stable Fund (until all funds are exhausted)
- fourth from the Moderate Fund (until all funds are exhausted)
- fifth from the Balanced Fund (until all funds are exhausted)
- sixth from the Growth Fund (until all funds are exhausted)
- seventh from the Australian Equities Fund (until all funds are exhausted)
- and finally, from the International Equities Fund.

This option, withdraws funds from the least risky investment option, down to the most risky investment option.

**i** The minimum and maximum amounts refer to the minimum and maximum allowable amount of income you can take from your account. For minimums the amount is based on your account balance multiplied by a percentage, dependent on your age. For maximums, this is based on your account balance multiplied by 10%. For further information please refer to the Notes section below.

**i** The amount you nominate will be the gross amount per income payment. If you are under age 60, you may receive a payment amount which is less than your selected amount due to tax.

**i** Please note, the payment date is the day the income payment is withdrawn from your account. Generally, you will receive the payment to your nominated account within 3-5 working days of your selected payment date.

## 5. Your income payment frequency and amount

This section allows you to nominate the amount and frequency of your income payments that you would like to receive each financial year.  
Please note: you must receive at least one income payment per financial year (between 1 July and 30 June) equal to the minimum amount.

Please select (X) to nominate the amount you would like to receive.

**Option 1: The minimum amount allowed per income payment.**  
Please note: if you select the minimum amount, your income payments are pro-rated for the first financial year based on how much of the financial year is left when you open your account.

**Option 2: Specific amount** \$  per income payment

**Option 3: Specific amount** \$  per income payment increasing annually by CPI (%)

**Option 4: The maximum amount allowed per income payment**

How frequently would you like to receive your income payments?

Fortnightly    Monthly    Quarterly    Half yearly    Annually

When would you like your income payments to start?        
*Must select between the 1 to the 28th of any month*

OR

On the last day of the month (monthly payments only)

**Please note.** If you set up your account in June, you have the option to defer your first income payment to the next financial year. If you would like to do so, you will need to nominate a commencement date for the first pension income payment to be in the next financial year.

You will start to receive income payments once we have confirmed your application is processed and funds are received, generally this will take between 5-10 working days, however in some circumstances this can take up to 4 weeks. If your selected payment date occurs when your account is not yet opened, you will receive payment at the next available date based on the frequency you choose.

### Please tell us the account you would like your income paid into

Please nominate an Australian bank account, building society or credit union for your payments to be paid to. You can only nominate an account that is held in your name, or held jointly in your name with another person(s).

Name(s) on account

Name of bank or financial institution

Name of branch

BSB number       Bank account number

**i** For further information relating to beneficiary types, please refer to the **notes** section below or the **Transition to Retirement Pension PDS** on the website.

## 6. Your beneficiaries

This section allows you to nominate what you would like to happen to your Transition to Retirement Pension, in the event of your death. The Trustee will not accept a beneficiary nomination executed under a Power of Attorney.

You can choose between three types of beneficiary nominations:

Beneficiary type	Description
<b>Non-binding nomination</b>	This nomination is not binding on the Trustee, but will be taken into account when determining who will receive your death benefit. A non-binding nomination does not need to be renewed.
<b>Non-lapsing nomination</b>	If this nomination is valid and in effect at the time of your death, the Trustee is bound to pay your death benefit to your nominated dependents and/or legal personal representative.  A non-lapsing nomination remains valid until you revoke it or is no longer valid. A non-lapsing nomination does not need to be renewed.
<b>Binding nomination (lapsing)</b>	If this nomination is valid and in effect at the date of your death, the Trustee must pay your benefit to your nominated dependents and/or legal personal representative. This nomination is only valid for 3 years from the date it becomes effective, after which you must provide a new nomination.

**i** You can add or change beneficiary at any time once you have opened your account.

Please select the type of beneficiary nomination you would like to make (select **(x)** only one option):

**Option 1: Non-binding nomination** – please complete the section below (skip section 7)

**Option 2: Non-lapsing nomination** – please complete the section below (skip section 7)

**Option 3: Binding nomination (lapsing)** – please complete the section below and the declaration in Section 7 on page 7 (complete section 7)

Full name	% of benefit
<b>Beneficiary #1</b> <div style="border: 1px solid #e67e22; height: 20px; width: 100%; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">                     Date of birth  <div style="border: 1px solid #e67e22; padding: 2px; display: flex; justify-content: space-between;"> <span style="border: 1px solid #e67e22; padding: 2px;">D</span> <span style="border: 1px solid #e67e22; padding: 2px;">D</span> <span style="border: 1px solid #e67e22; padding: 2px;">M</span> <span style="border: 1px solid #e67e22; padding: 2px;">M</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> </div> </div> <div style="width: 45%;">                     Relationship  <input type="checkbox"/> Spouse    <input type="checkbox"/> Interdependent  <input type="checkbox"/> Child    <input type="checkbox"/> Financial dependant                 </div> </div>	<div style="border: 1px solid #e67e22; width: 40px; height: 20px; display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> </div> %
<b>Beneficiary #2</b> <div style="border: 1px solid #e67e22; height: 20px; width: 100%; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">                     Date of birth  <div style="border: 1px solid #e67e22; padding: 2px; display: flex; justify-content: space-between;"> <span style="border: 1px solid #e67e22; padding: 2px;">D</span> <span style="border: 1px solid #e67e22; padding: 2px;">D</span> <span style="border: 1px solid #e67e22; padding: 2px;">M</span> <span style="border: 1px solid #e67e22; padding: 2px;">M</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> </div> </div> <div style="width: 45%;">                     Relationship  <input type="checkbox"/> Spouse    <input type="checkbox"/> Interdependent  <input type="checkbox"/> Child    <input type="checkbox"/> Financial dependant                 </div> </div>	<div style="border: 1px solid #e67e22; width: 40px; height: 20px; display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> </div> %
<b>Beneficiary #3</b> <div style="border: 1px solid #e67e22; height: 20px; width: 100%; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">                     Date of birth  <div style="border: 1px solid #e67e22; padding: 2px; display: flex; justify-content: space-between;"> <span style="border: 1px solid #e67e22; padding: 2px;">D</span> <span style="border: 1px solid #e67e22; padding: 2px;">D</span> <span style="border: 1px solid #e67e22; padding: 2px;">M</span> <span style="border: 1px solid #e67e22; padding: 2px;">M</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> </div> </div> <div style="width: 45%;">                     Relationship  <input type="checkbox"/> Spouse    <input type="checkbox"/> Interdependent  <input type="checkbox"/> Child    <input type="checkbox"/> Financial dependant                 </div> </div>	<div style="border: 1px solid #e67e22; width: 40px; height: 20px; display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> </div> %
<b>Beneficiary #4</b> <div style="border: 1px solid #e67e22; height: 20px; width: 100%; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">                     Date of birth  <div style="border: 1px solid #e67e22; padding: 2px; display: flex; justify-content: space-between;"> <span style="border: 1px solid #e67e22; padding: 2px;">D</span> <span style="border: 1px solid #e67e22; padding: 2px;">D</span> <span style="border: 1px solid #e67e22; padding: 2px;">M</span> <span style="border: 1px solid #e67e22; padding: 2px;">M</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> <span style="border: 1px solid #e67e22; padding: 2px;">Y</span> </div> </div> <div style="width: 45%;">                     Relationship  <input type="checkbox"/> Spouse    <input type="checkbox"/> Interdependent  <input type="checkbox"/> Child    <input type="checkbox"/> Financial dependant                 </div> </div>	<div style="border: 1px solid #e67e22; width: 40px; height: 20px; display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> </div> %
<input type="checkbox"/> <b>Legal personal representative</b> (executor or administrator of your estate)	<div style="border: 1px solid #e67e22; width: 40px; height: 20px; display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> </div> %
<b>Total must add up to 100%</b>	<div style="border: 1px solid #e67e22; width: 40px; height: 20px; display: flex; justify-content: space-between; align-items: center;"> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> <span style="border: 1px solid #e67e22; padding: 2px;"> </span> </div> %



## 8. Declaration and signature

- I hereby apply for the Transition to Retirement Pension.
- All information provided on this form is accurate and complete.
- I have read the current Product Disclosure Statement for the Transition to Retirement Pension as well as any supplements or on-line updates. The PDS is available by typing [stateplus.com.au/PDS](http://stateplus.com.au/PDS) into my internet browser.
- I acknowledge that I have read and understood the privacy section in the PDS and consent to the collection, handling, use and disclosure of my personal information in accordance with the Privacy Act 1988 and as described in the PDS.
- I agree to be bound by the trust deed for the First State Superannuation Scheme, as amended from time to time.
- I agree to StatePlus managing and administering my account in accordance with the Transition to Retirement Pension Product Disclosure Statement and the trust deed for the First State Superannuation Scheme (each as amended from time to time).
- I understand that if my transaction involves a unitised investment option and is received at a StatePlus office before 2.00pm or, electronically before 3.00pm, Sydney time on any Business Day, it will be on processed using the unit price applicable for that day. This price will be struck on business day 2 and applied to my transaction. If my transaction involves a unitised investment option and is received at a StatePlus office after 2.00pm or, electronically after 3.00pm Sydney time on any business day it will be processed using the unit price applicable for the next business day. This price will be struck on business day 3 and applied to my transaction. It is important to consider this when making your transaction request.
- I understand that in the event the amount that I transfer pursuant to this application differs to the amount stated in my application form, my application will be processed on the basis of the amount received, subject to any maximum or minimum application limits.
- I have reached preservation age, I am under age 65 and I have not met a Condition of Release with a nil cashing restriction (e.g. permanently retired from work, reached age 60 and left or changed my employer, have a terminal medical condition or have suffered permanent incapacity).
- I have received the PDS and completed the application form in Australia and am an Australian citizen or permanent resident.
- I understand that when I reach age 65 or when I notify the Trustee in writing that I have satisfied one or more of the relevant Conditions of Release (i.e. I have reached my preservation age (between ages 55 and 60, depending on my date of birth) and permanently retired from work, or I have reach age 60 and left or changed my employer, have a terminal medical condition or have suffered permanent incapacity), my account will be transferred to the Flexible Income Plan (which is a retirement phase income stream product offered in the First State Superannuation Scheme) unless I provide instructions otherwise.
- I have read and understood the 'Your Transition to Retirement Pension becomes a retirement income stream when you' section of the PDS.

### Agent's declaration

I agree and declare that:

- I am authorised by the Client to execute this application as agent for the Client.
- I understand and confirm that the Client understands the consequences of investing in the Transition to Retirement Pension.
- I take joint and several responsibility for the consequences of this application and will reimburse and make the Trustee whole in respect of any successful claims against the Trustee made by or in respect of the Client in relation to this application.

Signature of Investor/Agent (as applicable)

Date signed

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Please sign and date form here.





For existing StatePlus clients, if you have already provided a certified copy of your POI document(s), you do not have to provide it again, unless either your name or your residential address has changed. If either of these has changed, you must provide a certified copy of an updated POI document(s) verifying the change(s).



Send the form to this address.

## 9. Proof of identity

We require a **certified copy of proof of identity (POI)** document(s) before we can process your application.

- I have included the following POI documents with this application:
  - Certified copy of ONE of the following primary identification documents:**
    - current Australian state/territory driver's licence containing my photograph
    - Australian passport
    - current Australian state/territory proof of age card containing my photograph
    - current passport, similar travel document or national identity card issued by a foreign government or the UN, containing my photograph and either my signature or a unique identifier.
  - Certified copy of TWO secondary identification documents (see the Notes for details)**

## 10. Where to send your completed form

Before sending the form, please ensure you read the checklist below.

Return the completed form to **Product Applications, StatePlus, PO BOX 5336, Sydney NSW 2001** or your local regional office, if you have any questions please call us on **1800 620 305**.



### Checklist

Before sending in your documents, please make sure you have:

- Read and understood the Transition to Retirement Pension Product Disclosure Statement.
- Consolidated all of your Superannuation accounts into one, if you have multiple.
- Confirmed all outstanding Superannuation contributions have been paid, if you are closing your existing superannuation account.
- Finalised and completed any tax deductions you intend to claim for any personal superannuation contributions.
- Confirmed your investment and withdrawal choice.
- Nominated your chosen pension payment amount, frequency and bank account details to be paid into.
- Read, understood, signed and dated the declaration.
- Attached copies of your identification documents that are certified by an authorised person (unless you have already provided these).
- Completed the tax file declaration form, if you're under age 60.
- Made a death benefit nomination (optional).

# Notes

## Payment amount

You can choose the amount of income stream payments you receive each financial year, provided you receive the minimum payment amount set by the government.

The amount you nominate is a gross amount, i.e. before any tax is deducted (if applicable). You must nominate the gross amount you'd like to receive each payment. We'll send you a letter in July each year that tells you the minimum amount you must withdraw. After you receive this letter, if you want to change the amount, you can tell us the amount you wish to receive for that financial year.

## Minimum and maximum payment limits

The minimum payment limit is calculated as 2% of your account balance rounded to the nearest \$10 for the 2019/20 and 2020/21 financial years. The minimum payment limit and account balance are calculated at the time the Transition to Retirement Pension starts, then on 1 July each subsequent year. If you start your Transition to Retirement Pension part way through a financial year, the minimum payment limit for the first year will be reduced on a pro-rata basis based on the number of days between your Transition to Retirement Pension start date and the end of the financial year. Your annual payment is limited to a maximum of 10% of your account balance at the start of the year (or in the first year, the account balance at the start date for the Transition to Retirement Pension). The maximum limit ceases to apply if you satisfy a condition of release with no cashing restrictions and convert your Transition to Retirement Pension to a Flexible Income Plan. If you start your Transition to Retirement Pension part way through a financial year, the 10% maximum limit is not pro-rated. This means that the full annual maximum amount can be paid regardless of when during the year the Transition to Retirement Pension started.

Age at start of Transition to Retirement Pension (and 1 July each year)	Minimum limit (percentage) for the 2019/20 and 2020/21 financial years	Minimum limit (percentage) from 2021/22 financial year
Under 65	2%	4%
65-74	2.5%	5%
75-79	3%	6%
80-84	3.5%	7%
85-89	4.5%	9%
90-94	5.5%	11%
95+	7%	14%

## Payment frequency

You can receive your payments fortnightly, monthly, quarterly, half yearly or yearly.

If you start your Transition to Retirement Pension in the month of June, you can elect to start the payments in the following financial year. It will generally take between 5-10 business days once we have the form(s) (and money) to start your Transition to Retirement Pension before we can make your first income payment. However, if you need your first payment urgently, please call us. You can also ask us to defer your first payment until later in the year if you're setting up your Transition to Retirement Pension in advance of needing payments. But remember, you must take at least the minimum payment amount for the financial year.

## Proof of identity (POI)

We require a certified copy of your proof of identity (POI) documents before we can start your Transition to Retirement Pension.

### Power of attorney

If you hold a Power of Attorney and are starting a Transition to Retirement Pension on behalf of an individual, you must provide certified copies of POI documents for yourself and the individual.

### Updated and additional POI

We may request updated and/or additional certified POI documents at any time if we consider this is necessary for the security of our members' benefits.

### Providing certified proof of your identity is a three-step process

- 1 Collect your originals**  
Collect your proof of identity document(s). We've listed the documents you can use below.
- 2 Photocopy your originals**
- 3 Have your photocopies certified**  
Take your photocopies and your original documents to a person who can certify documents. A list of authorised certifiers and certification guidelines is included under **Certification of personal documents** on the next page.

### For existing StatePlus clients

If you've already provided a certified copy of your POI document(s), you don't have to provide it again, unless either your name or your residential address has changed. If either of these has changed, you must provide a certified copy of an updated POI document(s) verifying the change(s).

### Change of name

If you've changed your name, you must provide a certified copy of one of the following name change documents:

- marriage certificate or certificate of registration (if you're on the relationship register) issued by the Births, Deaths and Marriages Registration Office (ceremonial certificates cannot be accepted)
- deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office. If you've reverted to your maiden name, we'll require your marriage certificate (from the Births, Deaths and Marriages Registration Office) showing your original maiden name and your married name.

### Change of residential address

If you've changed your residential address, you must provide a certified copy of a POI document showing your new residential address. If it's more convenient, you can provide the original (rather than a certified copy) of a recent notice issued by your local council or a recent utilities bill addressed to you at your current residential address.

## Acceptable POI documents

To prove your identity, you can provide either:

ONE certified document from List A; OR

ONE certified document from List B PLUS ONE certified document from List C.

### List A

- A current Australian state/territory driver's licence containing your photograph
- An Australian passport
- A current Australian state/territory proof of age card containing your photograph
- A current passport, similar travel document or national identity card issued by a foreign government department, the UN or an agency of the UN, containing your photograph and either your signature or a unique identifier\*

### List B

- An Australian birth certificate or extract issued by a state or territory
- A citizenship certificate issued by the Commonwealth
- A current Centrelink pension card that entitles you to receive financial benefits

### List C

- A notice issued by the ATO within the last 12 months that shows your name and current residential address and records an amount payable to or by you e.g. your last tax assessment
- A notice issued by a local council or utilities provider in the last three months showing the provision of services to you and your current residential address e.g. rates notice, electricity or water bill
- A notice issued by the Commonwealth or a state or territory government within the last 12 months showing your name and current residential address and the provision of financial benefits to you e.g. Centrelink letter

\* If the document and/or the certification is not in English, it must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI).

## Have you changed your address?

If you change your residential address, you must provide a certified copy of a POI document showing your new residential address before you can make a lump sum withdrawal or receive an irregular income stream payment. If it's more convenient, you can provide the original (rather than a certified copy) of a recent notice issued by your local council or a recent utilities bill addressed to you at your current residential address.

## Certification of personal documents

All copied pages of original personal identity documents (including any change of name documents) must be certified as true copies by an authorised person with the appropriate qualifications or registration (see below) who cannot be the owner or addressee of the document. The authorised person must sight the original and the copy to ensure the documents are identical, then certify each page by writing "I certify that this document is a true copy of the original", followed by their signature, printed name, address, qualification (e.g. justice of the peace, Australia Post employee), registration number (if applicable) and date.

### If you are in Australia

The following lists a subset of people who are authorised to witness your signature on a statutory declaration as well as certify copies of original documents. For a complete list of authorised witnesses/certifiers, go to the Attorney-General's Department website at [www.ag.gov.au](http://www.ag.gov.au).

- Australia Post employee in charge of an office providing postal services (charges may apply)
- chiropractor
- dentist
- Financial adviser or financial planner
- full-time or part-time teacher employed at a school or tertiary institution
- justice of the peace
- legal practitioner
- magistrate
- medical practitioner
- nurse
- optometrist
- pharmacist
- physiotherapist
- police officer
- psychologist
- veterinary surgeon



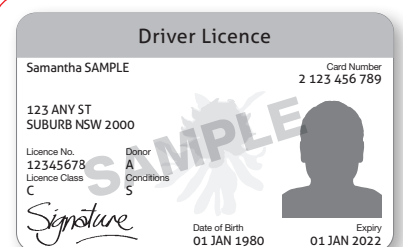
Samantha Sample has provided a copy of her identification that includes her signature, full name, date of birth and current residential address.



The authorised person has sighted the original identification and confirmed that the copy is a true copy.



Details for the authorised person to include are full name, address, qualification, registration number (if applicable), date and signature.



"I certify that this document is a true copy of the original."

*K Anderson*

Name: Kate Anderson  
Address: 6 Some St, Suburb NSW 2000  
Qualification: JP  
Registration no: 123456  
Date: 31 March 2020

### If you are outside Australia

The following people can certify copies of the originals:

- consular staff at an Australia Embassy, High Commission or Consulate
- a public notary or other person authorised to administer an oath or affirmation or to authenticate documents in the country you are visiting or living in.

The professions listed under **If you are in Australia** can only certify documents outside Australia if they work or are registered in Australia. Where your documents are certified outside Australia, the certifier must quote their registration number or the relevant law that qualifies them to authenticate your documents.

## Detailed information on beneficiary nominations

You can choose what happens to your Transition to Retirement Pension if you die. Your death benefit nomination options are:

- Binding nomination (lapsing); or
- Non-lapsing nomination; or
- Non-binding nomination.

### Binding nomination (lapsing)

If you make this type of nomination(s), the Trustee is bound to pay the percentage of your account balance specified, provided your binding nomination (lapsing) is current and valid at the time of your death. Please note that special conditions apply in order for your binding nomination(s) to be valid. These include:

- A binding nomination must be witnessed and signed on the same day by two persons over age 18 who are NOT your nominated beneficiaries for this investment;
- A binding nomination is only valid for 3 years from the date it became effective, after which time it lapses. After that time, you must provide a new nomination to bind the Trustee;
- Your nominated beneficiary must survive you; and
- If you nominate a beneficiary other than your Estate, that person must be a dependant at the time of your death.

### Non-lapsing nomination

You must be at least 18 years old to lodge a non-lapsing nomination. A non-lapsing nomination is a request by you to the trustee to pay the percentages of your account balance specified in the nomination to your nominated beneficiaries. If the Trustee consents to the nomination and it's valid at the time of your death, we're bound to pay your death benefit to your nominated dependents and/or legal personal representative. A non-lapsing nomination does not need to be renewed, so it's important to review your nomination regularly to ensure that it is still appropriate for you.

Refer to the Transition to Retirement Pension PDS for further information.

### Non-binding nomination

A non-binding nomination records your beneficiary preferences but the Trustee has the final decision about the distribution of your benefit.

## If you wish to contribute to your existing account with us prior to setting up a TRP

### How to make after-tax (non-employer) super contribution payments

If you'd like to make a contribution to your existing Tailored Super Plan or Personal Retirement Plan account before commencing your Transition to Retirement Pension, please see details below.

### Electronic Funds Transfer (EFT)

To transfer money via EFT please use the following details and send an advice to [dirdep@stateplus.com.au](mailto:dirdep@stateplus.com.au), either the day before the payment is made or the day the deposit is credited to the First State Super bank account.

This advice must include the following information:

- Contact details should StatePlus require to contact you to clarify any matters
- Your full name
- Your StatePlus client code
- A breakdown of the contributions into the following categories:
  - Voluntary after tax contributions
  - Eligible spouse contributions.

<b>EFT</b> Individual Direct Credit	Bank Account Name	Super Applications Account
	BSB Number	032-000
	Bank Account Number	448266
	Reference	Client Code & Surname

### BPAY



BPAY details are specific to each account, the BPAY details for your existing account are available from the secure website.

### Cheque

To submit contributions by cheque (made payable to First State Superannuation Scheme), you'll need to send the cheque, together with an advice of the non-employer contribution, to:

Client and Administration Services – StatePlus  
GPO Box 5336  
SYDNEY NSW 2001



# Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
- Print X in the appropriate boxes.
- Read all the instructions including the privacy statement before you complete this declaration.

ato.gov.au

## Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?

➤ For more information, see question 1 on page 2 of the instructions.

OR I have made a separate application/enquiry to the ATO for a new or existing TFN.

OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.

OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.

2 What is your name? Title: Mr  Mrs  Miss  Ms

Surname or family name

First given name

Other given names

3 What is your home address in Australia?

Suburb/town/locality

State/territory Postcode

4 If you have changed your name since you last dealt with the ATO, provide your previous family name.

⚠ Once section A is completed and signed, give it to your payer to complete section B.

## Section B: To be completed by the PAYER (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number? Branch number (if applicable)

2 If you don't have an ABN or withholding payer number, have you applied for one? Yes  No

3 What is your legal name or registered business name (or your individual name if not in business)?

4 What is your business address?

Suburb/town/locality

State/territory Postcode

5 What is your date of birth?      Day      Month      Year  
  /   /

6 On what basis are you paid? (select only one)  
Full-time employment  Part-time employment  Labour hire  Superannuation or annuity income stream  Casual employment

7 Are you: (select only one)  
An Australian resident for tax purposes  A foreign resident for tax purposes  OR A working holiday maker

8 Do you want to claim the tax-free threshold from this payer?  
Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.  
Yes  No  Answer no here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.

9 (a) Do you have a Higher Education Loan Program (HELP), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?  
Yes  Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. No

(b) Do you have a Financial Supplement debt?  
Yes  Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. No

DECLARATION by payee: I declare that the information I have given is true and correct.

Signature  Date Day Month Year  
  /   /

⚠ There are penalties for deliberately making a false or misleading statement.

5 What is your primary e-mail address?

6 Who is your contact person?

Business phone number

7 If you no longer make payments to this payee, print X in this box.

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature of payer  Date Day Month Year  
  /   /

⚠ There are penalties for deliberately making a false or misleading statement.

➤ Return the completed original ATO copy to:  
Australian Taxation Office  
PO Box 9004  
PENRITH NSW 2740

⚠ IMPORTANT  
See next page for:  
■ payer obligations  
■ lodging online.



# Instructions for completing the ATO's Tax file number declaration form

Information you provide in this declaration will allow your payer to work out how much tax to withhold from payments made to you.

## Question 1

### What is your tax file number (TFN)?

You should give your TFN to your employer only after you start work for them. Never give your TFN in a job application or over the internet.

The ATO and your payer are authorised by the Taxation Administration Act 1953 to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

### How do you find your TFN?

You can find your TFN on any of the following:

- your income tax notice of assessment
- correspondence the ATO sends you
- a payment summary your payer issues to you.

If you have a tax agent, they may also be able to tell you your TFN. If you still can't find your TFN, you can:

- phone the ATO on 13 28 61 between 8.00am and 6.00pm, Monday to Friday
- visit your nearest shopfront (phone the ATO on 13 28 61 to make an appointment).

If you phone or visit the ATO, they need to know they are talking to the correct person before discussing your tax affairs. The ATO will ask you for details only you, or your authorised representative would know.

### What if you don't have a TFN?

If you don't have a TFN and want to provide a TFN to your payer, you will need to apply for one. For more information, visit [ato.gov.au/tfn](http://ato.gov.au/tfn)

### Claiming an exemption from quoting your TFN

You can claim an exemption from quoting your TFN if you:

1. have lodged a TFN application form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you have not given your TFN to your payer, they will withhold the top rate of tax from future payments
2. are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the:
  - Department of Human Services – however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance, or an Austudy or parenting payment
  - Department of Veterans' Affairs – a service pension under the Veterans' Entitlement Act 1986
  - Military Rehabilitation and Compensation Commission.

If you want to claim an exemption for one of these reasons, please enter 1 or 2 in the box at Question 1.

### Providing your TFN to your super fund

Your payer must give your TFN to the super fund they pay your contributions to. If your super fund does not have your TFN, you can provide it to them separately. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- you can trace different super accounts in your name.

For more information about providing your TFN to your super fund, visit [ato.gov.au/supereligibility](http://ato.gov.au/supereligibility)

## Question 2-5

Complete with your personal information.

## Question 6

### On what basis are you paid?

Check with your payer if you are not sure.

## Question 7

### Are you an Australian resident for tax purposes?

Generally, the ATO consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- migrate to Australia and intend to reside here permanently.

If you go overseas temporarily and do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

### Foreign resident tax rates are different

A higher rate of tax applies to a foreign resident's taxable income and foreign residents are not entitled to a tax-free threshold nor can they claim tax offsets to reduce withholding, unless you are in receipt of an Australian Government pension or allowance.

To check your Australian residency status for tax purposes or for more information, visit [ato.gov.au/residency](http://ato.gov.au/residency)

## Question 8

### Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each financial year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year.

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes, and one of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Otherwise answer **no**.

If you receive any taxable government payments or allowances, such as Newstart, Youth Allowance or Austudy payment, you are likely to be already claiming the tax-free threshold from that payment.

For more information about the current tax-free threshold, which payer you should claim it from, or how to vary your withholding rate, visit [ato.gov.au/taxfreethreshold](http://ato.gov.au/taxfreethreshold)

## Question 9

### a) Do you have a Higher Education Loan Program (HELP), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Answer **yes** if you have a HELP, SSL or TSL debt. Answer **no** if you do not have a HELP, SSL or TSL debt, or you have repaid your debt in full. You have a HELP debt if either:

- the Australian Government lent you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP or SA-HELP.
- you have a debt from the previous Higher Education Contribution Scheme (HECS).

### b) Do you have a Financial Supplement debt?

Answer **yes** if you have a Financial Supplement debt. Answer **no** if you do not have a Financial Supplement debt, or you have repaid your debt in full.

For information about repaying your HELP, SSL, TSL or Financial Supplement debt, visit [ato.gov.au/getloaninfo](http://ato.gov.au/getloaninfo)

### Have you repaid your HELP, SSL, TSL or Financial Supplement debt?

When you have repaid your HELP, SSL, TSL or Financial Supplement debt, you need to complete a *Withholding declaration* (NAT 3093) notifying your payer of the change in your circumstances.

## Sign and date the declaration

Make sure you have answered all the questions, then sign and date the declaration. Give your completed declaration to your payer to complete.