

Step 4 - Transfer options

I am transferring my superannuation account balance to a pension account and closing my superannuation account (not applicable to a Transition to retirement account).

OR

I am leaving my super account open and request that \$ * be transferred to a pension or a Transition to retirement account (if nominated in Step 2).

Note: In accordance with Commonwealth Government legislation, for partial transfers, Heritage Bank, will transfer your money proportionately from the two tax components held in your super account. If you have preserved and non-preserved amounts, we will transfer the non-preserved amount first.

*A minimum balance of \$1,000 is required to keep the super account open.

Step 5 - Pension payment details

Month of first pension payment

Frequency*: Monthly Quarterly Half yearly Annually Month to receive payment (if annually)

Note: Payments will not commence until all relevant information has been received.

* Payments will be paid on the 15th day of the month. If the 15th day falls on a weekend or public holiday, your income payment will be processed earlier so that it is accessible by the 15th. Quarterly payments will be made in March, June, September and December. Half yearly payments will be made in June and December.

Step 6 - Pension payment amount

I would like to receive the:

Minimum pension Maximum pension (only applicable to Transition to retirement accounts).

Specified pension of \$ per payment*

*Must be within minimum and maximum range if applicable.

Step 7 - Payment account

Name of Bank, Credit Union, Building Society etc

Branch Address

Branch No (BSB)

Account Number

Account Name

Step 8 - Tax deduction notice

In relation to personal contributions made to my superannuation account:

I am not eligible to claim a tax deduction/I am eligible but am not claiming a tax deduction

I am eligible and elect to claim a tax deduction. (Please complete a 'Notice of Intention to Claim a Tax Deduction' form available from www.heritage.com.au/superannuation or on request by contacting 03 9654 1399

Note: If you do not submit a Notice of Intention to Claim a Tax Deduction or Heritage does not/cannot accept the notice prior to your transfer to a pension, any personal contribution that forms part of the transfer will be treated as non-concessional, and you cannot claim a tax deduction in respect of the contribution.

Step 9 - Proof of Identity

You will need to provide documentation with this transfer request to verify your identity. The safest and quickest option is to provide certified proof of identity with this form. Any documents you provide must be certified as true copies by a person authorised to certify documents.

Acceptable documents

The following documents may be used.

EITHER

One of the following documents **only**:

- Driver's licence (with photo)
- Passport
- Proof of Age Card (eg. 18+ card with photo)
- National Identity Card

OR

One of the following documents:

- Birth certificate/ Extract
- Citizenship certificate
- Pension card issued by Centrelink
- Driver's licence (no photo)
- Passport (no photo)
- Proof of Age Card (eg. 18+ card without photo)
- Community leader reference for Indigenous Australians

AND

One of the following documents:

- Rates notice (< 12 months old)
- Telephone, Gas or Electricity Account (< 3 months old)
- Notice from school principal (child under 18) (<3 months old)
- Letter of introduction from Centrelink (<3 months old)
- Supplement Entitlement Notice from Centrelink (eg. Youth Allowance) (<3 months old)
- ATO Notice (ie. Tax Assessment Notice) (<3 months old)

Make sure your documents are correctly certified:

All copied pages of ORIGINAL supporting documents or proof of identity documents need to be certified as true copies BY AN INDIVIDUAL APPROVED TO DO SO. They must:

- Sight the original and the copy and make sure both documents are identical; then
- Make sure all pages have been certified as true copies by writing or stamping 'certified true copy'; then
- Sign, print their name, qualification (eg. Justice of the Peace etc) and date.

The following can certify proof of identity documents:

- Pharmacist
- Justice of the Peace
- Notary Public Officer
- Medical Practitioner or Nurse
- Police Officer
- Accountant (CA/CPA)
- Legal Practitioner
- Full-time teacher (school or tertiary)
- A permanent employee of Australia Post with five or more years of continuous service
- A finance company officer with five or more years of continuous service (with one or more finance companies)
- A Registrar or Deputy Registrar of a court
- A Judge of a court

Step 10 – Authority

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

- I have read and understood the current Heritage Bank Secure Super Account Product Disclosure Statement relating to the redemption of investments where a transfer to a pension account or transition to retirement account is requested.
- I understand that Heritage may be required, and I permit Heritage, to adjust my pension payments to ensure legislated pension standards are adhered to.
- I understand that the value of any transfer to a pension account or a transition to retirement account will be calculated in accordance with the governing rules applicable to the Heritage Bank Secure Super Account after all relevant information is received by Heritage.
- I declare that, to the best of my knowledge, the information I have provided on this form and in any other documents I provide for the purposes of this application is true and correct.
- I authorise Heritage Bank to transfer and/or pay a benefit as instructed on this form.

Signature

Date