

Instructions

You should not complete this form unless you have read and understood the current Heritage Bank Secure Super Account Product Disclosure Statement (PDS). In order to commence a superannuation pension you will need to provide verified identity documentation (see section 9).

Please send us your completed form with a certified copy of your ID via post to:

Secure Super Account
PO Box 190
Toowoomba Qld 4350

Please note: we require the original, please keep a copy for your records.

Step 1 – Customer Details

Account number _____

Title _____ First name _____ Last name _____

Date of birth _____ Phone number (mobile) _____

Email _____

Step 2 – Eligibility to Access Superannuation

Please check **ONE** box below that applies to your situation.

In order to be eligible to transfer your superannuation to pension, you must be an Australian Citizen, New Zealand Citizen or permanent resident of Australia and meet one of the below conditions of release:

- ☐ I am age 55 or over, have not ceased gainful employment and am applying for a Transition to Retirement Pension.
- ☐ I am 65 years old or older.
- ☐ I am 60 years old or older and have left an employment arrangement since turning 60.
(may have already started working for another employer or be planning to do so in the future)
- ☐ I have reached my preservation age and I do not intend to work more than 10 hours a week in the future.
- ☐ I have unrestricted non-preserved money in my superannuation account.

Note: If you are the holder of a temporary resident visa, contact us on 13 14 22

Step 3 – Reversionary Pension

Do you wish to have a reversionary pension payable after your death? ☐ Yes ☐ No

If yes, please provide the details of the nominated dependant (must be a dependant as defined under superannuation legislation)

Title _____ First Name _____ Last Name _____

Date of Birth _____ Relationship to account holder _____

Residential Address _____

Suburb _____ State _____ Postcode _____

Please note that a payment of a reversionary pension is subject to restrictions under superannuation legislation.

If you do not wish to nominate a reversionary pensioner, you can make a nomination of beneficiaries (binding or non-binding) using our Death Benefit Nomination – form available at www.heritage.com.au/superannuation.

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 _____