

Withdrawal Form

Use this form if:

- Your benefit is to be paid to you
- Part of your benefit is to be transferred to another fund
- Part of your benefit is to be paid to you and part transferred to another fund

Preserved Benefits

Superannuation is a long-term investment and Government legislation may require that your benefit cannot be paid to you until some future time. That is, all or part of your benefit may have to be preserved.

Preserved benefits must stay in the superannuation system and can only be paid in cash once you have satisfied one of the following conditions of release:

- you reach age 65;
- if you cease employment with an employer who has been contributing to the Fund, after reaching age 60 but not before – i.e. this will not apply if you cease employment with the employer before you attain age 60;
- you retire from the workforce after reaching your preservation age;
- you die or become permanently disabled;
- you are diagnosed as having a terminal illness;
- you cease employment and have a preserved benefit of less than \$200;
- you permanently depart Australia after being in the country on an eligible temporary visa;
- you receive specific approval by the Trustee in the case of demonstrated severe financial hardship; or
- the Australian Prudential Regulation Authority approves the release of your benefit on compassionate grounds.

Your preservation age is based on your date of birth:

Date of Birth	Age
After 30/06/1964	60
01/07/1963 – 30/06/1964	59
01/07/1962 – 30/06/1963	58
01/07/1961 – 30/06/1962	57
01/07/1960 – 30/06/1961	56
Before 01/07/1960	55

Non-preserved benefits

Restricted non-preserved benefits may be paid in cash if you satisfy one of the conditions for release of a preserved benefit or, generally, when you cease employment with your current VISSF employer.

Unrestricted non-preserved benefits can be paid to you at any time.

Tax File Number

Legislation requires the Fund to invite you to provide your Tax File Number (TFN). Your TFN may only be used by the Fund for certain purposes and penalties apply should the Fund misuse the information.

It is not compulsory to provide your tax file number, however if you do not the Fund will be required to:

- Deduct tax at the rate of 46.5% from all employer contributions and any concessional contributions (salary sacrifice) that you may make. If your tax file number is provided the rate of tax applied to these contributions will be 15%.
- Refund any non-concessional contributions (from your after tax salary) you may make.
- Refund to the Australian Taxation Office any Government co-contribution that may be paid on your behalf.
- Deduct tax at the top marginal rate when your benefit is paid to you.

Checklist

- Have you completed all the mandatory fields on the form?
- Have you signed and dated the form?
- Have you attached the proof of identification?
- Has the proof of identification been certified by an approved individual? (See list on page 3).

Completing proof of identity

You will need to provide documentation to prove you are the person to whom the superannuation entitlements belong. Please read the following information carefully to ensure you have the right proof of identity documentation and the documentation has been certified by an individual approved to do so (see next page).

ACCEPTABLE PROOF OF IDENTITY DOCUMENTS

The following documents may be used.

Note: If the documents provided are not in English you will also need to provide an English translation prepared by an accredited translator.

EITHER

One of the following documents only:

- Driver's licence or permit that contains your photograph and name
- Passport or similar document issued for foreign travel that contains your photograph, name and signature
- A card issued under a law of a State or Territory for the purpose of proving your age which contains your name and photograph
- A national identity card issued for the purpose of identification that contains your photograph and signature

OR

One of the following documents:

- Birth Certificate or birth extract issued by a State or Territory
- Birth Certificate issued by a foreign government or the United Nations
- Citizenship certificate
- Pension card issued by Centrelink entitling you to financial benefits

AND

One of the following documents:

- Letter from Centrelink regarding a Government assistance payment
- Notice issued by the Australian Taxation Office, a local government body or utilities provider within the past twelve months that contains your name and residential address and records a debt or service to that address or you
For example:
 - Tax Office Notice of Assessment
 - Rates Notice from local council
- If you are under age 18, a notice from a school principal issued within the preceding 3 months that contains your name and residential address.

Have you changed your name or are signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names. The following table contains information about suitable linking documents:

Change of name	Signed on behalf of the applicant
Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.	Guardianship papers or Power of Attorney.

Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by an individual approved to do so (see below).

The person who is authorised to certify documents 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" followed by their signature, printed name, qualification (e.g. Justice of the Peace, Australia Post employee etc) and date. The following can certify copies of the originals as **true and correct** copies:

- A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in one of the following occupations:

Chiropractor	Patent attorney
Dentist	Pharmacist
Legal practitioner	Physiotherapist
Medical practitioner	Psychologist
Nurse	Trade marks attorney
Optometrist	Veterinary surgeon
- Police officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Bank officer with 2 or more continuous years of service
- Credit union officer with 2 or more years of continuous service
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Justice of the Peace
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
- Minister of religion registered under Subdivision A or Division 1 of Part IV of the *Marriage Act 1961*
- A person 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 officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licenses
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- Bailiff
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Employee of the Australian Trade Commission who is
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
- Employee of the Commonwealth who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (c) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with 2 or more years of continuous service
- Holder of a statutory office not specified in another item
- Judge of a court
- Magistrate
- Master of a court
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australian Defence Force who is:
 - (a) an officer; or
 - (b) a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 2 or more years of continuous service; or
 - (c) a warrant officer within the meaning of that Act
- Member of:
 - (a) the Parliament of the Commonwealth; or
 - (b) the Parliament of a State; or
 - (c) a Territory legislature; or
 - (d) a local government authority of a State or Territory
- Notary public
- Permanent employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority; or
 - (c) a local government authority; with 2 or more years of continuous service
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Member of the Australasian Institute of Mining and Metallurgy

Use this form if:

- **Your benefit is to be paid to you** – (complete section 1 of this form);
- **Part of your benefit is to be transferred to another superannuation fund** – (complete section 2 of this form); or
- **Part paid to you and part transferred to another fund** – (complete sections 1 and 2 of this form).

Proof of identification must be sent with this form (see the 'Completing proof of identity' section).

Title Mr Mrs Miss Ms Other

*Family name

*Given name(s)

*Address

*Suburb

*State/territory *Postcode

*Contact phone number *Date of birth / /

Tax file number

*Member number

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number, but there may be tax consequences.

SECTION 1

- Pay all the benefit to me in cash. **OR:**
- Pay \$ of the benefit to me in cash.
- I confirm that I am over age 55 and I have permanently retired from the workforce
- OR**
- I confirm that I ceased employment with an employer making contributions to VISSF after I reached age 60
- OR**
- I confirm that I am over age 65
- I am still employed and wish to withdraw my unrestricted non- preserved benefit

Any preserved benefit that cannot be paid to you in cash will remain in VISSF until you provide a further instruction.

SECTION 2

Transfer \$ of my benefit to:

Fund name

Postal address Postcode

Telephone Australian Business Number

Policy or member number SPIN code

My non-preserved benefit is to:

be transferred to the other superannuation fund, **OR** remain in VISSF

I declare that the information given by me is true and correct. I acknowledge that I have the right to ask the Fund Trustee for information concerning my benefit entitlements and confirm that I do not require any further information.

*Signature _____ *Date ____ / ____ / ____

* Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.