

Superannuation and Deferred Annuity Redemption / transfer form

This form is to be used when redeeming your superannuation benefit from the Zurich Deferred Annuity or from the Zurich Master Superannuation Fund ("the fund"), or when transferring your benefit to another complying Superannuation Fund.



1 Personal details

Title Surname

Given name(s) Date of birth / /

Note: Please attach evidence such as a copy of a marriage certificate to verify any name change.

Residential address State Postcode

Postal address (if different to above) State Postcode

Contact details Work () Home ()

 Mobile Email

Are you a citizen or a permanent resident of Australia or New Zealand? Yes ☐ No ☐

If 'No', and you are or were a temporary resident you are only able to redeem (withdraw) your preserved superannuation benefits under limited circumstances. Please contact Zurich Customer Care on 131 551 before completing this form.

2 Investment details

Zurich Investment number

Zurich Investment type

3 Redemption / transfer amount

☐ Total Fund value \$

☐ Partial fund value \$

Where applicable, your redemption / transfer will be drawn proportionally from your Taxable and Tax-Free superannuation components.

4 Reason for withdrawal

Important: All redemption requests must be supported with Proof of Age, and in some cases other documentation. Please refer to 'Checklist' (Section 13 of this form).

I request that the Trustee or Zurich (as appropriate) to release my benefit on the grounds of (please tick appropriate box)

- | | |
|--|-------------------|
| ☐ Attaining age 65 | (go to section 7) |
| ☐ Permanent retirement | (go to section 5) |
| ☐ Balance under \$200 (conditions apply*) | (go to section 7) |
| ☐ Withdrawal of restricted non-preserved funds | (go to section 7) |
| ☐ Withdrawal of unrestricted non-preserved funds | (go to section 7) |
| ☐ Specified grounds released only upon approval by the Australian Taxation Office (ATO) | (go to section 7) |
| ☐ Benefit transfer/rollover to another complying super fund | (go to section 6) |

* A member may only access preserved benefits less than \$200, upon terminating employment with a standard employer-sponsor and where that employer had contributed to the Fund.

5 Permanent retirement

If you are permanently retiring please complete the following:

Please pay a cash payment to me, as I meet one of the following criteria (please tick the one criteria you best satisfy):

- ☐ I have reached my preservation age* and have ceased gainful employment and have no intention to become gainfully employed either on a part or full time basis.
- ☐ I am age 60 or more and ceased gainful employment on or after my 60th birthday.

Go to Section 7.

* Use the following table to work out your preservation age.

Date of birth	Preservation age
Up to 30-6-1960	55
1-7-1960 to 30-6-1961	56
1-7-1961 to 30-6-1962	57
1-7-1962 to 30-6-1963	58
1-7-1963 to 30-6-1964	59
1-7-1964 +	60

6 Benefit transfer (to be completed for all transfers to another complying superannuation fund)

Please note: In accordance with superannuation legislation, only transfers to a registered complying superannuation fund are allowed.

I request that the amount shown in Section 3 (Redemption / Transfer amount) be transferred to:

Nominated Super Fund name (ie transfer fund name)

Postal Address of Nominated Super Fund

State

Postcode

Nominated Super Fund SFN / ABN

Nominated Superannuation Fund Unique Superannuation Identifier (USI)*

SMSF Electronic Service Address (ESA)

Cheque to be made payable to

Investment number

*** IMPORTANT: Please contact the nominated superannuation fund for their USI. We will not be able to process your redemption request without it.**

Payment to a Self-Managed Superannuation Fund (SMSF)

- ☐ Cheque made payable to the SMSF
- ☐ Direct credit payment to an Australian bank account in the name of the SMSF.

Important: Where a direct credit to the SMSF account has been requested, please provide a copy of a bank account statement header OR bank account establishment confirmation document showing details of the account including the account name. In accordance with APRA/ATO guidelines, if you do not provide one of these documents, a cheque issued in the name of the Fund will be provided instead.

7 Payment details (to be completed for redemptions only)

Preferred method of payment

- ☐ Cheque made payable to you ► Go to Section 9
- ☐ 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)

Account number

Account holder name

Please check with your bank or financial institution that account details are correct. Incorrect information can result in payment to the wrong account. We are not responsible for funds paid to the wrong account on your instruction.

8 Insurance continuation

If you are transferring the full amount of your superannuation, would you like to continue your life insurance cover (if applicable)?

Yes ☐ No ☐

If 'Yes', would you like us to send the Product Disclosure Statement and any other documents to you by email? (Please ensure you have provided your email address on page 1 of this form).

Yes ☐ No ☐

There is no automatic continuation of life insurance cover when you redeem or transfer your superannuation benefits. Eligibility to continue cover depends on the terms and conditions of any existing cover. If you would like to continue your life insurance cover, we will assess your eligibility and contact you with your options.

9 Tax File Number (TFN)

Your TFN is confidential and under superannuation law the Trustee is allowed to collect it to administer your request. Your TFN may be disclosed to the Trustee of another complying superannuation fund if your benefits are transferred, unless you request in writing for your TFN not to be disclosed. In this instance you would have to reclaim the additional tax through the income tax assessment process.

I advise that my TFN is: - -

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

10 Additional information

You may ask for any information for the purpose of understanding the effects on your benefit entitlement prior to rolling over or redeeming your benefit. This includes information on fees, charges, effect on insurance cover (where applicable) and any other matter.

Please tick (✓) the relevant boxes below if you would like further information before we proceed with your request to rollover (transfer) or redemption.

- ☐ Information on fees and charges that will be applied
- ☐ Information regarding my insurance benefit (where applicable)
- ☐ Other information

11 Notice of intent to claim a deduction

IMPORTANT: If you are eligible to claim a deduction for contributions made to this superannuation fund, you must provide the trustee with a valid notice of intent to claim a deduction form while you are still a member of that Fund. Legally you are unable to claim for contributions made to a Fund that you are no longer a member of.

A valid Notice of intent to claim a deduction form can be obtained:

- On the Superannuation Forms page on www.zurich.com.au
- By calling Zurich Customer Care on 131 551
- On the ATO website, www.ato.gov.au (Google search – ATO notice of intent to claim)

12 Investor / Member's declaration and discharge

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

Where the redemption or transfer represents a full redemption/transfer 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) or Zurich Australia Limited (where applicable) of its obligations.

Investor / 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

13 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/transfer from your Superannuation / Deferred Annuity plan. Ensuring that all information is provided will assist us in processing your request as quickly as possible.

For ALL redemptions/transfers, the following MUST be enclosed:

- ☐ Proof of identity document(s). (see Section 14)
- ☐ Your Tax File Number

For redemptions of part of, or all of a restricted non-preserved component, or balances of less than \$200 you must also enclose:

- ☐ Letter/proof from your previous employer that you are no longer employed by that business.

For transfers/rollovers to another complying superannuation fund:

- ☐ The USI for the nominated superannuation fund has been provided in Section 6.

For transfers to a Self-Managed Superannuation Fund where a direct credit has been requested

A copy of a bank account statement OR bank account establishment confirmation document showing details of the account holder.

For Specified grounds, you must also enclose:

- ☐ An original copy of ATO's letter approving early release of your superannuation benefits.

Remember, if you intend claiming contributions made to the Fund as a deduction, the trustee must receive a valid Notice of intent to claim a deduction form while you are still a member of the Fund.

Questions? Call 131 551

Please send your completed application form to:

Zurich Customer Care, Locked Bag 994, North Sydney NSW 2059

14 What identification items do we need from you?

To enable Zurich to finalise payment of your redemption / transfer, we require proof of identification to be provided together with your completed Redemption / Transfer form. Please note that the processing of your redemption / transfer will be delayed where you do not provide adequate identification.

If your Redemption / Transfer request is for a rollover to another complying superannuation fund (excluding a Self-Managed Superannuation Fund) you will not have to provide certified proof of identity documents. Instead you can provide your TFN which we will validate using the ATO's Super TIC service. Where we are unable to validate your TFN, you will be required to provide proof of identity documents to Zurich before we can finalise your redemption / transfer.

If you have not previously provided The Trustee with your TFN you can provide The Trustee with your TFN by:

- Providing it in Section 9 of this form
- Phone: Call our Customer Care team on 131 551
- Mail/Email: Complete a TFN Notification form (available online at www.zurich.com.au) and return it to Zurich at Locked Bag 994, North Sydney NSW 2059 or email it to client.service@zurich.com.au

In circumstances where we are unable to validate your TFN using the ATO's Super TIC service, or where you wish to rollover to a Self-Managed Superannuation Fund or for a redemption of your member benefit to be paid, you will need to provide us with a certified copy 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
☐ Australian birth certificate OR ☐ Australian death certificate (for death claims only)	☐ 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
☐ Australian citizenship certificate	☐ Utilities bill or local government notice issued to you within the last three months showing your name and residential address
☐ Health card issued by Centrelink	☐ Notice issued by the ATO to you within the last 12 months showing your name and residential address
☐ Pension card issued by Centrelink (front and back copies)	☐ 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 us on 131 551 for assistance.

For a complete list of persons who can certify copies of documents, please contact Zurich Customer Care on 131 551, or refer to the Zurich website, www.zurich.com.au.

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: 01/07/2019

Please note:

- **Any identification documents that are in a foreign language must be accompanied by an English translation from an accredited translator.**
- **If identification documents are being certified outside of the Commonwealth of Australia, generally speaking they may only be certified by an Australian consular officer (within the meaning of the Consular Fees Act 1955) or an Australian diplomatic officer. For further information on obtaining certification whilst overseas, please contact Zurich Customer Care on 131 551 (when calling from Australia) or 61 2 9995 1111 (when calling from overseas).**

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