

Super Benefit Instructions

Telstra Super Personal Plus

How to use this form

Please complete this form to receive all or part of your benefit as a cash payment or to transfer all or part of your benefit to an external super fund.

Do not complete this form if you intend to transfer or cash your entire benefit and:

- you are an eligible temporary resident, who has permanently departed or will permanently depart Australia. You need to complete a Departing Residents Benefit Payment form. To find out if you are an eligible temporary resident visit the Australian Taxation Office website at www.ato.gov.au/super
- you wish to transfer to *Telstra Super RetireAccess*[®]. Please call us on **1300 033 166** to obtain the relevant forms
- have a super agreement under the Family Law Act 1975 in place
- wish to change the super fund to which your employer contributes
- wish to maintain your current insurance arrangements with Telstra Super.

You must provide Telstra Super with proof of your identity when applying to withdraw funds from Telstra Super.

If you are signing this form on behalf of another person, please note there are requirements you must also meet.

Please see the enclosed Proof of Identity Guide for more detail.

If you have any questions, please contact Telstra Super on **1300 033 166** from **8.00am** to **5.30pm** (Melbourne time) Monday to Friday.

Things to consider before taking your benefit out of Telstra Super

Fees and costs

- Telstra Super does not charge any deposit or entry fees, nor do we charge a fee for the withdrawal of monies or exiting our fund.
- A buy/sell spread will apply to member-initiated transactions. Refer to your product disclosure statement for more information.
- Your external fund must give you any information about entry or contribution fees. If you do not know what fees are associated with the deposit of monies into this fund you should contact them for more information.
- Administration fees and investment management fees can have a significant impact on your retirement benefit. Full details of Telstra Super's fees and charges can be found at www.telstrasuper.com.au or by calling **1300 033 166**.

Insurance

- Telstra Super may currently insure you against death, temporary or permanent disablement. Rolling out may mean you lose insurance entitlements. Full details of the insurance options offered by Telstra Super can be found at www.telstrasuper.com.au or by calling **1300 033 166**.
- Your external fund may not offer the same level of insurance that you currently have and may require you to provide further information about your health and/or lifestyle prior to considering your application for insurance.

Future contributions

Rolling your money out of Telstra Super will not change the fund to which your employer contributes and may close your Telstra Super account. To change the super fund your employer contributes to, you will need to speak to your employer about Choice. More information about Choice can be obtained from the Australian Taxation Office on 13 10 20.

Financial advice

As a member of Telstra Super you have access to expert financial planning advice through Telstra Super Financial Planning at no additional cost. Telstra Super Financial Planning can help you develop a financial plan tailored to your individual circumstances at no additional cost. To make an appointment to see a Financial Planner call **1300 033 166** from **8.00am** to **5.30pm** (Melbourne time) Monday to Friday.

A**Your details**

Title Mr Mrs Miss Ms Other

Surname Member number

Given name(s) Date of birth

Gender Male Female

Residential address (PO Box not acceptable)

Suburb State Postcode

Mobile Home phone no. Business phone no.

Email address

Previous Address

Suburb State Postcode

I am an Australian/New Zealand citizen **OR** permanent resident of Australia.†

† If you do not meet the above category, please call us on 1300 033 166 to discuss if you are able to withdraw your super.

B**How you want your benefit paid****Pay some or all of my benefit in cash**

Withdraw† \$ Gross **OR** Net of tax **OR** Total benefit

To receive a cash payment which includes any preserved funds, you must satisfy the conditions for the release of a preserved benefit set out below.

I wish to claim my preserved benefit in cash on the following grounds:

- I have reached preservation age and I hereby state that I never intend to again become gainfully employed for 10 hours or more per week **OR**
- I am ceasing employment and am currently aged between 60 and 65 **OR**
- I have reached age 65.

† In accordance with Government legislation, to ensure tax components decrease proportionately, your withdrawal will include tax-free and taxable components relative to your total benefit. For example if your taxable component is equal to 70% of your benefit, then 70% of your withdrawal will be made from your taxable component.

Banking details

- Pay this amount by cheque to my address **OR**
 Pay this amount into my nominated bank account.

Please provide your banking details below and attach a copy of your bank statement or passbook^s, unless already provided, to enable Telstra Super to verify the details below.

Name of financial institution

Branch address

Account name

BSB no. Account no.

§ To ensure the security of your benefit, Telstra Super requires a copy of the part of your bank statement or passbook that contains your full name, address and bank account details, before payment can be made into your account. Telstra Super relies on these details and will not accept responsibility if incorrect bank details result in your benefit being paid into the wrong account. Any costs incurred in the retrieval of your benefit in this circumstance may be passed on to you. Telstra Super is discharged from all liability once your benefit is paid to your nominated bank account in accordance with your instructions. **Telstra Super can only make payments to an account held solely or jointly in the name of the member and benefits cannot be paid into credit card accounts.**

Roll some or all of my benefit out to an external fund

To complete these details use your last member statement or contact your external fund.

- Roll over (transfer) all of my benefit into another super fund
 Roll over (transfer) \$ into another superannuation fund.

Name of fund

Address of fund

Membership or account no.

Australian Business Number (ABN)

Superannuation Product Identification Number (SPIN)

Telstra Super SPIN TLS0100AU
Rollovers to Self-Managed Super Fund's cannot be processed until membership of the fund and the status of the fund have been verified with the Australian Tax Office (ATO). Rollovers are currently only processed by cheque.

C If you are withdrawing or transferring only part of your benefit, where would you like your payment drawn from?

You have the option of having your payment drawn from one of your selected investment options. If you do not request your payment to be drawn from a single investment option, it will be deducted proportionately across your chosen mix of investment options.

- I would like my payment drawn from the investment option.

D**Authorisation**

You must sign the authorisation before sending the form and proof of identity documents to Telstra Super.

Proof of identity

See the Proof of Identity Guide for more information.

- I have attached a certified copy of a primary identification document, **OR**
- I have attached a certified copy/extract of:
- a primary non-photographic document, **AND**
 - a secondary identification document.

If you have not provided valid and correct identification documents your application is likely to be delayed or refused.

Tax File Number (TFN) declaration

- I acknowledge that I have read the information below regarding TFN provision and understand that Telstra Super will not use my TFN for any unlawful purpose.

My TFN is

Under the Superannuation Industry (Supervision) Act 1993, Telstra Super is authorised to collect your TFN. If provided, your TFN will only be used for lawful purposes, which may change in the future. Your TFN may be disclosed to another super provider during this transfer unless you advise in writing that your TFN is not to be disclosed to any other trustee. You do not have to supply your TFN, but if you do not it may be more difficult to locate, identify or amalgamate any super you have not claimed and:

- pre-tax contributions will be taxed at 46.5%, instead of 15%. Your fund may deduct this additional tax from your account.
- post-tax contributions cannot be accepted into your super fund on your behalf.

These consequences may change in the future.

Authorisation

By signing this authorisation, I am making the following statements:

- I have fully read this form and the information completed is true and correct.
- I know that I may ask my super fund for information about any fees or charges that may apply, or any other information about the effect this benefit instruction may have on my benefits and I do not need further information to sign this authorisation.
- I request the transfer/payment of my super benefit as detailed in this form and authorise Telstra Super to give effect to this transfer.

Name

Signature X

Date

Please return completed form to:

Telstra Super Pty Ltd, PO Box 14309, MELBOURNE VIC 8001

Telstra Super Pty Ltd complies with the Privacy Act 1988 (Commonwealth). For further information on privacy please contact the Privacy Officer on 1300 033 166 or visit our website at www.telstrasuper.com.au to download a copy of our Privacy Policy or Access and Correction Policy.

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Telephone 1300 033 166 Facsimile 03 9653 6060 www.telstrasuper.com.au

Telstra Super Pty Ltd, ABN 86 007 422 522, AFSL 236709 is the Trustee of the Telstra Superannuation Scheme (Telstra Super) ABN 85 502 108 833.

Proof of Identity Your Guide

Please read carefully

Under Commonwealth law, Telstra Super must collect and verify information about your identity before cashing or transferring your benefit and in other limited circumstances.

When we request proof of identification we ask that you supply the information outlined in this guide. Please note all copies must be certified by an individual approved to certify copies. See overleaf for an approved listing of authorised individuals.

If you have any questions about this guide, please contact Telstra Super on **1300 033 166** from Monday to Friday between **8.00am** and **5.30pm** (Melbourne time).

Proof of identity requirements

You will need to supply copies of the documents listed in either section **A** or **B**.

A

Photographic documents

A certified copy of one of the following current documents:

- driver's licence issued under State or Territory law
- passport*.

B

Non-photographic documents

If you are applying using only non-photographic documents, you must provide one document from **both** sections **(i)** and **(ii)**.

(i) A certified copy of one of the following primary documents:

- birth certificate or birth extract issued by the State or Territory
- citizenship certificate issued by the Commonwealth, or
- Centrelink pension card that entitles the person to financial benefits.

AND

(ii) A certified copy of one of the following secondary documents (or a certified extract):

- notice issued by Commonwealth, State or Territory Government within the past 12 months that contains the person's name and residential address, and records the provision of financial benefits (eg. Newstart allowance),

OR

- notice issued by the ATO within the past 12 months that contains the person's name and residential address, and records a debt payable by that person to the Commonwealth (or the Commonwealth to the individual) under Australian Tax law,

OR

- notice issued by a local council within the past three months that contains the person's name and residential address, and records the provision of services by that body to that address or that person (eg. rates notice).

Authorised individuals

The complete list of individuals recognised by Telstra Super to certify documents as true and correct copies, can be found online at www.telstrasuper.com.au/proofofid. Listed overleaf are the most common and accessible individuals from within that group.

If you choose to use an individual from the extended list available online at www.telstrasuper.com.au/proofofid where a minimum occupational or qualification period is required (eg. an authorised representative of an Australian financial services licensee with at least 2 years' continuous service) then the certification must address this minimum time requirement. If this is not addressed in the certification, then the application will be rejected.

* If issued by a foreign country or the United Nations, it must contain a photograph and signature of the person. If written in a foreign language, it must be accompanied by an English translation prepared by an accredited translator.

Certified copies

A certified copy means a document has been certified as a true copy of an original document by one of the following individuals. Listed below are the most common and accessible individuals authorised to certify documents as true and correct:

- Police officer
- Pharmacist
- Justice of the Peace, Legal Practitioner, registrar or deputy registrar of a Court, Magistrate or Judge
- Optometrist
- Medical practitioner (i.e. GP or higher qualification)
- Member of:
 - Institute of Chartered Accountants
 - National Institute of Accountants
 - Australian Society of Certified Practising Accountants
- Fellow of National Tax Accountants Association
- Member of Parliament
- Notary public.

The individuals listed (left) must be currently licensed or registered to practice in the designation or occupation described. This is usually evidenced by the placing of the individual's designation stamp, and sometimes a member number, beside their name. Failure to apply this stamp may result in the document being rejected and delay your application.

60 day business rule

Internal business rules will only permit us to action a benefit instruction if the accompanying identification has been certified no more than 60 business days before the date Telstra Super receives your benefit instruction. Additionally, your certified identification can be used for no more than 60 days after the date Telstra Super receives your certified ID. We do this to minimise the risk of fraud on your account.

Please note that where the underlying document has expired (as at the time of receipt or processing of your application) it will be rejected and may result in the delay of your application.

Please ensure that all documents are valid and not expired.

Change of name

If you have changed your name, proof of the reason for this change must be shown in the form of a certified copy of a linking document. For example:

- marriage certificate
- deed poll,

OR

- change of name certificate from the Births, Deaths and Marriages Registration Office.

Certified extract

Where appropriate, a certified extract of a secondary document may be provided.

Do not provide originals

Unless you are applying in person or through Telstra Super Financial Planning, please do not supply originals of the required documents. Certified copies and certified extracts will suffice, unless you are advised otherwise.