

# Income Stream Application TelstraSuper RetireAccess<sup>®</sup>



Complete this form to commence a TelstraSuper RetireAccess income stream.

RED SECTIONS FOR YOUR INFORMATION

GREY SECTIONS TO FILL OUT

Save time! Complete in **SuperOnline**

## Before you start

- You can use this application form to commence a transition to retirement income stream (TTR) or a Retirement income stream. Read the **TelstraSuper RetireAccess Product Disclosure Statement (PDS)** and the Important Information section at the end of this form to help you complete your application.
- If you're under aged 60 at the time of your application, you will need to complete a Tax File Number (TFN) Declaration form. You can obtain this form from the Australian Taxation Office (ATO) or by calling us.
- If you're transferring funds from another super fund to start your income stream you can either do this through the ATO via the myGov website at [www.my.gov.au](http://www.my.gov.au)
- If you're commencing a Retirement income stream you are subject to the \$1.6 million transfer balance cap, which is the total amount you can transfer to a tax-free retirement income stream. This cap amount includes your Retirement income stream with TelstraSuper in addition to any amounts you may have in tax-free retirement income streams with other super funds. If you exceed the cap, the ATO will issue you a Excess Transfer Balance determination requesting you to transfer the excess amount from your Retirement income stream.
- You may be eligible to receive the Retirement Bonus. For more information visit [telstrasuper.com.au/bonus](http://telstrasuper.com.au/bonus)
- If you're signing this form on behalf of another person, you will need to complete and attach an **Authorised Third Party Representative Identification** form available at [telstrasuper.com.au/forms](http://telstrasuper.com.au/forms) and include any certified documents as required.

## 1. Your details currently held by TelstraSuper

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other	<input type="text"/>
Surname*	<input type="text"/>	Member number if existing member*	<input type="text"/>			
Given name(s)*	<input type="text"/>	Date of birth*	<input type="text"/>			
Mailing address*	<input type="text"/>					
Suburb*	<input type="text"/>	State*	<input type="text"/>			
	<input type="text"/>	Postcode*	<input type="text"/>			
Mobile/contact no*	<input type="text"/>	Personal email address	<input type="text"/>			

Are you an Australian/New Zealand citizen OR permanent resident of Australia?  
 Yes  No (contact us to discuss your eligibility for *TelstraSuper RetireAccess* income stream.)

YOUR  
BASIC  
INFO



### \* Mandatory fields

**Note:** If you're a current member we'll be unable to process this form if your personal details are different to the details we currently hold for you. To check and/or update your details before you submit this form you can:

- log into *SuperOnline*, or
- call us on **1300 033 166**, or
- complete a **Change of details** form available at [telstrasuper.com.au/forms](http://telstrasuper.com.au/forms) and submit it with this form.

## 2. Income stream type

- TTR income stream. You must have reached your preservation age – see the Important Information section for preservation age details.  
OR  
 Retirement income stream. You must have met a condition of release – see **section 4** for more information.

TYPE



P.T.O



### We're here to help

If you have any questions or would like to talk to a financial adviser from TelstraSuper Financial Planning about setting up an income stream, please call us on **1300 033 166**.

### 3. Eligibility to join TelstraSuper (do not complete if you are a current TelstraSuper member)

I'm a former employee of the Telstra Group. My employee number was (if known)

**OR**

I'm an eligible family member of an existing or deceased TelstraSuper member.  
Please specify your relationship to the existing or deceased TelstraSuper member. To see if you qualify as an eligible family member visit [telstrasuper.com.au](http://telstrasuper.com.au)

Relationship

Their name is

Their member no. (if known)  Their date of birth

### 4. Condition of release for a Retirement income stream (do not complete for TTR income stream)

You must select which condition of release you have met. See the Important Information section for your preservation age.

- I have reached preservation age and have permanently retired from the workforce and declare that I never intend to become gainfully employed for 10 hours or more a week.
- I have ceased an employment arrangement on or after the age of 60.
- I have reached age 65.

### 5. Opening balance (minimum of \$10,000 is required)

If you're commencing a Retirement income stream you are subject to the \$1.6 million transfer balance cap, which is the total amount you can transfer to a tax-free retirement income stream. This cap amount includes your Retirement income stream with TelstraSuper in addition to any amounts you may have in tax-free retirement income streams with other super funds.

Your funds need to be held in a super account (TelstraSuper or another superannuation fund) before they can be transferred into your income stream.

Where would you like the funds to start your income stream transferred from?

- My current TelstraSuper account (select one option only)
- the full account balance, **OR**
- part of my account balance \$
- of which this amount includes:
- \$  preserved benefits
- \$  restricted non-preserved benefits
- \$  unrestricted non-preserved benefits

**Note:** If you are currently invested in the Direct Access option, please refer to the Direct Access Product Guide before transferring funds.

#### AND/OR

- From another super fund:  
Complete the table and either arrange with each of the superannuation funds that you have listed in the table below to rollover your benefits to TelstraSuper or do so via the myGov website at [www.my.gov.au](http://www.my.gov.au)

Fund name	Member number	Approximate value of transfer
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

**Note:** Your income stream will not commence until all of your listed transfers have been received.

## 6. Investment decisions

### A. How would you like your account invested?

I'm an existing member and I wish to continue with my current investment choice including any Automatic Investment Re-weight facility I may currently have in place.

**Note:** If you are currently invested in TelstraSuper's MySuper arrangement, your account balance will be transferred to the equivalent member investment choice option (example from MySuper Conservative to Conservative). This transfer will not incur a buy-sell spread.

#### OR

I would like to nominate my investment choice as follows:

Option	Percentage allocation %
Growth	<input type="text"/> %
Balanced	<input type="text"/> %
Diversified Income (minimum \$100,000*)	<input type="text"/> %
Defensive Growth	<input type="text"/> %
Conservative	<input type="text"/> %
International Shares	<input type="text"/> %
Australian Shares	<input type="text"/> %
Property	<input type="text"/> %
Fixed Interest	<input type="text"/> %
Cash	<input type="text"/> %
<b>Total (must equal 100%)</b>	<b>= 100%</b>

\* The percentage allocation must be equivalent to a dollar value of \$100,000 or greater.  
**Note:** A buy-sell spread may apply to your investment choice. Please refer to the PDS.

### B. Where would you like your income payments drawn from?

I wish to have my income payments drawn from the  option

#### OR

I wish to have my income payments drawn proportionately across my investment options (default).

**Note:** If you don't make a selection your income payments will be drawn proportionately across your investment options.

### C. Automatic Investment Re-weight

Do you want to add or update an Automatic Investment Re-weight facility using the investment allocation you've nominated in this table?†

No  
 Yes (complete details below)

#### Deviation tolerance percentage

Specify the tolerance you want to apply (between 1-10%).  
 If no tolerance is specified, it will default to 5%.

%

#### Reweight frequency

You must nominate the frequency of your automatic investment re-weight.

Quarterly (28 March, 28 June, 28 September and 28 December)  
 Half-yearly (28 June and 28 December)  
 Annually (28 June)

† If you have an existing Automatic Investment Re-weight facility and you wish to have it align with the investment options nominated in the table you must tick Yes, otherwise your existing Automatic Investment Re-weight will be cancelled.

INVEST  
\$  
↙

## 7. Income payment details

### A. How much would you like to receive each financial year?

(select one option only)

Reduced minimum annual payment amount  
 Maximum annual income payment amount – 10% (this applies for TTR income streams only).

Nominated annual amount of \$

Would you like this nominated annual amount to be automatically indexed each year, effective 1 July?\*

No  
 Yes. I want my annual income payment amount to be automatically indexed each financial year, by:

CPI  
 Nominated percentage  %

### B. How often would you like to receive income payments?

(select one option only)

Twice-monthly  Monthly  
 Quarterly (Sep, Dec, Mar & Jun)  Annually

### C. When would you like to receive your first income payment?

/   
 month / year

**Note:** Payments are made on the 28th day of the month and the 14th day of the month for twice-monthly payment option. If the payment date falls on a public holiday or weekend, your payment will be processed on the previous business day.

\* The automatic indexation will take effect from the following financial year. If no instruction is received, automatic indexation will not be applied to your annual income stream. Indexation cannot be applied to your maximum income payment amount.

HOW  
MUCH?  
↙

## 8. Your bank account details

Payments can only be made to a bank, credit union or building society account that is in your name or in a joint account. Payments **cannot** be made to credit cards.

**Unless previously provided you must provide a copy of a current bank statement (within the last 6 months) showing the bank account details including the name the bank account is held in and the BSB and account numbers so we can verify your bank account details** (you do not need to include your account balance or transactions details).

Name of financial institution

Branch name

Account name

BSB no.  Account no.

**Note:** TelstraSuper does not accept responsibility for any delay or loss of interest caused by providing incorrect details provided in this form. TelstraSuper is discharged from all liability once your benefits are paid into your nominated bank account in accordance with your instructions.

PAY  
TO  
↙

## 9. Insurance declaration (you must complete this section)

Please select one option only.

- I'm an existing TelstraSuper member and I have insurance cover under a different TelstraSuper account. I have read the Important Information section and understand what will happen with my existing insurance arrangement.
- I am not a current TelstraSuper member and I wish to apply for default Death cover\*. I understand that a response to this application will be provided following assessment of the answers to the following questions.

Are you under age 75?  Yes  No

Are you suffering from symptoms of ill health to the extent that:

- You have been told by a doctor, or medical specialist, that you have less than 24 months to live?  Yes  No
- You have been paid a Total and Permanent Disablement benefit from TelstraSuper, another superannuation fund or life insurance policy?  Yes  No

\*Subject to certain conditions as outlined in the TelstraSuper RetireAccess PDS.

- I do not wish to apply for default Death cover. I acknowledge I will therefore be ineligible for default Death cover and if I wish to apply for cover in the future I may need to provide health and other personal information.

### Duty of disclosure

Before you obtain life insurance, you have a duty to tell the Insurer anything that you know, or could reasonably be expected to know, that may affect their decision to insure you and on what terms.

You have this duty until the Insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate your insurance cover.

You do not need to tell the Insurer anything that:

- reduces the risk they insure you for
- is common knowledge
- they know or should know as an Insurer
- they waive your duty to tell them about.

Where the Trustee of TelstraSuper obtains insurance from the Insurer on your life, the Trustee requires you to make full disclosure to it on the same basis. The Insurer relies on the disclosures that you or the Trustee makes to them.

### If you do not tell the Insurer something

In exercising the following rights, the Insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, they may apply the following rights separately to each type of cover.

If you do not tell the Insurer something you are required to or you misrepresent something and the Insurer would not have entered into the contract on any terms if you had told the true circumstances, they may avoid the contract within 3 years of entering into it. This means they will treat the contract or cover as if it never existed. If the misrepresentation or failure to tell the Insurer was fraudulent, they can avoid the contract or cover at any time.

If they choose not to avoid the contract, they may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the Insurer everything you should have. However, if the contract provides cover on death, they may only exercise this right within 3 years of entering into the contract.

If the Insurer chooses not to avoid the contract or reduce the amount you have been insured for, they may, at any time vary the contract in a way that places the Insurer in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the contract provides cover on death.

If your failure to tell the Insurer is fraudulent, they may avoid the contract at any time. This means the contract is treated as if it never existed and no claim will be payable.

If you have applied for insurance cover through a financial adviser it is also your responsibility to ensure that the information provided to your financial adviser is accurate and complete and that the correct information is entered into the application form.

## 10. Nominate your beneficiaries

Nominating a beneficiary helps us to determine who should receive your death benefit in the event of your death. See the Important Information section to understand the different type of nominations and who you can nominate.

**Type of nomination** (select one option only)

- I'm an existing member and I wish to retain my current beneficiary nomination – go to **section 11**
- I wish to make a reversionary beneficiary nomination – complete **section A** below
- I wish to make a binding nomination – complete **section B** below
- I wish to make a non-binding nomination – complete **section C** below
- I do not wish to make a nomination – go to **section 11**

### Section A - Reversionary beneficiary

You can only nominate one person as a reversionary beneficiary and once made, you cannot revoke or change this nomination.

Full name of reversionary beneficiary

Address

Date of birth  Gender  Male  Female

Relationship to you (select one option only). See the Important Information section for definitions.

- Spouse  Child  Financial dependant  Interdependency relationship

INSURE  
ME  
↓

JUST  
IN  
CASE  
↓

SECTION  
A  
↓

**Section B - Make a binding nomination**

**Nominate your beneficiary(ies)**

Full name	Relationship to you (please tick one only)					% of benefit
	Spouse	Child	Financial dependant	Interdependency relationship	Legal personal representative (Estate)	
1. <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> %
2. <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> %
3. <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> %
4. <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> %
<b>Nominated percentages must total 100% and be entered as whole numbers only.</b>						<input type="text"/> %

If you wish to nominate more beneficiaries please attach a separate sheet with details (ensure you and any applicable witnesses sign and date it on the same date).

When making a binding nomination this section must be completed by the member and two witnesses and must be signed and dated on the **same date**, otherwise it will be invalid.

**Member declaration**

By signing this declaration, I acknowledge that:

- I have read the Important Information section and have nominated one or more of my dependants and/or legal personal representative
- Each dependant nominated must be my dependant at the date of my death
- 100% of my benefit must be allocated and the allocation must be clearly set out
- My beneficiary nomination can be changed or amended at any time
- My beneficiary nomination will take effect from the date the form is processed by TelstraSuper
- If I have made a binding nomination:
  - it will expire 3 years after the date it is signed
  - that is not valid or in effect at the date of my death, the Trustee must pay my benefit to one or more of my dependants or legal personal representative in the proportions it determines.

Member's Signature

X

Full name

Date

**Witness declaration**

By signing this form each witness makes the following declaration:

- I am over 18 years old
- I am not named as a beneficiary on this nomination
- I witnessed the member sign and date this nomination in my presence.

Signature of Witness 1

X

Full name of Witness 1

Date

Signature of Witness 2

X

Full name of Witness 2

Date

WITNESSES SIGN

MEMBER SIGN

**Section C - Make a non-binding nomination**

Full name	Relationship to you (please tick one only)					% of benefit
	Spouse	Child	Financial dependant	Interdependency relationship	Legal personal representative (Estate)	
1. <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> %
2. <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> %
3. <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> %
4. <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> %
<b>Nominated percentages must total 100% and be entered as whole numbers only.</b>						<input type="text"/> %

If you wish to nominate more beneficiaries please attach a separate sheet with details (ensure you and any applicable witnesses sign and date it on the same date).

**11. Politically Exposed Person**

Are you a Politically Exposed Person (PEP)? See the Important Information section for the definition of a PEP.

Yes  No

If yes, please tick which PEP category applies to you

a) I hold a prominent public position or function in a government body or an international organisation\*

b) I am an immediate family member of a person referred to in (a) above

c) I am a close associate of a person referred to in (a) above

\* International organisation essentially means an organisation established for a formal political agreement by two or more countries which has the status of an international treaty.

ARE YOU A PEP?

## 12. Proof of identity

Proof of your identity and the identity of any attorney, administrator or guardian who signs this form on your behalf must be supplied with **every** income stream application. This can be done in one of two ways:

### Option 1 – Electronic ID verification

By providing details of any **TWO** of the following identity documents – your Medicare card, pension card, Australian drivers licence, Australian passport – you agree to TelstraSuper using this information to verify your identity electronically using independent data sources.

I acknowledge and consent for my personal information to be sent to TelstraSuper's external identity verification provider to verify my identity for the purposes of this income stream application.

**Important:** Make sure the details you provide are accurate. If the personal details you provide in **section 1** do not match the electronic identification details you provide below, we will not be able to use these details to prove your identity. This will delay processing your request as we may require you to provide us with certified proof of identity documents.

#### Medicare:

Full name (including initials) as shown on your Medicare card

Medicare 10 digit number  Expiry date  Your reference number (the number beside your name)   
mm/yyyy

#### Pension card:

Card type  Health Care Card  Seniors Health Card  Pensioner Concession Card

Full name (as shown on card)

CRN  -  -  Expiry date   
dd/mm/yyyy

#### Australian drivers licence:

First name (as shown on your licence)  Surname (as shown on your licence)

Australian drivers licence number  Expiry date  State of issue   
mm/yyyy

#### Australian passport:

First name (including middle name as shown on your passport)

Surname (as shown on your passport)

Australian passport number  Expiry date   
mm/yyyy

Place of birth (as shown on your passport)

### Option 2 – Certified document ID verification

See the Important Information section to understand the documents we can accept and how to get your proof of identity documents certified. Please note we may use these documents for the purpose of undertaking electronic data verification using independent data sources in the event your proof of identity documents have not been correctly certified.

I have attached a certified copy of **one photographic** proof of identity document

OR

I have attached certified copies of **two non-photographic** proof of identity documents.

PROOF  
OF ID  
↓

PROVIDE  
TWO ID  
↓

### 13. Your declaration and signature

By signing this form, I:

- acknowledge that I have read and understood the **TelstraSuper RetireAccess Product Disclosure Statement** and the Important Information section at the end of this form
- acknowledge that I meet the eligibility criteria to receive a retirement income stream or TTR income stream
- understand that the income payments must be paid into a bank account in my name or joint names
- acknowledge that I have nominated my insurance arrangements and that I have read and understood the duty of disclosure information and understand the consequences of non-disclosure
- authorise the insurer to provide my personal information, including financial, medical and other sensitive information (whether provided in this application or otherwise subsequently collected by the Insurer with my consent) to any medical professional, medical facility, reinsurer, assessor, adviser or any other confidential service provider, now or at any time in the future, for the purpose of issuing or administering this insurance, and assessing any claim made in respect of this insurance
- acknowledge that if I have more than one TelstraSuper account the beneficiary nomination on this form is effective across all my accounts, except where I have made a reversionary beneficiary nomination
- understand that the beneficiary(ies) nominated on this form must be my dependants at the date of my death
- consent to TelstraSuper verifying my identification via electronic means using independent data sources, or in the event my certified documents (if applicable) have not been correctly certified
- understand that, if the details on the form differ from the details that TelstraSuper holds about me, my form will not be processed and TelstraSuper will not be responsible for delays or other consequences due to the details not matching.
- acknowledge that all the information I have provided on this form is true and correct.

Each person who signs this form as a guardian or attorney for the member named in this form represents and warrants by signing this form that he or she has been lawfully appointed as guardian or attorney (as the case may be) for that member and that appointment remains valid and current at the date hereof and has not been revoked.

▶ Name	X		
Signature	X	Date	

SIGN  
AND  
DATE



If the signatory is not the member, please state your capacity:

- Guardian     Administrator     Attorney



**Please return completed form to TelstraSuper:**

PO Box 14309, MELBOURNE VIC 8001 or email [contact@telstrasuper.com.au](mailto:contact@telstrasuper.com.au)



### What is my preservation age?

The preservation age applicable to you depends on your date of birth:

Date of Birth	Preservation Age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

### Insurance for an existing TelstraSuper member

If you are a TelstraSuper member transferring your **entire benefit** from another TelstraSuper account, any applicable Death cover you have will transfer across to your *TelstraSuper RetireAccess* account. Any Total & Permanent Disablement (TPD) or Income Protection cover will not transfer to *TelstraSuper RetireAccess*.

If you are a TelstraSuper member transferring **part of your benefit** from another TelstraSuper account, your insurance cover under that account will continue to apply and you will not receive any insurance cover under your *TelstraSuper RetireAccess* account.

### Nomination of beneficiary

#### Type of nominations

**Reversionary beneficiary nomination** - TelstraSuper is required by law to pay a reversionary beneficiary the remaining balance of your *TelstraSuper RetireAccess* account as an income stream, in the event of your death. That is, your income stream payments will automatically continue to be paid to your nominated beneficiary.

A reversionary beneficiary nomination **can only** be made at the commencement of an income stream. You can only nominate a single reversionary beneficiary who must be an eligible dependant at the date of your death. Once made, you cannot revoke or change this nomination unless you close and re-commence your *TelstraSuper RetireAccess* income stream.

Before making the decision to nominate a reversionary beneficiary, we recommend you consider seeking financial advice, as there may be Centrelink or Department of Veterans Affairs implications. As a TelstraSuper member, you can access financial planning advice through TelstraSuper Financial Planning.

**Binding nomination** - a valid binding death benefit nomination gives you certainty about who will receive your benefit when you die and means TelstraSuper must pay your death benefit to the beneficiaries nominated in the proportion set out in the nomination. To be valid and in effect, all the following conditions must be met:

- each person nominated must be a dependant or your legal personal representative
- the allocation amongst the beneficiaries must be clearly set out
- the total percentage of the benefit allocated to the beneficiaries nominated must equal 100%
- the nomination form must be signed and dated by two witnesses who are both aged 18 or over and are not named as beneficiaries
- must contain a declaration signed and dated by the witnesses stating that notice was signed and dated by the member in their presence.

A binding nomination remains in effect for 3 years after the date it was first signed, last confirmed or amended.

**Non-binding nomination** - a non-binding nomination is not binding on TelstraSuper. TelstraSuper will take it into consideration when determining who to pay your death benefit to.

Your binding or non-binding nomination will be effective across all your TelstraSuper accounts, except a *TelstraSuper RetireAccess* income stream where you have nominated a reversionary beneficiary.

#### Who can be nominated as a beneficiary?

You can nominate one or more of your dependants or your legal personal representative(s) as your binding or non-binding beneficiaries. Only one dependant can be nominated as a reversionary beneficiary.

#### Your dependants are

- **spouse** – a person to whom you are legally married, a person whether of the same or a different sex with whom you are in a relationship that is registered under an Australian State or Territory law, and a person whether of the same or a different sex with whom you are not legally married but who lives with you on a genuine domestic basis as a couple.
- **child** – your child (or your spouse's child) of any age, including an adopted child, a step-child or an ex-nuptial child, or a child within the meaning of the Family Law legislation. However, if you nominate a reversionary beneficiary for a *TelstraSuper RetireAccess* income stream, a child nomination would only be valid if, at the time of death, he/she:
  - is under the age of 18
  - is under the age of 25 and financially dependent on you, or
  - has a disability as defined under the Disability Services Act 1986.
- **financial dependant** – any other person totally or partially financially dependent upon you at the time of your death, or
- **interdependency relationship** – any other person with whom you may have an interdependency relationship. You will generally have an interdependency relationship with someone if:
  - you have a close personal relationship with that person, and
  - you live together, and
  - one or both of you provide financial support for the other, and
  - one or both of you provide domestic support and personal care for the other.

You may also have an interdependency relationship with someone when you have a close personal relationship but do not satisfy the other criteria listed above by reason that one or both of you suffer from a physical, intellectual or psychiatric disability.

Your **legal personal representative** is the person:

- nominated by you to be the executor of your Will
- appointed to distribute your assets according to the laws of the relevant State or Territory (if you do not have a Will).





## Definition of a Politically Exposed Person (PEP)

Politically Exposed Person or PEP means an individual:

- (a) who holds a prominent public position or function in a government body or an international organisation<sup>1</sup>, including:
  - (i) Head of State or head of a country or government
  - (ii) government minister or equivalent senior politician
  - (iii) senior government official
  - (iv) Judge of the High Court of Australia, the Federal Court of Australia or a Supreme Court of a State or Territory, or a Judge of a court of equivalent seniority in a foreign country or international organisation
  - (v) governor of a central bank or any other position that has comparable influence to the Governor of the Reserve Bank of Australia
  - (vi) senior foreign representative, ambassador, or high commissioner
  - (vii) high-ranking member of the armed forces
  - (viii) Board chair, chief executive, or chief financial officer of, or any other position that has comparable influence in, any State enterprise or international organisation.
- (b) who is an immediate family member of a person referred to in paragraph (a), including:
  - (i) a spouse
  - (ii) a de facto partner
  - (iii) a child, a child's spouse or de facto partner
  - (iv) a parent.
- (c) who is a close associate of a person referred to in paragraph (a), which means any individual who is known (having regard to information that is public or readily available) to have:
  - (i) joint beneficial ownership<sup>2</sup> of a legal entity or legal arrangement with a person referred to in paragraph (a)
  - (ii) sole beneficial ownership<sup>2</sup> of a legal entity or legal arrangement that is known to exist for the benefit of a person referred to in paragraph (a).

- 1. International organisation essentially means an organisation established by a formal political agreement by two or more countries which has the status of an international treaty.
- 2. Beneficial ownership means directly or indirectly owning 25% or more of an entity or exercising operational or financial control over an entity.

## Proof of Identity Guide

Your application cannot be processed until acceptable proof of identity documents have been provided to us as you are required by law when submitting an **Income Stream Application** form.

**Proof of your identity and the identity of any attorney, administrator or guardian who signs this form on your behalf must be supplied every time an application request is made.** This can be done in one of two ways:

### 1. Electronic ID verification

Supply details of any TWO of the following identity documents: Medicare card, pension card, Australian drivers licence or Australian passport, and you consent for TelstraSuper to verify your identity electronically using independent data sources.

OR

### 2. Certified proof of identity documents

Supply a certified copy of one acceptable photographic ID document or two non-photographic ID documents.

#### Acceptable photographic ID (one document required)

Certified copy of one of the following documents:

- current Australian driver's licence or permit that contains your photograph
- current passport
- current Proof of Age card containing your photograph
- national identity card containing your photograph and signature

#### Acceptable non-photographic ID (two documents required)

Certified copy of one of the following documents:

- Medicare card
- birth certificate
- a citizenship certificate issued by the Commonwealth or a foreign government
- low income health care card or Commonwealth seniors health card or Pensioner Concession Card

AND

Certified copy of one of the following documents containing your name and current residential address:

- a council rates notice (less than three months old)
- gas, water or electricity bill (less than three months old)
- a notice of assessment from the ATO (less than 12 months old).

For a complete list of people authorised to certify proof of identity documents in Australia and overseas visit [telstrasuper.com.au/proofofid](https://telstrasuper.com.au/proofofid)

### Signing a document on behalf of another person

You must complete and attach an **Authorised Third Party Representative Identification** form including a certified copy of the document by which you are authorised to sign on behalf of another person:

- power of attorney document
- guardianship order
- administration order.

### How to get your proof of identity documents certified

- Photocopy your identity documents (if you're using your driver's licence, photocopy both sides)
- Take the photocopies and the original documents to a person authorised to certify proof of identity documents:
  - If living in Australia: This includes pharmacists, police officers or a Justice of the Peace.
  - If living overseas: This must be a person who is an Australian Consular Officer or a foreign notary public.

A complete list of persons authorised to certify proof of identity documents is available on our website at [telstrasuper.com.au/proofofid](https://telstrasuper.com.au/proofofid)

To certify your documents, the authorised person must:

- sight the original and the copy
- confirm that the documents are identical
- write or stamp on the photocopy:
  - 'I certify that this is a true and correct copy of the original document I have sighted', and
  - their name, qualification, business address, and registration number (if applicable), and
  - their signature and date on all pages of the photocopy.

You must keep the original proof of identity documents and send in the certified copy of your proof of identity documents.

### Example



I certify that this is a true and correct copy of the original document I have sighted.

*J. Sample*

Joan Sample  
11 Same St, SOMETOWN VIC 3009  
Justice of the Peace  
Reg no: 26587  
1 March 2020

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