

# Qantas Super

## Application to commence an Income Account in Gateway

### Commencing an Income Account

If you're an existing member of Qantas Super, you want to start receiving regular income payments and you have met a condition of release<sup>1</sup> for your super making you eligible to start a transition to retirement or retirement strategy, you can open an Income Account in Gateway as either a Retirement Member or a Transition to Retirement Member.

The minimum initial investment to start an income policy in an Income Account in Gateway is \$30,000 and must be rolled over from your existing super account in Qantas Super.

- **Retirement Member** – When it comes to establishing your Income Account in Gateway as a Retirement Member, you can choose our easy 'pre-set' **Auto-pilot** option or alternatively you can choose to tailor your income stream to suit your specific needs. Investment earnings on Income Accounts held by Retirement Members are generally tax-free.
- **Transition to Retirement Member** – To set up your Income Account in Gateway as a Transition to Retirement Member, you can tailor your income stream to suit your needs. Investment earnings on an Income Account held by a Transition to Retirement Member are generally taxed at 15%.

Before commencing an Income Account in Gateway, we recommend you seek advice from a licensed financial adviser.

Once you've completed the form, please sign it and return it to Qantas Super, GPO Box 4303, Melbourne, VIC 3001.

Step 1 – Complete your personal details
Please print in black or blue pen, in uppercase, one character per box.  A

Title Mr  Mrs  Ms  Miss  Other         Date of birth   /   /

Given names

Surname

Residential address **(must be advised)**

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

Daytime telephone   -

Mobile

Membership number

Email



## Step 2 – Transition to retirement

Do you wish to transition to retirement by continuing your current membership with Qantas Super and using part of your super benefit to establish this Income Account? See the *Qantas Super Gateway – Member Guide Product Disclosure Statement (Gateway PDS)* for details on the transition to retirement strategy and an explanation of restrictions which may apply to your Income Account.

- Yes, go to Step 4  
 No

## Step 3 – Condition of release

I declare that I have met a condition of release as I am: (Select one option only)

- No longer in paid employment due to total and permanent disablement (the Trustee will require supporting evidence as to your medical condition of permanent incapacity).  
 At least 55 years of age, have ceased employment and permanently retired from the workforce.  
 At least 60 years of age and I have ceased gainful employment since turning 60.  
 At least 65 years of age.

## Step 4 – Make your initial investment (a minimum of \$30,000 is required)

I wish to invest the following amount (which will be transferred from my super account in Qantas Super):

**Amount to be invested**

**Total Initial Investment (minimum \$30,000)**

\$

If you are investing both existing account balances in Qantas Super and amounts rolled over from another superannuation fund, the rollover amount will need to be received into your existing super account in Qantas Super, before your Income Account in Gateway can be opened. Should you wish to split your super contributions with your spouse for the current or previous financial years, you will also need to complete and return a *Contribution splitting* form. Note that contribution splits cannot be processed after your transfer to commence an Income Account has been made so it is important that any split request is lodged along with (or prior to) these payment instructions.

A copy of the *Contribution splitting* form can be obtained by calling the Qantas Super Helpline on 1300 362 967 or you can refer to our website [www.qantassuper.com.au](http://www.qantassuper.com.au).

There is a limit (Transfer Balance Cap) on the amount of money you can transfer into the Retirement Phase of superannuation. If you exceed the Transfer Balance Cap you will be required to remove the excess and may be liable for additional tax. Please go to [www.ato.gov.au/super](http://www.ato.gov.au/super) for further information.

## Step 5 – Auto-pilot income stream (Retirement Members only)

When it comes to establishing your Income Account in Gateway as a Retirement Member, you can choose our easy 'pre-set' Auto-pilot option or alternatively you can choose to tailor your income stream to suit your specific needs. Refer to the "Opening an Income Account" section of the Qantas Super Gateway Member Guide Supplement for more information.

I want to commence an Auto-pilot income stream  GO TO STEP 9

Upon commencement, my initial investment will be invested as 15% in the Cash option and 85% in the Glidepath option (in the investment stage that applies for my age group), with my fortnightly income payments being 6% (or greater if I am aged 80 or over) of my opening balance drawn from my investment in the Cash option.

I want to tailor my income stream to suit my specific needs.  GO TO STEP 6



## Step 6 – Make your investment choice for your initial investment

You can choose one investment option or any combination of the six available investment options to apply to your initial investment for an income policy\* in your Income Account in Gateway.

If you don't make a selection, this form will not be processed, resulting in your application being delayed.

If you're unsure which investment options best suits your needs, we recommend you speak to a licensed financial adviser. Refer to the *Investment Guide* for Qantas Super, available on our website, for details about the investment options available.

**I wish to have my initial investment allocated in the following investment options:**

Investment option	Current account balance		
	% to be invested		
Glidepath	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Aggressive	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Growth	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Balanced	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Conservative	<input type="text"/>	<input type="text"/>	<input type="text"/> %
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/> %
<b>TOTAL*</b>	<b>1</b>	<b>0</b>	<b>0</b> %

\* Please ensure the total adds to 100% otherwise this form will not be processed and your application will be delayed.

## Step 7 – Make your investment choice for the drawdown of your regular income payments

You have two options when deciding which investment options should fund your regular income payments for your income policy in an Income Account in Gateway:

### Option 1: Proportionate drawdown (default)

Income payments will be drawn proportionately from each of your investment options.

### Option 2: Priority drawdown (specified below)

You can choose the order in which we deduct regular income payments from each investment option. We will draw down from your first nominated investment option until it is depleted, and then continue drawing your income from your second nominated investment option, and so on.

For example, if you nominate your drawdown order as 1 for Balanced and 2 for Cash, we will firstly deduct your regular income payments from the Balanced investment option. Once the Balanced investment option is depleted, we will start to deduct regular income payments from the Cash investment option.

You can choose from either option 1 or option 2, but not both.

**If you do not advise us of your drawdown preference, option 1 will apply.**

Investment option	Drawdown order of priority
	number 1 to 6 as required
Glidepath	<input type="text"/>
Aggressive	<input type="text"/>
Growth	<input type="text"/>
Balanced	<input type="text"/>
Conservative	<input type="text"/>
Cash	<input type="text"/>



## Step 8 – Your regular income payments

### Select your payment frequency

How often do you wish to receive income payments?

Fortnightly  Monthly  Quarterly  Half yearly  Annually

For annual payments, please nominate the first month in which your payment is to commence:   /

### Select your payment amount

I wish to receive (before-tax) annual income payments as follows: (Select one option only)

Minimum amount permitted

OR

Nominated amount\* of \$       per payment

Maximum amount permitted (for transition to retirement only)

\* This amount must be at least the minimum amount permitted and will be **gross of tax** where applicable. For transition to retirement only, the nominated amount must not exceed the maximum income payment allowable (gross of tax).

#### Note:

- If you have not ticked an option above, payments will be made at the minimum amount permitted
- Your first income payment will be paid on the first available pay period after your Income Account has been established.

### Optional annual increase to your nominated payment amount (if left blank no increase will be applied)

Your payments will be increased from 1 July each year in line with the Consumer Price Index (CPI), unless you change this at a future date.

Nil  Consumer Price Index

**Note:** Any increase is subject to the minimum and maximum payment amounts permitted, where applicable.

## Step 9 – Provide us with your bank details

My bank account details for my regular income payments are as follows:

### Name of Institution

### Branch Name

### BSB

### Account Number

### Account Name

**Note:** Payments can only be made to your account or joint account to which you are party.

## Step 10 – Attach proof of identity

For identification purposes, you **MUST** attach a certified copy of either your Driver's Licence or Passport (or acceptable alternatives). See the "Completing proof of identity" section for details of certification and acceptable alternative documents. Failure to provide appropriate proof of identification may result in delays in the processing of your payment(s).

I have attached a certified copy of my Driver's Licence or Passport (or acceptable alternatives).



## Step 11 – Complete Tax file number declaration

Please refer to the Gateway PDS for information about providing your Tax File Number.

- I have completed and attached the Tax File Number Declaration Form from our website at [www.qantassuper.com.au](http://www.qantassuper.com.au) or from the Australian Tax Office.

## Step 12 – Nominate your beneficiaries

You can nominate the person or people you wish to receive your benefit in the event of your death. For Income Accounts in Gateway, Qantas Super offers a:

- non-binding beneficiary nomination (paid as a lump sum);
- binding death benefit nomination (paid as a lump sum); or
- reversionary binding nomination (paid as ongoing income payments).

If you don't make a nomination, you revoke your nomination or you do not have a valid binding nomination in place at the date of your death or you make a non-binding nomination, the Trustee will decide, subject to Qantas Super's Trust Deed and Rules and the relevant legislative requirements, who should receive your death benefit and in what proportions.

To make a valid binding or non-binding nomination, you must complete the relevant Nominating your beneficiaries form available on our website.

- I have completed and attached the relevant Nominating your beneficiaries form.

## Step 13 – Privacy

The Trustee respects the privacy of your personal information and is committed to complying with the Australian Privacy Principles in the Privacy Act 1988 (Cth).

Our Privacy Policy sets out our approach to the management of personal information. Subject to the Privacy Act 1998 (Cth), you can have access to and seek correction of your personal information. Our Privacy Policy contains information about how you can access and seek correction of your personal information, how you may complain about a breach of your privacy and other important information about how your personal information is collected, used and disclosed.

Our Privacy Policy is available on Qantas Super's website, [www.qantassuper.com.au](http://www.qantassuper.com.au) or you can obtain a copy by contacting us on **1300 362 967**.

## Step 14 – Sign the form

**Your application will not be accepted unless you have signed this declaration.**

**By signing this form I:**

- apply to open an Income Account in Gateway.
- confirm that I have attached a completed Tax File Number declaration form from the Australian Tax Office (if applicable).
- acknowledge that I have received, read and understood the Qantas Super Gateway Product Disclosure Statement and agree to be bound by it.
- acknowledge that I have received all information I require in order to exercise the choices I have made.
- acknowledge that caps apply to the amount I can transfer into the Retirement Phase and it is my responsibility to monitor.
- accept that I will be bound by the provisions of the Trust Deed and Rules which govern the operation of Qantas Super.
- understand that my personal information will be handled by the Trustee to provide and manage my super. Without this information it may not be able to provide my super and choices. For this purpose, my personal information may pass between the Trustee of Qantas Super and its administrator, professional advisers, insurers, government agencies and other parties as required, including the trustee of any other super fund that my super is transferred to.
- consent to the handling of my personal information in this manner. I understand that I can access my information by writing to the Qantas Super Privacy Officer at the address below.

If you're unsure of your decisions, we recommend you speak to a licensed financial adviser.

Signature

X

Date

□□ / □□ / □□□□

**Please return your completed form together with your proof of identity, Nominating your beneficiaries form and Tax File Number Declaration form to Qantas Super, GPO Box 4303, Melbourne, VIC 3001.**



# Completing proof of identity

## Primary photographic identification

You will need to provide a copy of **one** of the following primary identification documents:

- Current Australian or foreign driver's licence (including the back of the driver's licence if your address has changed)
- Australian passport
- Current foreign passport<sup>1</sup>, or similar document issued for the purpose of international travel<sup>1</sup>
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification<sup>1</sup>

Identification documents must not be expired (excepting an Australian passport which may be expired within 2 years).

## Alternative identification

If you are unable to provide any primary photographic identification, you will need to provide two identification documents, one from each of the following lists:

- Birth certificate or birth extract<sup>1</sup>
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

**AND**

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Tax Office Notice of Assessment issued in the last 12 months
- Rates notice from local council issued in the last 3 months
- Electricity, gas or water bill issued in the last 3 months
- Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

## Name change

If you have changed your name, you must provide a certified copy of the relevant name change document<sup>1</sup>, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

**If your legal name or date of birth does not match exactly to our records** (excluding aforementioned name changes), please contact us for further instructions.

## Signing on behalf of another person

If you are signing on behalf of the applicant you will need to provide the following:

- A **certified** copy of the Guardianship papers or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney.

Note: Certified ID is also required for the member

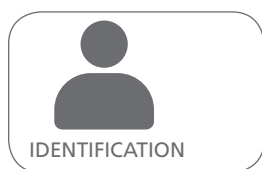
### <sup>1</sup>Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

## How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)



- ← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
- Certified true copy ← Write or stamp 'certified true copy' of the original document
- J. Sample* ← The authorised person's signature
- Mr John Sample ← Full name, qualification and registration number (if applicable) of the authorised person
- Justice of Peace
- Registration No. 123456789 ← Date of certification (within 12 months of receipt)
- Date: 01/02/2012 ←

### Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

### Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.



# Completing proof of identity

## Who can certify documents in Australia?

- 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
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Justice of the Peace**
- **Legal practitioner**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, chiropractor, dentist, nurse, optometrist, physiotherapist, psychologist**
- **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 Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or Member of the Institute of Public Accountants**
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority) **or a Local Government Authority with two 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**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney**
- **Veterinary surgeon**

## Who can certify documents outside of Australia

- **an authorised staff member of an Australian Embassy, High Commission or Consulate**
- **an authorised employee of the Australian Trade Commission** who is in a country or place outside Australia
- **an authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia
- **a Member of the Australian Defence Force** who is an officer or a non-commissioned officer with 5 or more years of continuous service
- **a Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index:** <http://www.transparency.org>

