

# Qantas Super

## Commencing an additional income policy

### Commencing an additional income policy in your Income Account in Gateway

If you have an existing Income Account in Gateway and would like to add money to your account, you can do so by commencing a new income policy within your Income Account.

To commence a new income policy you need to rollover money from an existing super account in Qantas Super.

Prior to commencing your new income policy you can add money to your super account by:

- rolling over amounts you have in other super funds into your existing Qantas Super account; or
- if eligible, making a lump sum contribution into your existing Qantas Super account.

If you do not have an existing super account, you can as part of this form, request that a Super Account be opened for you in Gateway for the purpose of receiving funds as described above. (Please see Step 10 for more information).

The total amount transferred from your existing Qantas Super account will be used to start your new income policy in your Income Account. Once you have established your new income policy, you can at any time consolidate the income policies in your Income Account by completing the *Consolidating multiple income policies* form available on our website.

We recommend you seek advice from a licensed financial adviser before doing this. Please call the Qantas Super Helpline for more information.

For more information on commencing an additional income policy, consolidating multiple income policies or opening an Income Account in Gateway, refer to Qantas Super Gateway Product Disclosure Statement (Gateway PDS), available on our website or by contacting the Qantas Super Helpline on 1300 362 967.

### About this form

To commence an additional income policy in your existing Income Account in Gateway, please fill out this form and let us know:

- your personal details (including the member number of your existing Income Account) (Step 1)
- whether your additional income policy will be part of a transition to retirement strategy (Step 2)
- that you have met a condition of release<sup>1</sup> (Step 3)
- how much super you'd like to use to commence your additional income policy. Minimum is \$30,000 and there is no maximum. (Step 4)
- how you'd like your additional income policy invested. You can choose more than one investment option. (Step 5a)
- which of these investment options should fund your income payments (Step 5b)
- the frequency and amount of your regular income payments (Step 6)
- your bank account details. This is where we will deposit your income payments (Step 7)
- as you are accessing your super, we are required to ask you for proof of identity (Step 8)
- if you are less than 60 years of age, you will need you to complete a Tax File Number declaration (Step 9)
- if you need us to establish a Super Account in Gateway for you? (Step 10).

Once you've completed the form, please sign it (Step 12) and return it to Qantas Super, GPO Box 4303, Melbourne, VIC 3001.

<sup>1</sup> Refer to Step 3 of this form for more details.



Please print in black or blue pen,  
in uppercase, one character per box.

[illegible]

## 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 policy? See the Gateway PDS for details on the transition to retirement strategy and an explanation of restrictions which may apply to your income policy.

- ☐ 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 my preservation 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 additional income policy 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 this additional income policy 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).

**Note:** If you do not have an existing super account in Qantas Super, you can request that we establish one for you, for the purpose of commencing an additional income policy in your existing Income Account in Gateway. **Go to Step 10.**

## Step 5a – Make your investment choice for your initial investment

You can choose one investment option or any combination of the seven available investment options to apply to your initial investment for your additional 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 Qantas Super *Investment Guide*, 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"/> %
Thrifty	<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 5b – 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 additional income policy:

### 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.

*Continued over*



## Step 5b – Make your investment choice for the drawdown of your regular income payments (continued)

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"/>
Thrifty	<input type="text"/>
Cash	<input type="text"/>

## Step 6 – 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 additional income policy 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 7 – 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 8 – 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 9 – Complete Tax file number declaration (if you are below age 60) ✓

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 10 – Do you need to establish a Super Account in Gateway?

If you do not have an existing super account in Qantas Super, you can request that a Super Account be opened for you in Gateway. The Super Account in Gateway will be established for you as a Retained Member and the relevant fees and costs will apply. Please also note that you will not be provided with any automatic insurance cover upon becoming a Retained Member.

We recommend you read the Gateway PDS before completing this section of the form. A copy of the Gateway PDS is available on our website or can be obtained by contacting the Qantas Super Helpline on 1300 362 967.

Please tick the following box if you need a Super Account established for you in Gateway.

☐ I would like to establish a Super Account in Gateway for the purpose of transferring funds to commence this additional income policy.

## Step 11 – 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 12 – Sign the form

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

**By signing this form I:**

- apply to open an additional income policy in my existing 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 current 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.
- 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 and Tax File Number Declaration form (if you are below age 60), 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)
- ← Write or stamp 'certified true copy' of the original document
- ← The authorised person's signature
- ← Full name, qualification and registration number (if applicable) of the authorised person
- ← Date of certification (within 12 months of receipt)

#### 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 two 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.
- **Architect**
- **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)
- **Financial Adviser or Financial Planner**
- **Holder of a Statutory office not specified in another item**
- **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, Midwife, Occupational Therapist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student), a Registered Professional Engineer of Professionals Australia or registered under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia
- **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 Governance Institute of Australia Ltd**
- **Member of the Institute of Chartered Accountants in Australia and New Zealand**, the Australian Society of Certified Practising Accountants, Member of the Institute of Public Accountants or the Association of Taxation and Management Accountants
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Migration agent registered under Division 3 of Part 3 of the Migration Act 1958**
- **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)
- **SES Employee of the Commonwealth**
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney, Patent 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 two 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>

