

HOW TO apply for a withdrawal - from your Income Account

CHECK THAT YOU'RE ELIGIBLE

You wish to receive part or all of an income policy in your Income Account in cash

A portion of your income policy may be preserved. If the preserved amount is over \$200, legislation requires that it be retained in an approved rollover fund, unless one of the circumstances below applies to you:

- You have reached your preservation age* and have permanently retired from the workforce; or
- You are at least 60 years of age and have ceased employment since attaining age 60.

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week.

Gainful employment means employed or self-employed for gain or reward in any business, trade, profession, calling, occupation or employment.

* Your preservation age is between 55 and 60 depending on your date of birth – refer to the table below:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

You wish to rollover to another fund

You can apply to transfer all or part of an income policy in your Income Account to another complying super fund.

Other circumstances

If you are under age 65 and do not qualify under the circumstances detailed above, you may be eligible to apply for a super payout under other circumstances.

These may include: Severe financial hardship or compassionate grounds, transfer to a KiwiSaver Account in New Zealand or permanent disability or death.

For assistance, please call the Qantas Super Helpline on 1300 362 967.

CHECK WHAT FORM OF IDENTIFICATION YOU NEED TO PROVIDE

Payout requested	ID required
Rollover/transfer to another complying fund	▶ Your TFN or a photocopy of your ID (certification is not required)
Rollover/transfer to an SMSF, cash payment or Trans Tasman transfer	▶ Certified copy of a current driver's licence OR current passport, OR ▶ One document from list one and one from list two below

List one	List two
Birth certificate	Electricity, gas or water bill issued in the last 3 months
Citizenship certificate issued by the Commonwealth	Landline phone bill issued in the last 3 months (mobile phone bills will NOT be accepted)
Pension card issued by the Department of Human Services (Centrelink)	Tax Office Notice of Assessment issued in the last 12 months

If you are unable to provide the above identification or need further details, you can refer to the 'Completing Proof of Identity' section of the *Withdrawal – for Income Accounts* form or call the Qantas Super Helpline on 1300 362 967. The 'Completing Proof of Identity' section contains specific information to meet the proof of identity requirements if you have changed your name, are signing on behalf of another person or if your identification has expired or is written in another language. It also provides an extensive list of people who can certify documents.

STA001/2015

HOW TO

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THE EASY WAY TO CERTIFY YOUR ID

- photocopy both sides of your current driver's licence or passport
- take the photocopy and the original to Australia Post* or your local Police station**.

* To be able to certify your documents, the Australia Post employee must be a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service in an office supplying postal services to the public. Australia Post may charge a small fee for each photocopy you need to get certified.

**A Police Officer, Sheriff or Sheriff's Officer can certify your ID.

You can also refer to the 'Completing Proof of Identity' section of the *Withdrawal – for Income Accounts* form for a list of other people who can certify your ID.

To certify your documents, the authorised person needs to:

1. compare the photocopy to the ORIGINAL; and
2. write the following details on the copy:
 - "Certified true copy";
 - their name, qualification and registration number (if applicable); and
 - their signature and date.



← Certified true copy
J. Sample
← Mr John Sample
← Justice of Peace
Registration No.123456789
Date: 01/02/2015
←

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)

PROVIDING YOUR TAX FILE NUMBER (TFN)

Superannuation legislation authorises the Trustee of Qantas Super to collect your Tax File Number (TFN), which will only be used for legal purposes. These purposes may change in the future as a result of legislative change. The Trustee may disclose your TFN to another super provider when your benefit is being transferred unless you request (in writing) that your TFN is not to be disclosed to any other trustee.

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- if applicable, you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to Qantas Super before the end of the financial year, or before your payment from Qantas Super (if earlier). Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.

- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- if applicable, you may miss out on any government Super Co-contributions for which you may be eligible.
- you may have difficulty locating your super in the future, should you lose contact with your fund(s).

If you ask us to use your TFN as proof of identity, we will validate your TFN with the Australian Tax Office. If your TFN is not valid, you will need to provide proof of identity and your super payout will be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check these details on our website www.qantassuper.com.au or contact the Qantas Super Helpline on **1300 362 967**.

COMPLETE THE FORM

Complete the form in black or blue pen, in uppercase and send to: Qantas Superannuation Plan, GPO Box 4303 Melbourne VIC 3001.



Step 3a – Provide payment instructions

Please instruct us on what you wish to do with your benefit:

Option 1: Pay as cash (select an option ☒)

Please note that all cash payments will be paid by cheque (cheques can only be made in your favour) and sent to the postal address provided in Step 1 unless you provide details for an Electronic Funds Transfer (EFT).

☐ Maximum amount available OR

☐ \$ net of tax (must be less than maximum)

Are you an Australian or New Zealand citizen or an Australian Permanent Resident? ☐ YES ☐ NO

Note:

- The ability to pay as cash (and the rate of any applicable tax) may depend upon your residency or citizenship status. If your payment request is affected by your residency / citizenship status, you will be advised accordingly. Failure to respond to the above question may result in delays in the processing of your payment(s).
- If eligible, you may be able to request that your withdrawal be paid as an additional income payment. For more information, contact the Qantas Super Helpline on 1300 362 967.
- Tax may be payable on cash withdrawals made prior to age 60. This tax will be deducted from your withdrawal amount by Qantas Super. For further information on how your withdrawal may be taxed, refer to our *Tax on Super* fact sheet, available on our website or by contacting the Qantas Super Helpline on 1300 362 967.

Select payment method:

☐ Pay by cheque: Cheque will be sent to the postal address given in Step 1

☐ Pay by EFT

My bank account details are as follows:

Name of institution

Branch name

BSB

Account number

Account name

Note: the account nominated above must be in your name and must be an account for which you can sign to withdraw, either solely, or with another person.

Option 2: Rollover to another fund (select an option ☒)

☐ Maximum amount available OR

☐ Total remaining after above cash payment OR

☐ \$ (insert amount to be transferred)

Please provide details of the fund to which you are transferring

If you are transferring to more than one fund, copy Section 3a of the form and complete details for each fund.

Name of fund

☐ This fund is a Self Managed Super Fund

Note: All payments to a Self Managed Super Fund will be sent to the registered address. Please ensure the fund address is up-to-date on the ATO's website www.superfundlookup.gov.au

Fund address

Suburb

State

Postcode

Cheque in favour of

Contact person

Continued over



Step 3a – Provide payment instructions (continued)

Telephone

Mobile

Fund ABN*

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Unique Superannuation Identifier (USI)*

Membership or Policy number*

If exempt from an ABN, tick the reason for exemption:

☐ Public Sector Super Scheme ☐ Retirement Savings Account

*A rollover to another fund cannot occur without the ABN, USI **and** Member/Policy number of the fund you are transferring to. If the fund does not have an ABN, you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance.

For transition to retirement only – specify[^] how much of each component of your super you'd like paid to the above super fund.

☐ Unrestricted non-preserved \$

☐ Restricted non-preserved \$

☐ Preserved \$

[^]If you **do not** complete this section, your transfer will be paid from the different components of your super in the following order: any **unrestricted non-preserved** amount, any **restricted non-preserved** amount, then your **preserved** amount. Components (in the above order) will be allocated to the super fund listed on this form first, with the remaining components (in the above order) allocated to other super funds in the order they are attached to this form.

Step 3b – Select investment options for a partial withdrawal

You have two options for deciding from which investment options your partial withdrawal is to be deducted.

Option 1: Proportionate withdrawal (default) – Your withdrawal will be deducted proportionately from each of your investment options.

Option 2: Nominated withdrawal (specified below) – You can nominate from which of your investment options you want your withdrawal to be deducted.

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

If you do not advise us of your preference, Option 1 will apply.

Investment option	Nominated withdrawal	
	\$ to be withdrawn	% to be withdrawn
Glidepath	\$ <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Aggressive	\$ <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Growth	\$ <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	\$ <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Conservative	\$ <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Thrifty	\$ <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash	\$ <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"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL WITHDRAWAL*	\$ <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"/> <input type="text"/>	1 0 0 %

* If you specify a \$ amount to be withdrawn, the total must equal the amount of your partial withdrawal. If you specify a % to be withdrawn, the total must equal 100%. If the total is incorrect, this form will not be processed, resulting in your withdrawal request being delayed.



Step 4 – Complete preservation declaration (for transition to retirement only)

A portion of your benefit may be subject to preservation. If the preserved portion of your benefit is over \$200, legislation requires that this amount be retained in an approved rollover fund and cannot be taken in cash until:

- You have reached your preservation age* and have permanently retired* from the workforce.
- OR
- You are at least 60 years of age and have ceased employment since attaining age 60.

If you are requesting a **cash withdrawal**, please select ☒ one of the following:

- ☐ Yes, I have reached preservation age and have permanently retired from the workforce.
- ☐ Yes, I am at least 60 years of age and I have ceased employment since attaining age 60.

*Please refer to the 'How to apply for a withdrawal' section at the front of this form for details about your preservation age and the definition of permanently retired.

Step 5 – How do you want to prove your identity?

You will need to provide proof of your identity when you take a cash payment or rollover/transfer to another super fund. You should read the information attached to this form called 'How to apply for a withdrawal' to check what proof of ID is required.

Choose ☒ one of the two options below:

- ☐ **Use my Tax File Number (TFN)**

This option is only available if you want to rollover/transfer your super to a complying super fund (if you wish to take a cash payment or rollover/transfer your super to an SMSF, you will need to provide certified proof of identity).

Qantas Super might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from Qantas Super does not incur additional tax. *Please refer to the 'How to apply for a withdrawal' section at the front of this form for additional information about providing your TFN.*

Enter your TFN here

- -

By providing your TFN, you are authorising us to give this information to your other super fund.

Please note: We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide full Proof of Identity (see below) and your payout will be delayed.

- ☐ **I have attached certified proof of identity documents.** For full details on completing proof of identity, refer to the 'Completing proof of identity' section at the back of this form.



Step 6 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the fund.

Have you:

- ☐ Provided your member details in **Step 1**?
- ☐ Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
- ☐ Provided complete payment instructions in **Step 3**?
- ☐ Signed and dated the form (**Step 8**)?
- ☐ If you are required (or choose) to provide proof of identity, select the identification you have provided:
 - ☐ Current driver's licence OR current passport; or
 - ☐ One document from list one and one document from list two.
- ☐ Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
- ☐ Do your documents need to be certified? If so, ensure the certifier has included ALL of the following on each page:
 - ☐ Written or stamped 'certified true copy'
 - ☐ Signature and printed name
 - ☐ Date – the date MUST be within 12 months of the date we receive your completed form
 - ☐ Qualification (such as Justice of the Peace, Australia Post employee, etc).

Please refer to the 'Completing proof of identity' section at the back of this form.

Step 7 – 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 or you can obtain a copy by contacting us on **1300 362 967**.



Step 8 – Sign the form

By signing this form I declare that:

- I have read and understood the information on this form;
- I have read and understand the implications of not providing my TFN. If I have not provided my TFN, additional tax may be deducted from my super benefit;
- I understand that information contained in this form will be relied upon and used by the Trustee to process payment of my benefit. It may be disclosed to the Trustee's administrator, government agencies, my employer and other parties as required, including the trustee of any other fund I may transfer to. By signing this form I consent to the handling of my personal information in this manner. If I do not provide the information my payment request may not be processed;
- I understand that I can access my personal information by writing to the Qantas Super Plan Privacy Officer, at the address below;
- I am aware that I have the right to request any further information that I need to understand my benefit entitlements in Qantas Super, including any fees and charges that may apply and the effect of the payment/transfer on my benefit entitlements;
- The information I have provided on this form is true and correct;
- I understand that if I am transferring all or a part of my income policy in my Income Account;
 - the Trustee may not be able to action my transfer where the Trustee has been notified of family law proceedings in relation to my Income Account;
 - I am discharging the Trustee from any liability with respect to the amount of my Income Account that is transferred; and
 - under Australian Tax Office regulations, I must keep a copy of this form for five years from the date completed.

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

Signature

Date

X

/ /

Send your completed form together with your proof of identity 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 passport¹, or similar document issued for the purpose of international travel¹
- 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 identification¹

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 extract¹
- 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 document¹, 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

¹ 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)



← Certified true copy

J. Sample

Mr John Sample

Justice of Peace

Registration No. 123456789

Date: 01/02/2012

← 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 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>

