

Apply to open an income account as a Transition to Retirement Member



1 Make sure you're eligible

I am eligible to open an income account because:

☐ I have reached preservation age

Use this table to work out your preservation age

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
From July 1964	60

2 Your details (all fields marked with '*' must be completed)

Given name(s)*	Surname*	Date of Birth*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email address	Member number*	
<input type="text"/>	<input type="text"/>	
Phone	Mobile	
<input type="text"/>	<input type="text"/>	
Residential address*		
<input type="text"/>		
Suburb*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address (if different to residential address)		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

3 Transferring your super to your new income account

I want to transfer the amount of:

☐ \$

You must transfer a minimum of \$30,000 to open an income account. If you have super that you would like to transfer into your income account from another fund, you need to roll it into your existing Qantas Super account first.

There is a limit (Transfer Balance Cap) on the amount of money you can transfer into the Retirement Phase of super. If you exceed the Transfer Balance Cap you will be required to remove the excess and may be liable for additional tax. Visit www.ato.gov.au/super for more info.

4 How would you like to invest your money? (select one option only)

- ☐ I would like my current investment options for my super account to apply to my new income account.
- ☐ I would like to choose my own investment options as follows:

Investment option	% of 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"/>	%
Total	Must add up to 100%			

5 Choose the drawdown method for your regular income payments (select one option only)

- ☐ **Proportionate drawdown:** Income payments will be drawn proportionately from each of your investment options. For example, if you invest 70% of your balance in the Glidepath option and 30% of your balance in Cash, 70% of your income payment will be drawn from your balance in Glidepath and 30% from your balance in Cash.
- ☐ **Priority drawdown:** Choose the order we deduct regular income payments from each investment option. For example, if your drawdown order is 1 for Cash and 2 for Balanced, we will firstly deduct your income payments from the Cash option. Once the Cash option is depleted, we will start to deduct your income payments from the Balanced option.

Investment option	Drawdown order from 1 to 7
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"/>

6 Setup your regular income payments

How frequently would you like to be paid?

- ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Annually

Continued on page 3.

6 Setup your regular income payments (continued)

For quarterly, half yearly and annual payments, please nominate the first month you'd like your payment to commence:

Month

Year (YYYY)

Select the amount you would like to be paid before tax:

You can withdraw between 4% (minimum) and 10% (maximum) of your balance each financial year (proportional for your first financial year).

You can find these percentages at qantasuper.com.au/pensiondrawdown, or in the Gateway PDS Member Guide Supplement at qantasuper.com.au/pds.

- ☐ The minimum amount permitted; or > GO TO STEP 7
- ☐ The maximum amount permitted; or > GO TO STEP 7
- ☐ A nominated amount of \$ per payment

Nominated amounts must be between the minimum and maximum amount permitted and will be before tax where applicable.

Do you want optional annual increases to your nominated payment amount?

- ☐ Yes, I want my payments to increase in line with CPI
- ☐ No, don't increase my payments

You can opt for your payments to increase on 1 July each year in line with the Consumer Price Index (CPI).

Payment increases are subject to the minimum and maximum payment amounts permitted, where applicable.

7 Which bank account would you like your payments to go to?

Account name (must be your account or joint account)

BSB

Account number

8 Sign your application By signing below, I confirm:

- I have read and understood the Qantas Super Gateway Product Disclosure Statement and agree to be bound by it
- I will be bound by the provisions of the Trust Deed Rules which govern the operation of Qantas Super

Signature

Date (DD/MM/YYYY)

9 Other document checklist

☐ **Proof of identity**
(Must include to comply with anti-money laundering laws)

☐ **Tax file number declaration**
(If not supplied already)

☐ **Nominate your beneficiaries (optional)**

Nominate who you want your super to go to in the event of your death.

There are three types of nominations you can make:

- **Non-binding** - Paid as lump sum. Nomination can be made online after your account is opened

- **Binding** - Paid as lump sum

- **Reversionary binding** - Paid as ongoing income payments

If you don't nominate any beneficiaries, your money will be distributed according to Qantas Super's rules and Australian superannuation law. Learn more at qantasuper.com.au/beneficiaries

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Post your application with your other documents

Please mail your application with your other documents to:

Qantas Super
GPO Box 4303
Melbourne VIC 3001



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 1988 (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 at www.qantasuper.com.au or you can obtain a copy by contacting us on 1300 362 967.

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)



← 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 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>

