

# BENEFIT PAYMENT REQUEST FORM



## PARTIAL WITHDRAWAL

Please complete this form if you wish to make a partial withdrawal.

If you wish to close your account, claim a Departing Australia Superannuation Payment (DASP) or you're the beneficiary of a Death Benefit please complete the *Benefit Payment Request – Account Closure* Form available online at [energysuper.com.au](http://energysuper.com.au)

Please do not complete this form if the reason for your withdrawal request is one of the below:

- Total and Permanent Disablement, Permanent Incapacity or a terminal medical condition
- Financial hardship

If you wish to withdraw your benefit due to any of these reasons, please contact us.

This form should be read in conjunction with the *Getting My Super* and *How My Super is Taxed* Guides (for Defined Contribution members), the *Defined Benefit Handbook* (for Defined benefit members) or the *Energy Super Income Stream Product Disclosure Statement (PDS)* (for Income Stream members), available online at [energysuper.com.au](http://energysuper.com.au)

Remember, changing jobs or terminating work doesn't mean you have to change your super fund. You can leave your super benefit in Energy Super and make withdrawals as you require (subject to eligibility). Both you and your new employer can contribute to Energy Super. Please consider all your withdrawal options prior to requesting a benefit payment.

Please note: If you are exercising portability to roll over superannuation benefits to another fund you must leave a minimum of \$2,000 in your Energy Super account to keep it open. The Trustee also reserves the right to limit the number of benefit payments you can make, each financial year, if you are deemed to be excessively withdrawing or transferring benefits.

Please complete the form in **BLOCK** letters using blue or black pen. Print an 'X' to mark boxes where appropriate.

### 1. YOUR MEMBER DETAILS

Energy Super member number (if known):

Surname:

Title: Mr  Mrs  Ms  Miss  Dr

Given names:

Date of birth: (DD/MM/YYYY)   /   /

Residential address:

State:  Postcode:

Postal address (if same as above, write "as above"):

State:  Postcode:

Telephone (home):

Telephone (work):

Mobile:

Primary email:

Secondary email:

Are you an Australian or New Zealand citizen, or a permanent resident of Australia?  
Yes  No

Please note: You cannot make a partial withdrawal if you are claiming your benefits as a Departing Australia Superannuation Payment (DASP). Please contact Energy Super for a *Benefit Payment Request (Account Closure)* Form if this applies to you.

Do you intend to claim a tax deduction for any personal contributions you have made to Energy Super (that you have not yet notified us about in writing)?  
Yes  No

If yes, please submit a *Deduction for Personal Super Contributions* Form before proceeding. This form is available online at [energysuper.com.au](http://energysuper.com.au)

### 2. YOUR RECENT EMPLOYMENT INFORMATION (IF APPLICABLE)

Occupation:

Current employer:

Last employer who contributed to your super (if different):

The date you left your employer: (DD/MM/YYYY)  
  /   /

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### 3. YOUR TAX FILE NUMBER (TFN)

I agree to provide my Tax File Number for the purposes outlined on page 5 of this form.

I advise that my Tax File Number is:

### 4. YOUR REASON FOR THE WITHDRAWAL

Print an 'X' to mark the appropriate box/es that applies to you:

- I am aged between preservation age and 64 and have permanently retired (this means an arrangement under which I was gainfully employed<sup>1</sup> has come to an end and I do not intend to become gainfully employed<sup>1</sup> for 10 or more hours per week in the future).
- I am aged 60 – 64 and have terminated gainful employment<sup>1</sup> since reaching age 60 but have not permanently retired.
- I am age 65 or over.

#### Have you checked your insurance?

If you've marked one of the above boxes, you may want to review your insurance cover to ensure that your arrangements suit your needs as your circumstances change. Your current insurance cover will continue unless you advise us otherwise. You can check your current insurance arrangements by contacting us or by logging on to **Member Online**.

- I am withdrawing unrestricted non-preserved<sup>2</sup> money from super.
- I wish to exercise portability and roll some of my super to another fund.
- I wish to transfer my Energy Super Income Stream to my Energy Super Defined Contribution account.
- I am withdrawing superannuation monies under compassionate grounds. If you're withdrawing due to compassionate grounds, please contact us first as you'll need to provide further evidence/information.

<sup>1</sup>Gainfully employed means employed or self employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

<sup>2</sup>An unrestricted non-preserved benefit is one that can be accessed at anytime (either in cash or to start an income stream).

### 5. PAYMENT INSTRUCTIONS

Print an 'X' in one or more of the options below and fill in all the required information.

#### OPTION 1 – CASH WITHDRAWAL

You can make lump sum withdrawals at any time, at no charge. The amount will be paid to your account less any applicable fees and taxes.

I wish to withdraw:

\$  (net after-tax)

OR

\$  (gross before tax)

Please note: You don't have the opportunity to select the tax components of your benefit payment. For further information on the tax treatment of your benefit, see the *How My Super is Taxed* Guide or *Energy Super Income Stream PDS* (as applicable) which are available from our website at [energysuper.com.au](http://energysuper.com.au)

Complete this section so we can pay your benefit directly into your Australian bank account as cleared funds. The account nominated below must be held in your name or in joint names.

Name of financial institution:

Branch/location:

Account name (e.g. A B and C Jones):

BSB number:

Account number:

Please note: If exercising this option, you are required to provide a copy of the portion of your bank or credit union statement that shows your full name and account details (your balance and transaction details are not required)

#### OPTION 2 – TRANSFER YOUR ENERGY SUPER INCOME STREAM

Please transfer the following amount back into an Energy Super Defined Contribution account:

\$

Membership number of active Energy Super account (if applicable):

#### OPTION 3 – ROLLOVER TO ANOTHER SUPER FUND

Please rollover the following amount: \$  to the fund nominated below.

Please note: We can only rollover superannuation benefits to a complying super fund or another superannuation vehicle. If exercising this option, you must leave a minimum of \$2,000 in your Energy Super account to keep it open. If you are rolling your superannuation benefits to a New Zealand KiwiSaver scheme, you are unable to make a partial withdrawal. Please contact Energy Super for a *Benefit Payment Request (Account Closure)* Form if this applies to you.

Name of other super fund:

ABN:

Member number in new fund:

SFN:

SPIN/USI:

Address:

State:  Postcode:

#### OPTION 4 – ROLLOVER TO A SMSF

Name of SMSF:

ABN:

Account name (e.g. A B and C Jones):

BSB number:

Account number:

#### 6. FURTHER INSTRUCTIONS

Complete this section only if you have funds in more than one investment option.

Please note: If you do not complete this section and you have more than one investment option or if your instructions below are unclear or incomplete, if you are a pension member your benefit payment will be deducted in the same manner as your regular income stream payments (excluding any LifetimePlus balance), or, if you are a defined contribution member your benefit payment is deducted in accordance with your future contribution strategy.

I request my withdrawal be drawn from the following investment option/s:

INVESTMENT OPTION	AMOUNTS (\$)		PERCENTAGE (%)
Cash Enhanced		or	
Stable		or	
Fixed Interest		or	
Capital Managed		or	
MySuper		or	
Balanced		or	
SRI Balanced		or	
Growth		or	
International Shares		or	
Australian Shares		or	
Smoothed Return*		or	
Capital Guarantee*		or	
<b>Total</b>			<b>100%</b>

\*Withdrawals from the Smoothed Return and Capital Guarantee options cannot be returned later to these options.

#### 7. ADDITIONAL DOCUMENTATION REQUIRED

The three different benefit payment options listed on the previous page each require additional documentation to be provided in order for us to process your request as fast as possible.

**Mark an 'X' in the relevant boxes below and make sure you attach the appropriate documentation with this *Benefit Payment Request Form*.**

##### OPTION 1 – CASH WITHDRAWAL

- Proof of your age/identity (refer to next column for proof of age/identity requirements).
- Copy of bank or credit union statement that shows your full name and account details.

#### OPTION 2 – TRANSFER YOUR ENERGY SUPER INCOME STREAM TO AN ENERGY SUPER DEFINED CONTRIBUTION ACCOUNT

- Proof of your age/identity (refer to next column for proof of age/identity requirements).
- A completed *Member Application Form* (if you do not have an existing super account).

##### OPTION 3 – ROLLOVER TO ANOTHER SUPER FUND

- Proof of your age/identity (refer to next column for proof of age/identity requirements).

##### OPTION 4 – ROLLOVER TO A SMSF

- Proof of your age/identity (refer to next column for proof of age/identity requirements).
- Provide either the SMSF's ABN or a copy of the SMSF's Trust Deed.
- Copy of bank or credit union statement.

Please note: If exercising this option, you are required to provide a copy of a bank or credit union statement that shows the account is in the SMSF name in order for the rollover to be made via EFT. Otherwise, a cheque will be issued.

#### 8. PROOF OF IDENTITY

PLEASE SELECT ONE OPTION BELOW

You are able to prove your identity to us, either:

- Electronically**

Please verify my identity online using a credit reporting agency. I confirm that I've read the information regarding the electronic identity verification process outlined in the Proof of Identity Requirements Fact Sheet at [energysuper.com.au](http://energysuper.com.au) I also understand that this isn't a credit check and won't be stored against my credit file.

Please provide either your **driver's licence details** or **passport details** if you'd like us to verify your identity online. We'll let you know if we have any issues with the results.

*Please note we're unable to verify your identity using this method if you're currently living overseas or if you've recently changed your name.*

Driver's licence number      State of issue

Passport number      Country of birth

Previous name (if applicable)

If signing on behalf of another person, please provide your following details:

Date of Birth   /   /

Address

OR

**Document-based**

We're able to accept your certified identification (ID) sent by email or fax. Of course if you'd prefer, you can post your certified ID to us. Please include your certified ID with this form when you return it to us.

Please see the *Proof of Identity Requirements* Fact Sheet at [energysuper.com.au](http://energysuper.com.au) for more information on using certified ID to prove your identity.

**HAS YOUR NAME CHANGED OR ARE YOU SIGNING ON BEHALF OF ANOTHER PERSON?**

**If your name has changed:**

To prove your name change, you'll need to use the document-based method of ID verification and provide a certified copy of a Linking document in addition to your other certified identification document/s (such as a driver's licence or passport). Some examples of linking documents can be seen below.

You'll need a certified copy of one of these:

- marriage certificate from the Births, Deaths and Marriages Registration Office
- deed poll; or
- change of name certificate from the Births, Deaths and Marriages Registration Office.

**If you're a legal personal representative and signing on behalf of another person:**

You'll need to provide a certified copy of one of the following documents to us (if not previously provided):

- guardianship papers
- Power of Attorney.

You'll also need to prove your identity using either the electronic or document-based method.

If you choose the electronic method, you'll also need to provide your **date of birth** and **address**, in addition to either your **driver's licence number** or **passport number**.

**PROVIDING YOUR TAX FILE NUMBER**

Energy Super is authorised to collect your TFN by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988.

By providing your TFN to Energy Super, you will allow the Energy Super Trustee to use your TFN for any lawful purposes. This may include:

- calculating tax on any benefit to which you may be entitled;
- provision to the ATO for taxation and contribution limit purposes;
- provision to the ATO so they can determine whether you are eligible for a co-contribution payment;
- finding and amalgamating your superannuation benefits;
- provision to the ATO when you receive a benefit or have unclaimed superannuation money after reaching the aged pension age;
- provision to another superannuation provider receiving benefits you may transfer (we won't pass your TFN to any other superannuation provider if you tell us in writing that you don't want us to pass it on).

You are not required to provide your TFN and declining to quote your TFN is not an offence.

However, if you choose not to provide your TFN to Energy Super:

- we will not be able to accept any non-concessional contributions (including spouse contributions) on your behalf;
- your taxable contributions received by us may be subject to additional tax of 34% (this is in addition to the 15% tax currently applicable to concessional superannuation contributions);
- you may pay more tax on your superannuation benefit than is necessary (you may be eligible to get this back at the end of the financial year in your income tax assessment);
- it may be more difficult to find your superannuation benefit if you change address without notifying Energy Super.

The lawful purposes for which your TFN can be used and the consequences of not quoting your TFN may change in the future as a result of legislative change.

More information on Tax File Numbers for superannuation purposes can be obtained from the Australian Prudential Regulation Authority (APRA) on **1300 131 060** or the ATO on **13 10 20**.

**9. AUTHORISATION AND DECLARATION**

**Please return your completed form, signed and dated, to Energy Super. It is advisable to keep a copy.**

- I confirm that I wish to withdraw part of my Energy Super benefit and do not wish to close my account
- I authorise Energy Super to process my benefit request in accordance with my instructions
- I have read this form and I declare that the information I have provided in it is true and correct and I acknowledge responsibility for its accuracy
- I declare that the relevant authorities have certified my identification documents
- I understand that my Standard Income Protection will cease the earlier of 60 days after I leave the Fund or the date insurance commences with my new super arrangements
- I understand that my Death, Total & Permanent Disablement and/or Extended Income Protection cover will cease 60 days after I cease to be a member of the Fund
- I acknowledge that Energy Super collects my personal information when I complete this *Benefit Payment Request - Partial Withdrawal* Form, and confirm that I have read and understood the Privacy Statement set out on page 5.
- I consent to the use and disclosure of my personal information for the purpose of transferring or withdrawing my superannuation benefits.

Member's signature:

Date: (DD/MM/YYYY)

 /  / 

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## PRIVACY STATEMENT – YOUR PRIVACY IS IMPORTANT TO US

This Privacy Statement provides you with details about the personal information we have collected from you, how we will manage that information and how to contact us if you have any privacy concerns, including if you want to make a complaint.

### *Why we collect personal information?*

Energy Super\* collects your personal information in order to:

- identify and verify your identity and conduct appropriate checks;
- answer your queries;
- communicate with you about your account and keep you informed about membership opportunities, including products, services, promotions and online news subscriptions;
- understand your requirements and provide you with a product or service;
- manage and respond to complaints, investigations and disputes and report to dispute resolution bodies and regulatory bodies.
- process your application for membership and
- manage our ongoing relationship with you as further described in this statement.

### *How we manage your personal information*

We may disclose your personal information to our authorised personnel, third parties (e.g. employers) and our service providers, including administration services providers, insurers MLC and Beazley, and ESI Financial Services Pty Ltd (a wholly owned subsidiary of Energy Super).

We may use and disclose your personal information in order to:

- administer your account, provide insurance cover and provide services complementary to your account such as seminars, newsletters, educational materials and access to financial advice;
- communicate with other superannuation fund trustees and administrators if you transfer your super to another fund;
- communicate with Government, Statutory or Regulatory bodies and Enforcement bodies
- obtain legal and professional opinions;
- utilise a service from web hosting companies, software providers or web application;
- deal and communicate with any other organisation or person, where you have asked them to provide your personal information to us or asked us to obtain personal information from them;
- conduct market research and analysis, develop and improve our products and services, and inform you about additional products and services that may be of interest to you; and
- meet legislative and regulatory obligations

### *What happens if you do not give us your personal information?*

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services available to you.

### *How we collect your personal information*

We generally collect your personal information directly from you, but may also collect it from other organisations such as your employer, your representatives, organisations who provide products or services to you jointly with us, and from publicly available sources. We may also be required to collect your personal information under anti-money laundering, corporations, family, insurance, superannuation and taxation legislation, or under court/tribunal orders

We are likely to disclose your personal information to organisations and persons located overseas. These countries include New Zealand, the United Kingdom, Ireland, France and the United States of America, depending on the details of the transaction or other act you ask us to or we are required to carry out.

*Energy Super and the ESI Group\* have a Privacy Policy which is available for download - or by contacting us on **1300 436 374** or **info@energysuper.com.au**. The Privacy Policy also contains information on how you may access and seek correction of your personal information held by Energy Super, and also how to complain about a breach of your privacy and how we will deal with that complaint.*

\* Energy Super is a reference to Electricity Supply Industry Superannuation (Qld) Ltd (ABN 30 069 634 439; AFSL 336567) (the Trustee), as Trustee for Energy Super (ABN 33 761 363 685) (the Fund). Energy Super is a member of the ESI Group.

## RETURN THIS FORM

### **Energy Super**

PO Box 10530

Brisbane Adelaide Street QLD 4000

**F** 07 3229 7523

(remember to send all pages of the form)

**E** member@energysuper.com.au

(as a scanned email attachment)

## TALK TO US

**T** 1300 436 374

**E** info@energysuper.com.au

**W** energysuper.com.au

### **Energy Super**

Level 10, 123 Eagle Street

Brisbane QLD 4000

PO Box 10530

Brisbane Adelaide Street QLD 4000