

Withdrawal Form (for cash and rollover withdrawals)

For Accumulation Plan, Beneficiary Account and Income Stream members



Who should use this form?

You should complete this form if you want to make a cash withdrawal, or rollover money to another ESSSuper product or another super fund, from your Accumulation Plan, Beneficiary Account or Income Stream account. If you are an Accumulation Plan member terminating employment with an emergency services employer and you want to claim your benefit, please complete the *Application for Superannuation Benefit (E109)* form instead, which is available from our Member Service Centre.

Please complete this form in pen using CAPITAL letters and mark with an [X] where applicable.

Section 1

Your personal details

Member number

Title Mr Mrs Ms Miss Other (please specify)

Surname

Given names

Date of birth / /

Postal address

Suburb

State Postcode

Mark with an [X] if your postal and residential address are the same. If your residential address is different, please specify below.

Residential address

Suburb

State Postcode

Telephone (business hours) () (after hours) ()

Telephone (mobile)

Email address

By providing your email address you are authorising ESSSuper to send communications including statement notifications to that address. This authorisation will apply until it is revoked by you.

If you are a temporary resident, please tick box **Note:** If you are a temporary resident and you have requested a cash withdrawal, restrictions may apply. ESSSuper will notify you if restrictions apply to this withdrawal.

Section 2

Account details

I am making this withdrawal from the following account: Accumulation Plan Beneficiary Account Working Income Stream Retirement Income Stream

Section 3

Employment status

I declare that I am:

Permanently retired from the workforce
(i.e. working less than 10 hours a week)

Not permanently retired from the workforce

Note: The Government has restrictions on withdrawals from super. You can generally only access your super once you reach your preservation age and retire or when you meet another 'condition of release'. For more information on accessing your super, refer to the Product Disclosure Statement.

Section 4

Payment details

Net amount to be withdrawn \$ (This is the amount after tax has been deducted, if applicable)

Amount in words

Please pay this amount as follows: \$ to my cheque/savings account (listed in SECTION 5)

\$ to the ESSSuper Accumulation Plan – Please complete and attach the *Accumulation Plan Application Form* if commencing a new Accumulation Plan account

\$ to an ESSSuper Income Stream (minimum deposit of \$50,000 applies) – Please complete and attach the *Income Stream Application Form* and a *Tax File Number Declaration Form*

\$ to another super fund (listed in SECTION 6)

Note: If as a result of this withdrawal, your account balance falls below \$5,000, ESSSuper may require you to withdraw your total balance. For Accumulation Plan and Beneficiary Account members, a minimum withdrawal of \$1,500 after tax applies. Product Disclosure Statements are available at esssuper.com.au or from our Member Service Centre.

Section 5

Cash payment to cheque/savings account

Only complete this section if you are requesting a cash payment

Name of financial institution

Account holder name (e.g. John Citizen)

BSB number – Account number

Note: The account must be in the member's name or a joint account including the member's name. We cannot accept credit card numbers.

Section 6

Rollover to another super fund

Only complete this section if you are rolling over money to another fund.

Please provide a Compliance Letter for the fund you are rolling over to. If you are rolling over to a self-managed super fund (SMSF), please provide the ABN (Australian Business Number) as advised by the Australian Taxation Office.

Name of institution (to appear on cheque)

Address of institution

Suburb

State Postcode

ABN – –

USI **A U** (Unique Superannuation Identifier)

Account No. (if known)

Section 7

Certified identification

This section only applies if you are making a cash withdrawal or rolling over your benefit to another super fund

If this is your first withdrawal to this bank account or rollover institution, you are required to provide a certified copy of your identification. Certified copies are copies of original documents that have been verified and signed by one of the professional persons listed over the page. These documents must contain the **original** signature and date and cannot be a photocopy, scanned copy via email or facsimile. For all subsequent withdrawals to the same bank account or rollover institution, you will not be required to provide certified identification. For Income Stream members, certified identification is not required if the bank account you have nominated is the same account as for your regular income payments.

Please provide either:

Option 1: Current Driver’s Licence or Passport

OR

Option 2: Either a birth certificate or extract, Australian citizenship certificate OR Centrelink pension card.

AND A letter addressed to you from Centrelink regarding a benefit payment, a letter from a Federal, State or local government body showing your name and residential address, e.g. rates notice OR a Tax Office Notice of Assessment.

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document – a linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents:

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

Note: Refer to page 4 of this form for a list of persons who can certify documents.

Section 8

Declaration and signature

I acknowledge and agree that:

- I have read and understood the Product Disclosure Statement relevant to my superannuation benefit which is available from ESSuper and I understand the tax and investment implications of this withdrawal.
- For Income Stream members - this withdrawal will reduce my investment option balances based on the draw down order held on my account.
- For Beneficiary Account members - my previous employment with my emergency services employer did not cease whilst suffering from disability or ill health (as defined under the *Emergency Services Superannuation Act 1986*). This withdrawal will reduce my investment option balances based on the order described in Accessing your super guide (BA.4) being Cash, Defensive, Conservative, Balanced, Growth, Basic Growth, Ethically Minded, High Growth, Shares Only.
- If I have requested an investment option change, my withdrawal may not be processed within the first 10 days of the month that my investment options change takes effect (e.g. if your investment options change takes effect from 1 July, your withdrawal may not be processed until 11 July).
- I have considered obtaining independent financial advice with respect to my superannuation options.

Signature of account holder



Date / /

Please forward this completed form to

ESSuper GPO Box 1974, Melbourne Vic 3001
T 1300 650 161 | essuper.com.au

At ESSuper, we treat the privacy and confidentiality of our members’ personal information seriously. We are committed to complying with the guidelines of the *Privacy and Data Protection Act 2014* and the *Health Records Act 2001 (Vic)*. To obtain a copy of ESSuper’s privacy policy go to our website at essuper.com.au

How to certify documents

You do not need to seek an authorised witness to certify a photocopy of your identification if you bring your original identification for an ESSSuper staff member to sight, and a copy is made for our use only. However copies of any other documents, any photocopies sent in to us, or any copies that will be used to transfer funds from another superannuation fund to ESSSuper, must be certified as set out below:

Step 1	Step 2	Step 3
Take the original and a copy of your selected documents to an approved certifier (see list below) who will verify that the original documents have been sighted.	Ensure that the certifier sights the original and then signs the copy confirming it is a true copy of the original. The certifier must also provide their name, the date of certification and the category/occupation that allows them to certify documents.	Post your completed application form and the certified copy of your documents to ESSSuper. NOTE: We can not accept a photocopy, scanned copy via email or a fax of the certification. Please ensure the original certification is sent.

Who can certify documents?

Conditions and definitions

Accountant	<ul style="list-style-type: none"> A member of the Institute of Chartered Accountants in Australia and New Zealand, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants, Member of the Association of Taxation and Management Accountants; or a Fellow of the National Tax Accountants' Association.
Banking or Financial Institutions	<ul style="list-style-type: none"> A bank or building society or Credit Union officer with 2 or more continuous years of service; or a finance company officer with 2 or more continuous years of service; or a Financial Adviser or Financial Planner. An officer with, or a credit representative of, a holder of an Australia credit license, having 2 or more years of continuous service with one or more licensees.
Consular or Diplomatic Officer	<ul style="list-style-type: none"> An Australian Consular Officer or an Australian Diplomatic Officer (within the meaning of Consular Fees Act 1955).
Justice of the Peace or Notary Public	<ul style="list-style-type: none"> A Justice of the Peace or Notary Public.
Law Enforcement	<ul style="list-style-type: none"> A Police officer; a Sheriff or Sheriff's officer; a 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 2 or more years of continuous service or a warrant officer within the meaning of that Act.
Legal Professional	<ul style="list-style-type: none"> Legal practitioner; a judge of a court; a magistrate; a chief executive officer of a Commonwealth court; a registrar or a deputy registrar of a court; a master of the court; a Bailiff; a Clerk of the court; a Trademarks attorney; a Patent attorney; a Commissioner for Affidavits; or a Commissioner of Declarations. A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described).
Medical and Pharmacy	<ul style="list-style-type: none"> Medical Practitioner; Dentist; Pharmacist; Chiropractor; Nurse; Optometrist; Physiotherapist; Psychologist; Midwife or Occupational Therapist.
Outside of Australia, Employee of the Trade Commission or of the Commonwealth	<ul style="list-style-type: none"> An employee of the Australian Trade Commission or of the Commonwealth who is in a country or place outside Australia and is authorised under paragraph 3 (c) or 3 (d) of the Consular Fees Act 1955 and exercising his or her function in that place.
Politician or Government Employee	<ul style="list-style-type: none"> A permanent employee of the Commonwealth or a Commonwealth authority; or a State or Territory or a State or Territory authority or a local government authority with 2 or more years of continuous service. A member of the Parliament of the Commonwealth; or the Parliament of a State; or a Territory legislature; or a local government authority of a State or Territory. A Senior Executive Service employee of the Commonwealth or a Commonwealth authority; or a State or Territory or a State or Territory authority. Migration Agent registered under Division 3 of Part 3 of the Migration Act 1958. State Emergency Service employee of the Commonwealth. Australian Public Sector employee engaged on an ongoing basis with 2 or more years of continuous service who is not specified in another item of this part.
Teacher	<ul style="list-style-type: none"> A Teacher Employed on a full time basis at a school or tertiary education institution.
Other	<ul style="list-style-type: none"> A Veterinary Surgeon; Marriage celebrant or Minister of religion registered under Subdivision A or C of Division 1 of Part IV of the Marriage Act 1961. A member of Engineers Australia, other than at the grade of student, or a registered Professional Engineer of Professionals Australia or registered as an engineer under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia; a person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made; a member of the Australasian Institute of Mining and Metallurgy. An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public. A 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. Architect. A member of the Governance Institute of Australia Ltd. A person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents.