

Application for membership (Retirement Section)

About this form

We need you to fill out this form to let us know:

- your personal details
- how much you'd like to invest
- which investment options you'd like your money invested in
- the preservation status of your super
- your pension amount
- your payment method
- who you'd prefer to receive your super if you die while you're a member of ANZ Staff Super

If you're unsure of your decisions, we recommend that you see a licensed or appropriately authorised financial adviser.

Once you've completed the form, don't forget to sign it and return it to:

ANZ Staff Super
GPO Box 2139
Melbourne VIC 3001

If you need help

For assistance call ANZ Staff Super on **1800 000 086**, or go to **anzstaffsuper.com**.

Step 1 – Complete your personal details

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



Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Residential address (must be provided)

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

Daytime Telephone

Mobile

E-mail - see note below

Membership number

Providing your email address

In the future the Trustee anticipates providing information such as annual reports, member statements, exit statements and notices of any material changes or occurrence of significant events electronically, rather than in written form as we do at the moment. If this format becomes available and you'd like to receive this information electronically please advise your email address.

Continued over

Step 2 – Transition to Retirement pension

Do you wish to transition to retirement by continuing your current membership with the ANZ Staff Super and using part of your accumulated superannuation balance to establish this pension account? See the Product Disclosure Statement for details on the Transition to Retirement pension and an explanation of restrictions which may apply to your pension.

- Yes
 No

Step 3 – Preservation status of your super (not applicable for Transition to Retirement pensions)

I declare that 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).
- Over my preservation age (age 55 for those born before 1 July 1960 – refer to page 6 of the Product Disclosure Statement) and I am no longer gainfully employed. I am not intending to rejoin the workforce either full-time or part-time at any time in the future.
- At least 60 years of age and I have ceased gainful employment since turning 60

Step 4 – Make your initial investment (a minimum of \$25,000 is required)

Please note that you must leave a minimum of \$7,500 in your existing ANZ Staff Super account for it to remain open.

- I would like to retain my existing ANZ Staff Super account.

If the amount you've requested to transfer from your ANZ Staff Super account doesn't allow the minimum account balance of \$7,500 to be retained, we will process your transfer so as to retain \$7,500 in your existing account.

I wish to invest the following amount(s):

- Transfer from my ANZ Staff Super account
- Transfer from _____

Amount to be invested

\$	<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"/>	<input type="text"/>	<input type="text"/>	,	<input type="text"/>	<input type="text"/>	<input type="text"/>

Total Initial Investment (minimum \$25,000)

*To roll over a benefit from another superannuation fund, you'll need to complete a Rollover form and send it to ANZ Staff Super. To obtain a Rollover form, refer to anzstaffsuper.com or call ANZ Staff Super on **1800 000 086**.

If you are investing both existing account balances in the ANZ Staff Super and amounts rolled over from another superannuation fund, the rollover amount will need to be received into your existing account, before your account in the Retirement Section can be opened.

Step 5 – Choose your investment options

You can choose one or a combination of the four investment options in any percentage. If you don't make a selection or the total does not add to 100%, your account will be invested in the option(s) that most recently applied for your account balance in the Employee Section, Employee Section C, Personal Section or Partner Section (as appropriate).

I wish to have my initial investment allocated between the following investment options:

Percentage to be invested

Aggressive Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Balanced Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Cautious	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
TOTAL	1	0	0	%

Step 5 – Choose your investment options (continued)

Investment option(s) for your pension payments (optional)

You can choose to have your pension payments made from one or more of the investment options you have chosen above for your account balance. For example, if your account is invested 80% Aggressive Growth and 20% Cautious, you could choose to have your payments made from the Cautious option only.

Once there's no longer enough money in your chosen option(s), payments will automatically be deducted from the account balance invested in your other option(s). You'll be notified at the time, and can adjust your investment choice if desired.

	Percentage to be invested			
Aggressive Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Balanced Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Cautious	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
TOTAL	1	0	0	%

Step 6 – Decide on your pension amount

1. Select your payment frequency

How often do you wish to receive pension payments?

Monthly Quarterly Half yearly Annually

First pension payment date / /

2. Select your payment amount

I wish to receive (before-tax) pension payments as follows: (Select one option only)

- Minimum amount permitted
- Nominated amount* of \$, per period as indicated above
- Maximum amount permitted (Transition to Retirement pension only)

*This amount must be at least the minimum amount permitted and will be gross of tax where applicable.

Please note:

- If you have not ticked an option above, payments will be made at the minimum amount permitted.
- If you do not nominate a first pension payment date your first pension payment will be paid on the first available pay period after your account has been established.

Step 7 – Complete your payment details

My bank account details 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. **Please provide a copy of a bank statement as proof of your bank account details. Payments to your account cannot commence until this proof is received.** ANZ Staff Superannuation (Australia) Pty Ltd, the Trustee of ANZ Staff Super, relies on the bank account details you provide and will not accept responsibility if payments are paid to the wrong account because you provided incorrect bank account details. When your payments have been paid to your nominated account in accordance with your instructions, the Trustee is discharged from any further liability in relation to the payments.

Step 8 – Nominate your beneficiaries

Who'll get your super if you die while you're in ANZ Staff Super ?

If you die while there is money in your account based pension or Transition to Retirement pension account in ANZ Staff Super, this money will be paid out to your spouse, dependants or estate. You have the option of:

- (1) nominating your spouse to receive your reversionary pension; OR
- (2) making a death benefit nomination; OR
- (3) making a binding death benefit nomination

If you do not make a binding death benefit nomination, the Trustee of ANZ Staff Super ('the Trustee') will determine to which of your dependants and/or your estate the benefit will be paid. However, your nomination of beneficiaries will be taken into account when the Trustee makes its determination.

Please read the information in the Product Disclosure Statement before completing this section of the Application for membership which allows you to nominate how you would prefer your benefit to be paid in the event of your death.

1. Spouse reversionary nomination

You can choose for your spouse to receive 100% of the balance of your account based pension or Transition to Retirement pension and on your death your spouse can decide whether to continue to receive your pension or receive the balance of your account as a single lump sum payment. Your nomination is a legally binding nomination which is irrevocable and the Trustee is required to follow unless the Trustee is legally restrained or prohibited from paying your super to this person.

Name of spouse

Suburb

State

Postcode

Date of birth

Signature

Date

2. Non-binding nomination

Please list the dependants (as defined at the end of Step 8) you wish to nominate below and indicate the percentage of your benefit you wish to allocate to each person listed (please attach an additional page if you wish to nominate more than four beneficiaries).

Please ensure that the percentages add up to 100%. Tick the box to indicate if you'd like your benefit paid to your estate.

Name of first nominee

Relationship to you** (Select one option only)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address*

Date of birth

Proportion of payout

Name of second nominee

Relationship to you** (Select one option only)

Spouse Child Financial Dependant Legal Personal Representative Interdependency Relationship

Address*

Date of birth

Proportion of payout

Step 8 – Nominate your beneficiaries (continued)

- My nomination in this form will be legally binding on the Trustee if it is still valid and in effect at the time of my death.
- My nomination in this form will be invalid if:
 - it has not been completed correctly
 - the persons nominated as my Dependants and/or legal personal representative are no longer alive at the time of my death
 - the Trustee is legally restrained or prohibited from paying my super to one or more of the persons nominated in this form.
- My nomination in this form will expire and cease to have effect:
 - after 3 years, unless I re-confirm, revoke or amend it at an earlier time;
 - if and for so long as the Trustee is prevented from making a payment due to Family Law; or
 - I am subject to a Court Order prohibiting me to make a binding death benefit nomination or requiring me to amend or revoke a binding death benefit nomination.
- The information provided within this form will be used by the Trustee to contact those nominated to determine whether they are still my dependants and/or legal personal representative at the time of my death. The information may be disclosed to the administrator, my employer and other parties as required and I consent to the handling of my personal information in this way.

Signature

Date

X

□ □ / □ □ / □ □ □ □

Witness One (insert full name)

□ □

I confirm that I am at least 18 years of age, am not a person nominated in Step 8 of this form and that the member named above has signed this form in my presence.

Signature

Date

X

□ □ / □ □ / □ □ □ □

Witness Two (insert full name)

□ □

I confirm that I am at least 18 years of age, am not a person nominated in Step 8 of this form and that the member named above has signed this form in my presence.

Signature

Date

X

□ □ / □ □ / □ □ □ □

Step 9 – 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 10 – Complete Tax file number declaration (if you are below age 60) ✓

I have completed and attached the Tax File Number Declaration Form from the Australian Tax Office.

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
- Medicare card
- Foreign drivers' licence¹

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 months¹

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.

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.

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.

Continued over

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:

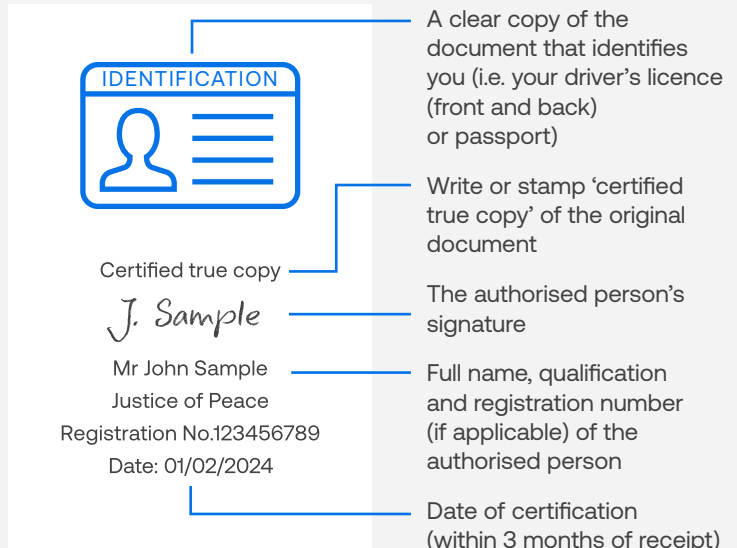
- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 3 months prior to our receipt)

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.



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.
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the *Consular Fees Act 1955*)
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Registrar or Deputy Registrar** of a Court, **Judge, Magistrate, Master** of a Court, Chief Executive Officer of a Commonwealth Court
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Financial adviser or financial planner**
- **Justice of the Peace**
- **Legal practitioner** (i.e. 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])
- **Member of the Institute of Chartered Accountants in Australia and New Zealand, the Australian Society of Certified Practising Accountants or Member of the Institute of Public Accountants**
- **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)
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**

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
- **a Notary Public**
- **an officer** with 2 or more continuous years' service with one or more Australian financial institutions or overseas financial institutions with which ANZ has an existing correspondent banking relationship
- **a person** in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents

Important notice: In preparing this document the Trustee has not taken into account the investment objectives, financial situation and particular needs ("financial circumstances") of any person. Accordingly, before acting on the advice contained in this document, you should assess whether the advice is appropriate in light of your own financial circumstances and consider contacting your financial adviser. This document and interests in ANZ Staff Super are issued by ANZ Staff Superannuation (Australia) Pty Limited. You should consider the relevant PDS before making a decision in relation to a financial product.