#### Accumulation account

## REQUEST FOR WITHDRAWAL

#### If you need help

For assistance call us on **1300 133 177** or refer to our website **ngssuper.com.au**.

Please use this form if you wish to:

- · make a partial or full withdrawal;
- · rollover to another fund;
- · apply for early release on compassionate grounds.

Please send your completed form to:

NGS Super GPO Box 4303 MELBOURNE VIC 3001

<b>Step 1.</b> Complete your personal details	Please print in black or blue pen, in capital letters, one character per box.
Title Mr O Mrs O Ms O Miss O Other O	Date of birth / / / / / / / / / / / / / / / / / / /
Surname	
Personal E-mail  Previous name (if applicable)	
Residential address (must be advised)  Suburb	State Postcode
Postal address (if different to above)	
Suburb  Daytime telephone	State Postcode  Mobile
Membership number	

#### Step 2. Attach documentation if your personal details have changed

**Name and date of birth changes** – see Step 9 'Attach proof of identity' section for details of how and what to provide along with who can certify documents. For a full list of people who can certify documents and acceptable alternative documents, please visit **ngssuper.com.au/completing-proof-of-identity/** 

Address changes - attach a copy of a recent bill, mail item or driver's licence that displays your new residential or postal address.

If the required supporting documentation is not provided, the payment of your benefit will be delayed.

 $Issued by NGS \ Super \ Pty \ Limited \ ABN \ 46 \ 003 \ 491 \ 487 \ AFSL \ No \ 233154 \ the \ trustee \ of \ NGS \ Super \ ABN \ 73 \ 549 \ 180 \ 515 \ ABN \$ 





Step 3. Employment details (to be completed by all members)
Your last employer to pay into NGS Super  Are you still working for this employer?  Yes O  If no, what date did you finish?
Step 4. Complete preservation declaration  Please complete for Cash payment.
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 roll-over fund until you meet a condition of release.

Please complete one of the following declarations and ensure that your proof of identity (requested at Step 9) shows your date of birth.

(select an option ())

$\supset$	I have reached <b>preservation age</b>	(refer to the table below),	have ceased e	employment and pe	ermanently retired
	from the workforce				

- I am at least 60 years of age and I have ceased gainful employment<sup>2</sup> since attaining age 60, even if I am not permanently retired<sup>1</sup>.
- I am at least 65 years of age.
- I do not meet any of the above conditions. I understand I can only make withdrawals from my unrestricted non-preserved component (if available).
- <sup>1</sup> **Permanently retired** is defined as never being gainfully employed again for more than 10 hours per week.
- <sup>2</sup> **Gainfully employed** means employed or self-employed for gain or reward in any business, trade, profession, calling, occupation or employment.

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



### **Step 5.** Provide payment instructions

If you are intending to claim a tax deduction for personal contributions you have made to your NGS super account, you should first complete the relevant form to notify your intent to claim a tax deduction prior to requesting a withdrawal.  You will not be able to claim a tax deduction if the transfer occurs first.
Please provide instructions on how you want your benefit paid by selecting one of the payment options below:  Option 1: Pay as cash – see Step 4 for preservation declaration
YES NO: Are you an Australian or New Zealand citizen or an Australian Permanent Resident?  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).
Pay \$ Gross (tax may be payable on cash payments – see our <b>Fees, costs and tax fact sheet</b> available on our website for more information). If you are under preservation age or if you do not meet a condition of release as shown in Step 4, payment can only be made from your unrestricted non-preserved component (if any).
Please retain \$ in my NGS Accumulation account and pay the remainder (a minimum of \$2,000 must be retained)
Close my account and pay my total account balance (including my preserved benefit where my total account balance is \$200 or less)
Please provide details of how you would like to receive your payment:  Cheque (Cheques can only be made in your name) or  EFT paid directly to my Financial Institution (bank/credit union/building society account)  Please provide proof of your account details such as a statement that shows your BSB number, your bank account
number and your account name.  Financial institution
Account held in the name of  BSB Account number
Money cannot be paid into a credit card account or a third party account. We will take care to ensure your money is paid in line with the details you have provided. However, we accept no responsibility for any loss which occurs as a result of incorrect bank account details you provide us. If the bank rejects the payment of your money, we will pay you by cheque.
Option 2: Early Release of your superannuation benefit on compassionate grounds
You will also need to apply online through my.gov.au. Further details can be found at ato.gov.au.
I have applied for early release of super through the ATO by completing their online form.
My application date



#### Step 5. Provide payment instructions (Rollover continued) Option 3: Rollover to another fund (select an option 🗸) Note: If you request to rollover the full balance of your account and your employer is currently paying Total amount (if available under the rules of the Fund) contributions into your NGS Super account, you O Total remaining after above cash payment must notify your employer prior to the rollover, to ensure your future contributions are paid to your O Please retain \$ in my NGS other fund. If you don't, your employer may make Accumulation account and transfer the remainder further contributions for you into NGS Super, where (a minimum of \$2,000 must be retained) a new account may be set up for you and fees and insurance premiums may be deducted. A partial withdrawal of \$ (If you wish to transfer part of your super to more than one fund, copy this section of the form and complete it for each fund, inputting the amount to be transferred to each fund. Note that payment will be allocated from any non-preserved amount first, followed by your preserved amount. This order will apply to the first rollover fund listed on these instructions, followed by the remaining funds in the order listed.) Please provide details of the fund to which you are transferring Name of fund This fund is a Self Managed Super Fund (SMSF) Note: All payments to a SMSF will be paid by EFT. Please ensure the SMSF address is up-to-date on the ATO's website superfundlookup.gov.au and please provide a copy of the SMSF's bank account statement. Name of Financial Institution BSB Account name Fund address Suburb Postcode Telephone Fund ABN<sup>3</sup> Unique Superannuation Identifier (USI)<sup>3</sup> Membership or Policy number<sup>3</sup> If exempt from an ABN, tick the reason for exemption: Exempt Public Sector Super Scheme Retirement Savings Account <sup>3</sup> A rollover to another fund cannot occur without the ABN, USI **and** Membership/Policy Number of the fund you are transferring to. If your rollover 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.



	ivestment option details				
	ally be made in the same proportions as your selected investment options. om specific nominated options:	However,	you r	may	elect to
O Please make my with	drawal in the same proportions as my account balance				
O Please make my with	drawal from the following options:				
Pre-mixed options:	Pe	ercentage	to b	e w	rithdrav
Diversified (MySuper) – c	default investment option				%
High Growth					] <sub>%</sub>
Balanced					%
Defensive					%
Socially Responsible Dive	ersified				%
Indexed Growth					%
Shares Plus					1%
Sector-Specific options:					
Australian Shares					]%
International Shares					%
Infrastructure					%
Property					%
Diversified Bonds					%
Cash & Term Deposits					%
TOTAL		1	0	0	%
Tailored option:					
NGS Self-Managed Direct Investment Option (DIO)	If you wish to include in this withdrawal request some or all of your investments Self-Managed DIO, you must first transfer these investments back into you specific investments using your <b>Member Online</b> account at <b>ngssuper.com</b> money from NGS Self-Managed may take some time to complete.  Refer to the <b>NGS Self-Managed Guide</b> for details available at <b>ngssuper.com</b>	r NGS pre- .au/MOL.	-mixe Tran	ed o	



#### Step 7. Confirm if splitting contributions

Should you wish to split your super contributions with your spouse for the current or previous financial years, you will also need to complete and return a **Contribution splitting form**. Note that contributions splits cannot be processed after your benefit payment has been made so it is important that any split request is lodged along with (or prior to) these payment instructions.

A copy of the **Contribution splitting form**, as well as a fact sheet providing additional information on **contributions splitting**, can be obtained by calling us on **1300 133 177** or from the website **ngssuper.com.au/PDS**.

Tick here if you intend to lodge a split request either prior to or with this form.

#### Step 8. Advise your Tax File Number on attached form (optional)

Should you choose not to provide your Tax File Number additional tax may be deducted. Please refer to the **Providing your tax** file number form for details.

#### **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). You can have these documents certified by a number of people including either a full-time teacher or by a post office employee with more than two years' continuous service. For a full list of people who can certify documents and acceptable alternative documents, please visit **ngssuper.com.au/completing-proof-of-identity/**. An example of how to certify documents is shown below.

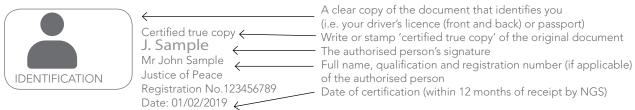
I have attached a certified copy of the appropriate proof of identity.

Failure to provide appropriate proof of identification may result in delays in the processing of your payment(s).

#### 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
- $\cdot \quad \text{Qualification (such as Justice of the Peace, Australia Post employee with more than two years' continuous service, etc)}\\$
- $\cdot\;$  Date (the date of certification must be within the 12 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.



Step 10. Complete the checklist
To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to us.  Have you:
O Provided your member details in <b>Step 1</b> ?
Attached supporting documentation for any change of name, date of birth or address detailed in <b>Step 2</b> ?
Other documents requested in Step 5:
If you are requesting early release of your super benefit on compassionate grounds (option 2), have you applied with the ATO for early release.
If you are transferring to a Self Managed Super Fund (option 3), have you attached a copy of the SMSF bank account statement and ensured the fund address is up-to-date on the ATO's website at superfundlookup.gov.au?
Signed and dated the form (Step 11)?
Completing Proof of Identity
Have you attached the correct identification as outlined in the <b>Step 9</b> ? Select the identification you have provided:
One primary identification document; or
Two alternative identification documents (one from each of the lists specified)
Ols your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
O Is your document correctly certified? Ensure the certifier has included ALL of the following on each page:
Written or stamped 'certified true copy'
Signature and printed name
O Date – the date MUST be within twelve months of the date we receive your completed form.
Qualification (such as Justice of the Peace, Australia Post employee with more than two years' continuous service, etc)
Please refer to the <b>ngssuper.com.au/completing-proof-of-identity/</b> for more details on how to certify a document and a list of valid certifiers.
Step 11. Sign the form
By signing this form I understand that there may be a delay in payment if my details have changed.  I consent to my personal information being collected, disclosed and used as described in the <i>Privacy Collection Statement</i> .
Signature Date / / / / / / / / / / / / / / / / / / /
Send your completed form together with your proof of identity to:  NGS Super GPO Box 4303

Melbourne VIC 3001



#### Tax File Number notification

In line with the Superannuation Industry (Supervision) Act 1993, the Trustee of NGS Super is authorised to ask for your tax file number. The Trustee will only use your tax file number for lawful purposes. These purposes may change in the future if there are changes to legislation.

The Trustee may pass your tax file number to any other super fund or account to which your super is transferred in the future unless you request in writing that this not be done.

#### By providing your tax file number:

- · the Trustee will be able to accept all types of contributions made by or for you (some limits may apply)
- · you can avoid paying tax at a higher rate than would otherwise apply on your contributions
- · you can avoid paying tax at a higher rate than would otherwise apply on your super benefit, and
- · it will be easier for you to find your super in the future and ensure that you receive all of your super benefits when you retire.

Choosing not to provide your tax file number is not an offence. However, if you don't provide your tax file number now or in the future:

- the Trustee will only be able to accept contributions made for you by your employer. No other contributions, for example after-tax contributions, can be accepted
- · you may pay more tax on contributions made for you by your employer. In some circumstances you may be able to claim back this additional tax, however time limits, fees and other rules may apply
- · you may pay more tax on your super benefit than you would otherwise (although you can claim this back when you lodge your tax return).

If you wish to provide your TFN to the Trustee please complete this form and return it attached with your Payment Instructions. Please note that your signature will serve as an acknowledgment that you understand the circumstances in which your TFN may be collected and used.

Given names

Surname
Date of birth
Member number
(select an option 🕜 )
O I have previously provided my Tax File Number
My Tax File Number is
O I do not wish to provide my Tax File Number to the Trustee
Signature Date Date



## PRIVACY COLLECTION STATEMENT

## If you are a member of NGS Super, or you are applying for membership

We may collect your personal information from you or from third parties such as:

- · your employer
- · a previous super fund
- · your financial adviser
- · our related entities
- · publicly available sources.

We may be required or authorised by law to collect your personal information. Relevant laws include the Australian Securities and Investments Commission Act 2001, Corporations Act 2001, Family Law Act 1975 and laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

If we are unable to collect all the personal information we have asked for, we may not be able to administer your NGS Super account or take action on a particular request you have made.

#### We will use your personal information to:

- manage your NGS Super account (NGS Accumulation, Transition to Retirement or Income account)
- · give you information about your NGS Super account
- · supply you with information about other products and services offered by us or our related companies
- include your relevant account data in statistics and market research.

**We will disclose your personal information** to various organisations (but only as required to manage your NGS Super account or the Fund generally), including:

- our administrator, Mercer Outsourcing (Australia)
   Pty Ltd (Mercer)
- · our insurer
- · our professional advisers
- · your employer
- other service providers that provide services or products relevant to your NGS Super account
- any relevant government authority that requires your personal information to be disclosed.

In managing your super your personal information may be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our **Privacy Policy** lists any other relevant offshore locations.

Our **Privacy Policy** sets out in more detail

- · how we deal with your personal information
- how to access and seek correction of the information we hold about you
- how you may lodge a complaint if we breach an Australian Privacy Principle
- · how we will handle any complaint.

You can view our **Privacy Policy** at **ngssuper.com.au/ privacy-policy** or obtain a copy by contacting us on **1300 133 177**.

If you have any other queries in relation to privacy issues, or if you do not wish to receive marketing material, you may contact us on **1300 133 177**. You may also write to the NGS Super Privacy Officer at:

NGS Super PO Box 21236 World Square NSW 2002

or online at ngssuper.com.au/contact-us.

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# If you are not a member of NGS Super, and you are not applying for membership

We will use your personal information only to enable us to take action on the particular matter you have contacted us about. In most instances we will not need to collect any further personal information from any other source. We will disclose your personal information only to those organisations mentioned above as are necessary to take action on the matter in question or for the management of the Fund generally.

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515



