

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 *Fees, costs and tax fact sheet* 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)

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: Rollover to another fund (select an option)

Total amount (if available under the rules of the Fund)

Total remaining after above cash payment

Please retain \$ in my NGS *Accumulation account* and transfer the remainder (a minimum of \$2,000 must be retained)

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.)

Note: If you request to rollover the full balance of your account and your employer is currently paying contributions into your NGS Super account, you must notify your employer prior to the rollover, to ensure your future contributions are paid to your other fund. If you don't, your employer may make further contributions for you into NGS Super, where a new account may be set up for you and fees and insurance premiums may be deducted.

Continued



Step 6. Provide investment option details

Your withdrawal will normally be made in the same proportions as your selected investment options. However, you may elect to have withdrawals made from specific nominated options:

Please make my withdrawal in the same proportions as my account balance

Please make my withdrawal from the following options:

Pre-mixed options:	Percentage to be withdrawn
Defensive	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Socially Responsible Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified (MySuper) – <i>default investment option</i>	<input type="text"/> <input type="text"/> <input type="text"/> %
Indexed Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Shares Plus	<input type="text"/> <input type="text"/> <input type="text"/> %
Sector-Specific options:	
Cash & Term Deposits	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified Bonds	<input type="text"/> <input type="text"/> <input type="text"/> %
Property	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL	<input type="text" value="1"/> <input type="text" value="0"/> <input type="text" value="0"/> %

Tailored option:

NGS Self-Managed

If you wish to include in this withdrawal request some or all of your investment in the NGS Self-Managed option, you must first transfer these investments back into your NGS pre-mixed or sector-specific investments using your *Member Online* account at ngssuper.com.au/login. Transferring money from NGS Self-Managed may take some time to complete. Refer to the *NGS Self-Managed Guide* for details available at ngssuper.com.au/PDS.



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 NGS Super Customer Service on **1300 133 177** or from the website **www.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 **www.ngssuper.com.au/completing-proof-of-identity/**. An example of how to certify documents is shown below.

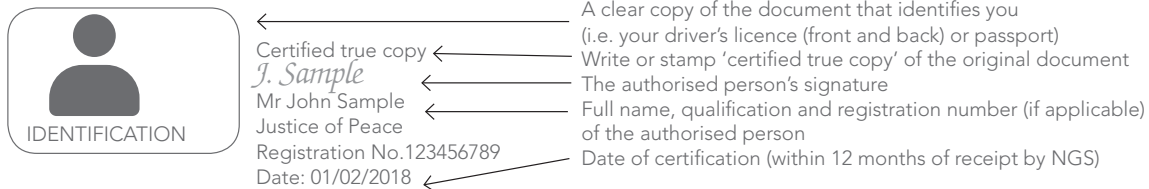
I have attached a certified copy of the appropriate proof of identity.

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
- 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)



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:

- Provided your member details in **Step 1**?
- Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
- Provided complete payment instructions in **Step 5**?
Other documents requested in Step 5:
 - If you are transferring to a Self Managed Super Fund (option 2), 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 www.superfundlookup.gov.au?
 - If you are requesting early release of your super benefit on compassionate grounds (option 3), have you attached the original approval letter from DHS?
 - If you have requested Early Release of your super due to financial hardship (option 4), have you attached the *Early release of superannuation benefits – Financial Hardship form*?
- Signed and dated the form (**Step 11**)?

Completing Proof of Identity

- Have you attached the correct identification as outlined in the **Step 9**? Select the identification you have provided:
 - One primary identification document; or
 - Two alternative identification documents (one from each of the lists specified)
- Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
- 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
 - 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, etc)

Please refer to the www.ngssuper.com.au/completing-proof-of-identity/ 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:

- a withdrawal fee is applied each time a benefit is paid. This fee does not apply to transfers to an NGS *Income account*; and
- there may be a delay in payment if my details have changed; and
- I consent to my personal information being collected, disclosed and used as described in the Privacy Collection Statement.

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)

I have previously provided my Tax File Number

My Tax File Number is --

I do not wish to provide my Tax File Number to the Trustee

Signature

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 *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

www.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 PO Box 21236 World Square NSW 2002 or online at **www.ngssuper.com.au/contact-us**.

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.