

Permanent Incapacity Withdrawal Form

If you need help

For assistance call our **Helpline** on **1800 682 626**.

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 advised)

Suburb State Postcode

Postal address (if different to above)

Suburb State Postcode

Daytime Telephone - Mobile -

E-mail

Membership number

Employer/Plan Number

Name of your employer

Step 2 – Provide payment instruction details

I wish to withdraw part or my entire **cashable** amount as follows:

PAY AS CASH (Select an option)

- Maximum amount available less any tax payable
- \$ Net of Tax (must be less than maximum)

My bank account details are as follows:

Name of institution

Branch name

Continued over



Step 2 – Provide payment instruction details (continued)

BSB

Account number

Account name

Note: the account nominated above must be in your name and must be an account for which you can sign to withdraw, either solely, or with another person.

If you do not provide your bank account details and a copy of your bank statement your benefit will be paid as a cheque. If required, Equip may seek further evidence of your bank account details prior to payment to your account.

NOTE: The ability to pay as cash (and the rate of any applicable tax) may depend upon your residency or citizenship status. Please indicate your current status by ticking the appropriate box below:

Are you an Australian or New Zealand citizen or an Australian Permanent Resident? YES NO

Holder (past or present) of visa sub-class 405 or 410 YES NO

If your payment request is affected by your residency / citizenship status, you will be advised accordingly. Failure to respond to the above questions may result in delays in the processing of your payment(s).

Step 3 – Attach documentation if your name and/or address has changed

If your name and/or postal address differs to that previously advised to the fund, complete the boxes below and provide evidence of this change.

Name changes – attach a **certified** copy of a Marriage Certificate, Deed Poll or Change of Name Certificate from the Births, Deaths and Marriages Registration Office (see the 'Completing proof of identity' section for details of how to certify documents).

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

Input new name

Input new postal address

Suburb

State

Postcode

Your personal details cannot be updated unless the necessary supporting documentation is provided and payment of your benefit may be delayed or rejected.

Step 4 – Provide your tax file number

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

Don't pay more tax than you have to – let us know your tax file number.

Your tax file number is confidential and you don't have to give it to Equisuper. It is not an offence to not provide your tax file number. However, you may pay more tax than you have to if you don't supply it.

My tax file number is: --

Or I will not provide my TFN

Special note: The Trustee is required by law to ask for your tax file number. By providing your tax file number, you're allowing the Trustee to use it to:

- find or identify your super when there's no other way
- work out any tax payable
- pass your tax file number to the tax office when you receive your super payout or have unclaimed super money after reaching pension age
- pass your tax file number to any other super fund or account to which your super is transferred in the future, unless you tell the Trustee in writing not to do so
- report details of contributions to the tax office for working out whether any tax is applicable if contributions for you exceed certain limits, and
- where required by law, pass your tax file number to other Government agencies.

Continued over



Step 4 – Provide your tax file number

If you don't provide your tax file number, now or later:

- you may pay more tax on contributions made by your employer and certain other contributions made by or for you. In some circumstances, you may be able to claim this back, however time limits and other rules may apply
- 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 your super benefit that you would otherwise (although you can claim this back when you lodge your tax return), and
- it may be more difficult to find your super in the future if you change your address without notifying the Trustee or if you rollover any other super accounts you may have.

The legal purposes for which the Trustee can use your tax file number and the consequences for not quoting your tax file number may change.

Privacy

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1800 682 626.

Our Privacy Statement is available to view at www.equipsuper.com.au or you can obtain a copy by contacting us on 1800 682 626. This details how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It includes details on how we collect, disclose and manage your personal information, including other entities and offshore locations that may receive or provide your information.

Our administrator, Mercer Outsourcing (Australia) Pty Ltd will also handle your personal information. You can view Mercer's Privacy Policy online at www.mercer.com.au/privacy.htm.

If you have any other queries in relation to privacy issues, you may contact us on 1800 682 626 or write to our Privacy Officer, GPO Box 4303 Melbourne VIC 3001

Step 5 – Sign the form

By signing this form:

- I have read and understood this form
- I am not bankrupt or insolvent under administration and that the information provided by me in this form is true and correct
- I understand that the information contained in this form will be handled by the trustee to process my super payout
- I consent to my information being collected, disclosed and used in the manner set out in this form and in the Equip Privacy Statement.
- I approve the deduction of any appropriate exit fees from the amount paid subject to legal restrictions
- I have read and understand the implications of not providing my TFN. If I have not provided my TFN, additional tax may be deducted from my final benefit
- I understand that under Tax Office regulations, I must keep a copy of this form for five (5) years from the date completed
- I acknowledge that if I've provided my email address details and/or mobile number in this form, the Trustee may, at its discretion, use that email address and/or mobile number to send information, including any member and exit statements and notices of any material changes or the occurrence of significant events, by electronic means.

Signature of member /claimant

X

Date

/ /

Signature of Witness

X

Date

/ /

*Name of the Witness (Please print name)

Occupation

*Signature to be witnessed by anyone who is prescribed as being able to witness a Statutory Declaration under the Commonwealth Statutory Declaration Act 1959. For example, Australia post employee, Bank Officer (both must have 5 years continuous service), Justice of Peace or legal practitioner, except when signed in the presence of an Officer of the Trustee.

Please return your completed form to Equipsuper, GPO Box 4303, Melbourne VIC 3001.



Step 6 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the fund. Have you:

- Provided your member details in **Step 1**?
- Attached supporting documentation for any change of name and/or postal address detailed in **Step 3**?
- Provided complete payment instructions in **Step 2**?
- Signed and dated the form (**Step 5**)?

Completing Proof of Identity


- Have you attached the correct identification as outlined in the Completing proof of identity section? Select the identification you have provided:
 - One Primary identification document; or
 - Two Secondary identification documents (one from each of the lists specified); or
 - Both foreign identification documents.
- Is your identification current? If providing an Australian Passport, one that has expired within the last two years is also acceptable.
- Do the details on your identification (name/address) match the details you have provided in Step 1 of this form?
- Have you correctly certified your identification? 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 Completing proof of identity section for more details on how to certify a document and a list of valid certifiers.

Completing proof of identity

Providing proof of identity – the easy way!

- Photocopy (both sides) of your current Drivers licence or passport*;
- Take the photocopy and the original to Australia Post*, your local Police station or visit www.equipsuper.com.au/files/proof to find out who else can certify your ID;
- Ask them to certify your ID by comparing the photocopy to the original. The person will then include the following details on the copy:

	<p>← Certified true copy</p> <p><i>J. Sample</i></p> <p>Mr John Sample</p> <p>Police Officer</p> <p>Registration No. 123456789</p> <p>Date: 01/02/2013</p>	<p>← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)</p> <p>← Write or stamp 'certified true copy' of the original document</p> <p>← The authorised person's signature</p> <p>← Full name, qualification and registration number (if applicable) of the authorised person; and</p> <p>← Date of authorisation (within 12 months of receipt)</p>
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Don't have a driver's licence or passport?

You will need to get one document from each of the following groups certified:

- Birth certificate or birth extract; or
- Citizenship certificate issued by the Commonwealth; or
- Pension card issued by the Department of Human Services (Centrelink).

AND

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment; or
- Tax Office Notice of Assessment issued in the last 12 months; or
- Rates notice from local council issued in the last 3 months; or
- Electricity, gas or water bill issued in the last 3 months; or
- Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted).

* To access a complete list of acceptable alternative documents and people who can certify identification, simply visit www.equipsuper.com.au/files/proof or if you have any questions call our Helpline on **1800 682 626**.

