







# Withdrawal Form

## 9 Proof of identify

You will need to provide documentation with your withdrawal request to prove you are the person to whom the superannuation entitlements belong. You need to provide a **certified** copy of a document(s) that clearly shows your full name, your signature, date of birth and residential address.

To meet these requirements you must provide either a certified copy of A or B as below:

EITHER

**A**

**ONE of the following documents only:**

- current driver's licence issued under state or territory law
- passport

OR

**B**

**ONE of the following documents:**

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth
- pension card issued by Centrelink that entitles the person to financial benefits

**AND**

**ONE of the following documents:**

- letter from Centrelink regarding a government assistance payment
- notice issued by Commonwealth, state or territory government or local council within the past 12 months that contains your name and residential address (eg Tax Office Notice of Assessment or rates notice from local council).

Please refer to the 'Withdrawal Information' for more further explanation.

## 10 Member declaration

**\* Indicates a mandatory section. If you do not complete this section, there may be a delay in processing your request.**

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct
- I am aware I may ask my super provider for information about any fees or charges that may apply or any other information about the effect this transfer may have on my benefits, and do not require any further information
- If the fund I am transferring my benefit to is a Self Managed Superannuation Fund (SMSF), I confirm that I am a trustee or director of a corporate trustee of the SMSF and I have provided a copy of the SMSF trust deed to verify this.
- I discharge Spectrum Super of all further liability with respect to the benefits once paid to the fund I am transferring to.
- I understand that all investment options will be converted to cash prior to transferring out of the fund.
- I consent that where I have chosen an investment with a long withdrawal period (illiquid investments) or there are delays receiving proceeds from selling my investments, any withdrawal or transfer request may be delayed for more than 30 days.

**I request and consent to the transfer/withdrawal of super, as described above, and I authorise the super provider of each fund to give effect to this transfer.**

\*Member signature

\*Date

 /  /

## Withdrawal information

**Before completing the Withdrawal Form, please read the information below and check that the fund you are transferring your benefits to can accept this transfer.**

When you transfer your super, your entitlements (eg insurance cover) with Spectrum Super may cease. Please refer to the Product Disclosure Statement or Spectrum Super Customer Service before you decide to transfer your super.

### The Withdrawal Form CANNOT be used to:

- transfer benefits if you don't know where your super is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer super from
- change the fund to which your employer pays contributions on your behalf
- open a super account
- transfer benefits under certain conditions or circumstances (for example, if there is a super agreement under the *Family Law Act 1975* in place).

### Proof of identity information - ensuring your document is correctly certified

A correctly certified document is one that is certified as being a true copy of the original document, signed by a person who has seen the original and is authorised to certify a copy of the document.

### List of approved people who can certify your identity

The following people can certify copies of the originals as **true and correct** copies:

- pharmacist
- a police officer
- medical practitioner
- nurse
- chiropractor
- optometrist
- dentist
- physiotherapist
- psychologist
- trade mark attorney
- veterinary surgeon
- a Justice of the Peace
- a notary public officer or a Commissioner of Declarations
- Commissioner for Affidavits
- bailiff
- clerk of a court
- a judge of a court
- a magistrate
- a chief executive officer of a Commonwealth court
- a registrar or deputy registrar of a court
- master of a court
- 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
- a permanent employee of the Australia Post Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public
- a bank officer with more than two years of continuous service (includes credit unions and building societies)
- a finance company officer with two or more years of continuous service

- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having two or more years continuous service with one or more licensees
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Fellow of the National Tax Accountants' Association
- Member of the Association of Taxation and Management Accountants
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- a marriage celebrant registered under subdivision C of division 1 of Part IV of the *Marriage Act 1961*
- an Australian Consular Officer or an Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- employee of the Australian Trade Commission who is:
  - a) in a country or place outside Australia
  - b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*
  - c) exercising his or her function in that place
- employee of the Commonwealth who is:
  - a) in a country or place outside Australia
  - b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*
  - c) exercising his or her function in that place
- Member of the Australian Defence Force who is:
  - a) an officer
  - b) a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with two or more years of continuous service
  - c) a warrant officer within the meaning of that Act
- Member of:
  - a) the Parliament of the Commonwealth
  - b) the Parliament of a State
  - c) a Territory legislature
  - d) a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
- Permanent employee of:
  - a) the Commonwealth or a Commonwealth authority
  - b) a State or Territory or a State or Territory authority
  - c) a local government authority with two or more years of continuous employment
- Senior Executive Service employee of:
  - a) the Commonwealth or a Commonwealth authority
  - b) a State or Territory or a State or Territory authority
- a teacher employed on a full time basis at a school or tertiary education institution.

### How to certify a document

The person who is authorised to certify documents must:

- sight the original and the copy and make sure both documents are identical
- certify all pages as true copies by **writing or stamping**:
  - 'certified true copy'
  - signature
  - printed name
  - qualification (eg Justice of the Peace, Australia Post employee, etc)
  - date
  - place of employment or identifying no. (eg JP-XXXX)

## Withdrawal information continued

### Example from member, John Sample:

**DRIVER LICENCE**  
AUSTRALIA

JOHN SAMPLE  
25 CITY ROAD  
SYDNEY NSW 2000

LICENCE No.  
012345678

LICENCE TYPE    EXPIRY  
CAR                    20-06-2015

DATE OF BIRTH  
15-02-1975

*John Sample*

*Certified true copy*

*Peter Citizen*

*Peter Citizen, Police Officer*  
*Central Police Station,*  
*10 High Street, Sydney NSW 2000*  
*30/06/09*

- ✓ Member, John Sample has provided a photocopy of his identification that includes **signature, full name, date of birth and residential address.**
- ✓ A person who is authorised to certify documents has sighted the original identification and confirmed that the copy is a true copy.
- ✓ Includes **signature, printed name, qualification, place of employment or identifying no. and date.**

## Additional information

### Change of name or signing on behalf of applicant

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 a Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

### What happens to your future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions. Using this form may close the account from which you are transferring your benefits from.

If you wish to change the fund to which your contributions are being paid, you will need to speak to your employer about Choice of Fund. Visit [www.superchoice.gov.au](http://www.superchoice.gov.au) or call the Australian Taxation Office on 13 10 20 for the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made.

### What happens if you do not quote your tax file number?

You are not obligated to provide your tax file number (TFN) to your super fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

If your super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will also make it easier to keep track of your super in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another super provider when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other trustee.

If you do not provide your TFN before exiting the fund any TFN contributions income tax that has been deducted from your account will not be claimed back on your behalf.

### Transfers to self managed superannuation funds

You may use this form to transfer your benefits to your own Self Managed Superannuation Fund (SMSF). You should be aware that SMSFs are subject to the same rules and restrictions as other funds when benefits are to be paid out. In particular, superannuation benefits in an SMSF are required to be 'preserved', meaning you cannot generally access them until you are over age 55 and retired.

**Note:** Payment requests to a SMSF should be accompanied by the SMSF's trust deed.

If there are multiple transfer requests to your SMSF, the trustee of the from fund may be able to request further information from you about your status as a member, a trustee or a director of a corporate trustee of your SMSF. Penalties may apply for providing false or misleading information.

## Post all documents to Spectrum Super

Send your correctly certified documents to:

Spectrum Super Operations Centre  
GPO Box 529  
Hobart Tas 7001  
Spectrum Super Customer Service 1800 333 500  
Facsimile (03) 6215 5933  
Website [www.spectrumsuper.com.au](http://www.spectrumsuper.com.au)

### IMPORTANT

**Do not fax or email your certified documents.**  
**All certified documents must be posted so we can view an original signature.**