Application Form

For Pension

How to complete

Important: This Application Form is for investment in a Pension account with Australian Ethical Super and must not be circulated or distributed uncompleted unless accompanied by a copy of the Product Disclosure Statement (PDS), which along with the Additional Information Booklet (Pension) (AIB) contains information relevant to investing in the Super Fund. You can download a current PDS and AIB at australianethical.com.au.

Send your completed form to:

Australian Ethical Super, GPO Box 3117 Brisbane QLD 4001

Or login to the member portal at australianethical.com.au/login and upload your completed form under the 'We're here to help' section.

Please use **BLOCK LETTERS** and **black ink**.

Complete this form if you are starting a pension account or transitioning to retirement with regular payments. You should read and understand the PDS before making an investment. Interests in the Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743, USI/SPIN AET0100AU) are offered by Australian Ethical Investment Limited ABN 47 003 188 930, AFSL 229949 and issued by the Trustee of the Fund, Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733, RSEL L0001441 AFSL 526 055).

Applicants under the age of 60 will need to complete a Tax File Number Declaration Form, which is available by calling us on 1800 021 227 or on our website australianethical.com.au/pensions/forms.

Step 1: Member details

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other, please specify

Full given name(s)

Surname

Date of birth (DD/MM/YYYY)

☐ Male ☐ Female

Work phone

Home phone

Mobile phone

Email

If you provide your email address, we will set your communication preference to online by default. You can change your communications preferences in our secure member portal or by calling us.

Residential address (PO Box is NOT acceptable)

Address

Suburb

State

Postcode

Country

Step 1: Member details (continued)

Postal address (If different to residential address)

Address

Suburb	State	Postcode	Country

Third Party Authority

☐ If you have a third party authority on an existing Australian Ethical account and want the third party authority to be applied to your new pension account, please tick the box.

If you like to add a third party authority on this account please complete the Third party information authority form.

Step 2: Tax file number

Tax File Number

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN. It is not compulsory to quote your TFN, nor is it an offence not to do so. However, if you do not quote your TFN, your before-tax contributions and withdrawals will be taxed at a higher rate, we will be unable to accept after-tax contributions from you and it may be more difficult to amalgamate your super benefits.

Step 3: Start a pension

If you need to nominate more than 3 funds, please copy this section of the form.

A minimum amount of $30,000 is required to start a standard income stream or a TTR account.

Please select which income stream you wish to use:

☐ Transition to retirement (Taxed) income stream ☐ Standard income stream

Have you permanently retired from the workforce and reached your preservation age*? ☐ Yes ☐ No

If you are 60 – 64 have you ceased employment since turning 60? ☐ Yes ☐ No

Are you aged 65 or more? ☐ Yes ☐ No

* Preservation age is between 55 and 60 depending on your date of birth.

Funding your pension account

If you are commencing a pension with more than one rollover and/or contribution, an Australian Ethical Super 'holding' account will be set up for you which will incur the standard fees and costs as our Super product. Further information on this holding account can be found in the Pension Additional Information Booklet.

Select how you would like to start your pension account:

☐ Transfer from my existing Australian Ethical Pension account to a new Pension account.

☐ Transfer super from my Australian Ethical Super account.

Account number

☐ Full amount ☐ Full amount minus: $ ☐ Other amount: $

☐ Cheque contribution of: $

Cheques should be made payable to Australian Ethical Retail Superannuation Fund (for [insert your name]) and crossed Not negotiable. Send your cheque along with this form.

☐ Rollover from another fund:

Step 3: Start a pension (continued)

How many funds will you be rolling over from:

Is this a ☐ full or ☐ partial rollover. If partial, $

Name of fund

Member number*

USI

ABN

*Member number must be provided for your benefit to be rolled over

Is this a ☐ full or ☐ partial rollover. If partial, $

Name of fund

Member number*

USI

ABN

*Member number must be provided for your benefit to be rolled over

Is this a ☐ full or ☐ partial rollover. If partial, $

Name of fund

Member number*

USI

ABN

*Member number must be provided for your benefit to be rolled over

Self-Managed Super Fund (SMSF)

SMSF name

SMSF ABN*

Electronic service address

Is this a ☐ full or ☐ partial rollover. If partial, $

*Your SMSF must have an electronic service address (ESA) identifier to receive SuperStream data and for this rollover request to be processed. You can get an ESA from an SMSF messaging provider or through your SMSF intermediary/administrator.

Step 3: Start a pension (continued)

Bank account details

Provide details of the account into which you would like your pension paid. The account must be in your name and can be a joint account. **You must also provide a copy of a bank statement showing your full name, BSB and account number and must be on the banks letterhead. This statement needs to be issued within the last 6 months.**

Name of financial institution

Branch

BSB number

Account number

Account holder name

Select the frequency of your pension (one selection only):

☐ bi-monthly

☐ monthly

☐ quarterly (Starting in)

☐ six-monthly (Starting in)

☐ annually in (Cannot be July)

Payments will be made on the 15th day of the month at the elected frequency.

Select your pension amount (one selection only). Refer to the Pension Additional Information Booklet for details.

☐ Specific amount per payment $

OR

☐ Amount of annual pension $

OR

☐ Minimum (annual payment)

OR

☐ Maximum (only an available option for transition to retirement pensions)

If your pension account commences in June and you have elected the minimum pension payment you will not receive a payment in June by default. If you would like to receive a payment in June please tick this box: ☐

If you start a pension before 1 June, a pension payment must be made to you before 30 June of that year. The payment will be as specified by you or at least the proportional amount of the minimum payment based on the number of days in the financial year for which the investment is held

Step 4: Selecting your investment options

If no selection is made your pension will be invested into the Conservative option.

Options	Percentage*
Defensive	%
Conservative	%
Conservative Balanced	%
Balanced	%

Growth	%
International Shares	%
Australian Shares	%
TOTAL	**100%**

* Please ensure that your investment selections total 100% and that each option is in whole percentages

Step 5: Choose your payment drawdown strategy

You can nominate which investment options to draw your pension payments from. If no selection is made, pension payments will be drawn proportionately from the investment options you are invested in.

Please select how you would like your pension payments to be drawn (select one option):

☐ Proportionately from my investments (pro-rata)

Choose this option if you would like your pension payments to be drawn proportionately from the investment options you are invested in.

☐ Percentage split according to the nominated investment choice below:

Options	Percentage*
Defensive	%
Conservative	%
Conservative Balanced	%
Balanced	%
Growth	%
International Shares	%
Australian Shares	%
TOTAL	**100%**

* Please ensure that your investment selections total 100% and that each option is in whole percentages

Once there is no longer enough money in your chosen options, your payments will be paid proportionately from your investments.

☐ Pension payment drawdown order (sequential)

If you nominate a drawdown order, we will deduct payments from the first option until your investment in that option is exhausted, and then deduct payments from the second option and so on.

Options	Drawdown order - number from 1 to 7	Options	Drawdown order - number from 1 to 7
Defensive		Growth	
Conservative		International Shares	
Conservative Balanced		Australian Shares	
Balanced			

Step 6: Nominating beneficiaries

Nominating beneficiaries is an important decision to make. You can choose one of the three different types of nominations available to you below. We recommend you seek legal and tax advice if you are not sure what is appropriate in your circumstances.

☐ **Preferred beneficiaries**

Select the person(s) who you would prefer to receive your pension in the event of your death. You can only nominate a person that meets the definition of a 'dependent' under superannuation law. This includes your spouse, defacto partner, children, a person with whom you have an interdependency relationship, or a person who is financially dependent upon you. You can also nominate your legal personal representative(s).

These nominations are non-binding and will only be used by Australian Ethical Super as a guide.

Name	Relationship	Percentage
		%
		%
		%
Total		**100%**

☐ **Binding death benefit**

If you would like your nominated beneficiaries to be binding on Australian Ethical Super, then complete the Binding Death Benefit Nomination Form, which is available on our website.

Your nominations will be binding provided it meets the legal requirements and as outlined in the Binding Death Benefit Nomination form. We recommend you seek legal and tax advice if you are not sure what is appropriate in your circumstances.

☐ **Reversionary beneficiary**

You can nominate one person to be a reversionary beneficiary. This can include your spouse, defacto partner, children, a person with whom you have an interdependency relationship, or a person who is financially dependent upon you.

A reversionary beneficiary is someone to whom the pension will continue to be paid via regular payments (pension) following your death.

Full given name(s)

Surname

Relationship

Date of birth (DD/MM/YYYY)

☐ Male ☐ Female

Step 7: Proof of identity

As a requirement of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF legislation), you need to provide identification documentation with this transfer request to prove you are the person to whom the super entitlements belong. Please provide to us either one **certified** primary Identification (ID) document or two **certified** secondary documents as listed below.

YOUR PRIMARY ID DOCUMENT REQUIREMENTS

You **MUST** supply **ONE** primary document from this list:

☐ Australian Driver's Licence (current)

☐ Australian Passport (not expired more than 2 years)

☐ International Passport (current)

☐ Proof of Age Card/NSW Photo Card (current and government issued)

OR

YOUR SECONDARY ID DOCUMENT REQUIREMENTS

Supply **ONE** of the following:

☐ Australian birth certificate, birth extract or citizenship certificate

☐ Foreign birth certificate or citizenship certificate

☐ Government issued concession card, such as a pensioner concession card, a health care card, or a seniors health care card

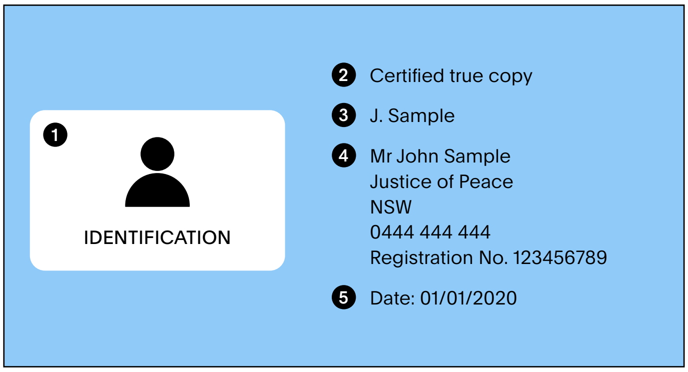
AND supply **ONE** valid option that contains your current residential address;

☐ Utility Bill or Council Rates Notice (less than 3 months old)

☐ Taxation Notice or Centrelink Statement (less than 12 months old)

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:



1. A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
2. Write or stamp 'certified true copy' of the original document
3. The authorised person's signature
4. Full name, qualification, state, phone number and registration number (if applicable) of the authorised person
5. Date of certification (within 2 years of receipt)

Proof of identity (continued)

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.
- **Architect**
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank Officer, Building Society Officer or Credit Union Officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **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**
- **Holder of a Statutory office not specified in another item**
- **Legal Practitioner**
- **Marriage Celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, Chiropractor, Dentist, Nurse, Optometrist, Physiotherapist, Psychologist, Midwife, Occupational Therapist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student), a Registered Professional Engineer of Professionals Australia or registered under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Governance Institute of Australia Ltd**
- **Member of the Institute of Chartered Accountants in Australia and New Zealand**, the Australian Society of Certified Practising
- Accountants, Member of the Institute of Public Accountants or the Association of Taxation and Management Accountants
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Migration agent registered under Division 3 of Part 3 of the Migration Act 1958**
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **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)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) or **a State or Territory** (or State or Territory Authority) **or a Local Government Authority** with two or more years of continuous service
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **SES Employee of the Commonwealth**
- **Teacher employed on a full-time basis at a school or tertiary education institution Trade marks attorney, Patent Attorney**
- **Veterinary surgeon**

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
- **an authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia
- **a Member of the Australian Defence Force** who is an officer or a non-commissioned officer with two or more years of continuous service
- **Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index: transparency.org**

Step 8: Declaration and signature

By completing the Application Form I declare that:

My application is lawful because

- All the details I have provided for this application are true and correct.
- I confirm that I am an Australian citizen, New Zealand citizen or Permanent Resident of Australia.
- I received and accepted this offer in Australia.

I have made an informed decision because

- I have read the PDS to which this application applies.
- If I have received the PDS from the internet or by other electronic means, I have received the entire document.

I am responsible for my decision to make this application, and

- I acknowledge that no representation has been made to me by or on behalf of Australian Ethical other than those contained in the PDS.
- I am not making this application because of an unsolicited meeting with or phone call from another person.

I am aware that Australian Ethical Super will have records of my personal information, and consent to my information being used and/or disclosed to:

- administer my investment;
- provide information to me;
- conduct market research and analysis;
- develop products;
- meet regulatory obligations;
- inform the licensee or adviser I have indicated on the Adviser third party and fee authority form, until I notify you otherwise.*

I have read all the terms and conditions contained in the Product Disclosure Statement and, in particular

- I understand that, if I am commencing a pension with more than one rollover and/or contribution, an Australian Ethical Super 'holding' account will be set up for which I will incur the standard fees and costs as the Super product, and that I will hold this product until all expected funds are received and my account has been rolled over to the pension account.
- I agree to the offer contained in the PDS and to be bound by the provisions of the Trust Deed that governs Australian Ethical Super.
- I understand that Australian Ethical has the right to reject any applications, switches or regular contributions.
- I understand that by electing to use the phone and/or email facilities, I agree that Australian Ethical will not be responsible to me for any fraudulently completed, incorrect or incomplete communications and that Australian Ethical will not compensate me for my losses. I also release and indemnify Australian Ethical against any liabilities whatsoever arising out of Australian Ethical acting on any communications received by phone or email.
- I understand the nature of risk attached to the investments I am applying for and acknowledge that neither Australian Ethical, nor the Trustee of the Fund guarantee a return of capital or the performance of my investment.

I am authorised to sign this application form because

- If this application is signed by me under a Power of Attorney, I declare that I have not received notice of revocation of that power and I hereby supply a certified copy of the Power of Attorney.

Providing my TFN

- If I have provided my TFN at Step 2, I declare that I have read the important information about my tax file number and consent to providing my TFN for the legal purposes stated, including finding and amalgamating my superannuation benefits, providing information to the ATO, and providing information to another superannuation fund if I transfer my benefits.

* Personal information is collected by and held for Australian Ethical by its administrator in accordance with the Privacy Act 1988 (Cth), for the purpose of administering accounts, providing services associated with those accounts and may be used for marketing and research purposes. Without this information we would not be able to provide our services to you. You can opt out of receiving marketing material at any time by calling us or notifying us by email. Your personal information may be disclosed to third party service providers (some of which may be located overseas) or otherwise as permitted by law. For further information about how personal information is handled, our complete privacy policy can be viewed at (a hard copy of the policy can be provided on request).

Signature

Please note if you are using an electronic signature, this must be signed using OneSpan, DocuSign, Annature, Adobe Acrobat Sign or FuseSign, and the forms will need to be accompanied by a time-stamped certificate.

Signature

Signatory's full name (please print)

Date form signed (DD/MM/YYYY)

Application form checklist

How to complete

Important

Please make sure you have all the supporting documents.

This checklist can help you make sure you send everything required so that your Australian Ethical Pension starts as soon as possible. If there is missing or incomplete information, you may experience a delay on your application.

- ☐ **Australian Ethical Pension application form**
  - ☐ Dated and signed
- ☐ **Complete rollover section**

  Only applicable if you want to consolidate other super accounts into your new Australian Ethical Pension account. Note a Retirement account can only receive one lump sum amount so your super must be consolidated into an Australian Ethical Superannuation account before commencement of your pension. Refer to the Pension Additional Information Booklet for further details.
- ☐ **Complete personal contribution tax deduction**

  Before you exit from your super fund and If you intend on claiming a tax deduction, if any, on a personal contribution, please lodge your notice of intention to claim using an Australian Taxation Office (ATO) prescribed form before you start your pension. You will not be able to claim a deduction after your pension has commenced.
- ☐ **Tax File Number (TFN) declaration form**

  If you are under 60 years of age, to ensure your pension payments are eligible for concessional tax treatment, please complete the Tax File Number (TFN) declaration form.
- ☐ **Provide copy of a bank statement showing your full name, BSB and account number**

  This statement needs to be issued within the last 6 months.
- ☐ **Binding death nomination form (optional)**

  Signed (not digital) and correctly dated. Please post the signed form to GPO Box 3117 Brisbane QLD 4001.
- ☐ **Complete adviser third party and fee authority form (optional if you have an adviser)**

  To authorise your adviser (third party) to view your information in relation to your Australian Ethical account and charge an adviser service fee if applicable.
- ☐ **Certified identification documents**
  - ☐ ID is still valid/current
  - ☐ ID is certified correctly by an authorised certifier
- ☐ **Special instructions for consolidation for a Pension account**
  - ☐ Super consolidated to an existing Australian Ethical Super account and ready to commence a Pension account
  - ☐ Super account number: ____________________
  - ☐ If you have multiple superannuation accounts and contributions prior to commencing your pension contribution, an Australian Ethical Super 'holding' account will be set up to consolidate the following:

    Number of contributions: __________ $ __________ contributions

    Number of rollovers: __________ $ __________ rollovers

    Additional instructions (for example if you wish to have transactions done in a particular order):

    ____

? If you have any questions, please contact Australian Ethical Super on 1800 021 227.

Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733, RSE L0001441, AFSL 526 055),
Trustee of the Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743, USI/SPIN AET0100AU)

T 1800 021 227 | **W** australianethical.com.au