

Application for benefit payment and certifying your identification

We recommend that you contact us for your benefit payment estimate before you complete this form.

Superannuation is a long-term investment. If you are thinking about withdrawing your benefit or transferring your super to another fund you need to be certain that you are making the best decision for you. Before withdrawing your benefit, we encourage you to seek professional advice to help you in this decision.

As a HESTA member, you have access to the following advice services:

1. One-on-one advice from a HESTA Superannuation Adviser at no extra cost
2. Personal phone based advice with our Associate Superannuation Advisers at no extra cost
3. If you have complex needs, you can access affordable financial planning. HESTA financial planners are authorised representatives of IFS (Industry Fund Services) who work on a fee-for-service basis. You will be quoted with up-front fixed fees with no hidden costs and no commissions.

If after speaking with us and/or seeking independent financial advice, you still wish to withdraw your HESTA benefit, scan and email your completed *Application for benefit payment*, together with all the certified identification detailed on the attached *Certifying your Identification* form to: hesta@hesta.com.au or mail to: **HESTA, Locked Bag 5136, Parramatta, NSW 2124.**

Not providing the correct identification may delay processing of your application.

Important information

- Withdrawals from superannuation may be subject to tax. See *How Super Is Taxed*, available at hesta.com.au/pds for more information.
- If you intend to claim a tax deduction on any personal contributions, you must do so before withdrawing. You must meet the government's eligibility criteria and complete a Notice of intent to claim a tax deduction for super contributions (NAT71121) available at ato.gov.au
- It's important that you contact us or seek independent financial advice prior to sending your *Application for benefit payment*.
- If you intend to split your super with your spouse, you must notify us before your account is closed. We are unable to action this request once your account is closed.
- If you decide to withdraw your full benefit, any insurance cover you have with HESTA will cease from the date your benefit is fully paid and your account closed. You will need to sign the declaration at the end of the *Application for benefit payment* to confirm that you understand this.
- Any insurance arrangements that are currently in place through HESTA can only continue if you remain a HESTA member and there are sufficient funds in your account to cover the cost of your insurance premiums.
- If you make a partial withdrawal you must leave a minimum \$6,000 to keep your account.

When can you access your super?

Your super is designed to help support you financially when you retire, so the government has placed restrictions on when you can access your benefit. These are called 'preservation rules' and mean your benefit may consist of preserved and non-preserved amounts.

Preserved amounts

By law all contributions to members' accounts and investment earnings accruing after 1 July 1999 are preserved until you meet a condition of release.

Conditions of release

All or part of your preserved amount may generally only be paid out if you meet at least one of these conditions:

- you permanently retire or commence a transition to retirement income stream on or after your preservation age:

Your date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 - 30 June 1961	56
1 July 1961 - 30 June 1962	57
1 July 1962 - 30 June 1963	58
1 July 1963 - 30 June 1964	59
After 30 June 1964	60

- you cease an employment arrangement on or after the age of 60
- you reach age 65
- you become permanently incapacitated
- you have a terminal medical condition
- you die
- you meet government criteria and receive government approval for the release of some of your super on compassionate grounds
- you are in severe financial hardship
- you change jobs and your account balance is \$200 or less, or you are a 'lost member' who is found and you have less than \$200 in your account on its release
- it's necessary to enable a payment under a release authority in accordance with taxation law.

Temporary residents are treated differently under the super rules in terms of accessing super benefits early. If you are a departing temporary resident seeking access to super benefits contact the ATO to check how the rules apply to your circumstances.

Non-preserved amounts

Restricted non-preserved amounts may generally only be paid out if:

- you meet one of the conditions of release for preserved amounts, or
- you are no longer employed by a contributing employer.

Unrestricted non-preserved amounts may generally be paid out at any time.

What can I do at preservation age?

When you reach preservation age you can withdraw your super as a lump sum if you permanently retire or transfer your super to a HESTA Income Stream under the transition to retirement rules, if you're not permanently retired.

Designed to provide a regular income (instead of a lump sum), income streams enable people who are transitioning to retirement to work part time while using some of their super to supplement their income.

Partial benefits

If you make a partial withdrawal, or transfer part of your account to another fund, you must keep at least \$6,000 in your account.

Accessing your super

You (including your beneficiaries or agents) must provide certified copies of identification documents when receiving certain services, such as the payment of super benefits or income streams.

Temporary residents

We are required to transfer to the Australian Taxation Office (ATO) any super held for a temporary resident who has left Australia for more than six months and whose visa has expired or been cancelled.

This may affect your super if you are not an Australian citizen, a New Zealand citizen or a permanent resident.

In accordance with relief provided by the Australian Securities and Investments Commission (ASIC), we will not provide an exit statement. However, you can contact us to receive information about the transfer that will enable you to apply to the ATO to claim your benefit. For more information about unclaimed benefits, contact the ATO on 13 10 20.

Transferring to other funds

You can transfer your account to another fund at anytime. You do not need to meet a condition of release because your super remains within the super system. You will need to apply to your other fund for release of your super in the future. You can transfer some or all of your super to another fund. If you choose to transfer only some of your account, a minimum balance of \$6,000 applies after transfer. You must be a member of the other fund before we can transfer any amount.

application for benefit payment

HESTA

Member name:

Member number:

Date of birth:

Complete in pen using CAPITAL letters. Form must be completed in full.

Example:

A B C 1 2 3 X

Before you complete this form, call us on 1800 813 327 or go to HESTA Member Online to view your account balance.

The *Application for Benefit Payment* acts as an authority for us to release your HESTA benefit. A fully completed application form must be provided when requesting a payment in cash, or the rollover of your account to another complying super fund.

Scan and email all requirements to hesta@hesta.com.au or mail to: **HESTA, Locked Bag 5136, Parramatta NSW 2124.**

1 Current contact details

Use this section to provide us with your current contact details.

Telephone number (business hours):

Telephone number (after hours):

Telephone number (mobile):

Email:

Postal address:

PO Box/Unit number/Street number

Street name

Suburb

State/Terr.

Postcode

2 Your tax file number (TFN)

We are authorised by law to ask for your TFN. You do not have to provide it but if you don't, you may end up paying more tax than you need to. To find out more about how your TFN is used, disclosed or what may happen if you don't provide it go to our website hesta.com.au/tfn

My tax file number is:

I authorise HESTA to use my TFN for the purpose of using the ATO SuperMatch service to locate other superannuation accounts and reunite any identified ATO held monies with my HESTA account. My consent will be retained by HESTA for future searches unless revoked by me.

Yes No

3 Payment options

Transfer (rollover)

Complete Step 4

Cash Withdrawal

Complete Step 5

4 Transfer to another fund

Make a partial transfer of to the fund nominated below
(minimum \$6,000 must be left in your account)

\$

I wish to transfer my entire benefit to the fund nominated below*

Full name of new fund: (mandatory)

Phone number of new fund:

New fund member number: (mandatory)

Australian business number (ABN) of new fund: (mandatory)

Unique Superannuation Identifier: (USI)

*If we receive an amount after you have left the fund, we may be required to open a new account. Please make sure any contributions have been received before exiting the fund.

5 Cash payment to you

Make a partial cash withdrawal to be paid to me of
\$ Before-tax Post-tax
(minimum \$6,000 must be left in your account)

Make a full cash withdrawal (and exit HESTA)*

*If we receive an amount after you have left the fund, we may be required to open a new account. Please make sure any contributions have been received before exiting the fund, or direct your employer to pay any contributions to another superannuation account.

Select from the options below by marking your choice with a cross inside of the box

I am still employed and wish to access my available 'non preserved' benefits

I have reached preservation age, and have permanently retired

Date you left your employer:

I am aged 60 to 64 and I have ceased employment, with any employer, since turning age 60

Date you left your employer:

I am aged 65 or more

My whole entitlement is less than \$200 before tax, and I have ceased employment with my contributing employer

Important note: Your preservation age will be dependent on your date of birth (See *Other information about taxation of benefits* page for preservation age table). Also, if you have never been employed, benefits cannot be paid until you reach the age of 65.

Specify your preferred payment method by placing an 'X' in the appropriate box


I would like an electronic funds transfer (EFT) into my account.

Account name:

Note: Your nominated bank account must be held in your name or, if it is a joint account, you must be one of the account holders.

I confirm that the bank account is in my name (or jointly) and the details provided above are correct.

BSB:

 Ensure you provide a copy of your bank statement to verify details.

Account number:

I would like a cheque in my name.

Note: Cheques can only be sent to the address on your account.

6 Investment options

You can nominate to withdraw your benefit from your allocated investment option. If you do not make a selection, your benefit will be taken as per your current contributions strategy.

Conservative	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Balanced Growth (<i>MySuper</i>)	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Indexed Balanced Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Sustainable Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
High Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Cash and Term Deposits	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Diversified Bonds	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Property and Infrastructure	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
International Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Australian Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Total (must add up to 100%)	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

7 Declaration

- I authorise the trustee of HESTA to pay my benefit as instructed on this form.
- I understand that if my full benefit is paid, the trustee shall be released from all claims, liabilities and obligations in respect of my interest in the fund.
- I am aware that I have the right to request any further information that I require in order to understand my benefit entitlements in the fund, including any fees and charges that may apply to the benefit withdrawal.
- I understand that my insurance arrangements with HESTA will cease from the date that a full benefit is paid.
- I declare that all information provided on this form is true and correct, to the best of my knowledge.
- I have read and understood the HESTA Privacy Collection Statement and consent to the Trustee of HESTA collecting, using and disclosing my personal information.

Member's signature:

Date signed:

8 Checklist

- The application has been completed in full
- Member details completed, including contact number
- The declaration has been signed and dated
- All of the required identification documents are attached
- A current bank statement is attached if requesting EFT payment

contact us

hesta@hesta.com.au | 1800 813 327 | Email form to hesta@hesta.com.au or mail to: HESTA, Locked Bag 5136, Parramatta NSW 2124

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Name:

Member number (if known):

Proving your identity

To protect you from the risk of identity fraud, you will need to provide certified identification to make a change of name or details, benefit claim, open a HESTA Income Stream or apply for refund of contributions. You can provide certified documents in hard copy or you can provide consent for us to verify your identity electronically with your accompanying application form.

For IP and TPD insurance claims

If you're making an IP or TPD claim:

- **select Option 2 (certified copies of ID documents)**. These documents will be shared with our insurer as part of your claims process.
- **send your claim forms and certified ID back to:** AIA Australia, PO Box 6111, Melbourne VIC 3004.

For any other claim, and to avoid any delay in processing your request, please send your claim form and certified ID to HESTA at the address provided at the bottom of this page.

Option 1: Electronic proof of identity

Please provide at least **TWO** of the following for verification.

Electronic verification

If you select this option you do not have to attach any certified documents. We will do all the checks for you.

I authorise the use of the below information for this purpose (complete 'Verification of identification' on this form):

My Medicare number is:

Exp. date:

I am person number on this Medicare card

and

My Australian Driver licence number is:

Exp. date:

State of issue:

and/or my Australian passport number is:

Exp. date:

Place of birth:

Country of residence:

Name on citizenship document (if applicable):

Family name at birth:

Option 2: Provide certified copies of ID documents

This step-by-step guide details the types of documents we can accept as proof of your identity and what you need to do to certify them correctly.

Hard copy verification

If you select this option you must attach all certified documents.

Acceptable documents

Either

A certified copy of a primary photographic identification document:

- current photographic driver's licence issued under state or territory law (copy of the front and back)
- current passport (including English translation where required).

or

A certified copy of a primary non-photographic identification document:

- birth certificate
- citizenship certificate issued by the Commonwealth of Australia
- pension card issued by Centrelink that entitles you to financial benefits.

and

A certified copy of a secondary identification document:

- a notice issued by a local government body or utilities provider within the preceding three months that shows your name and residential address.
- notice issued by Commonwealth, state or territory government within the past 12 months that shows your name and residential address. For example:
 - Tax Office notice of assessment
 - a notice recording the provision of financial benefits i.e. a Centrelink assistance payment.

Verification of identification

I consent to the Trustee of HESTA verifying my identification via electronic means including in the event my certified documents have not been correctly certified or if I apply for TPD and have been approved for payment.

Signature:

Date signed:

Have you changed your name or are you signing on behalf of another person?

If you've changed your name or are signing on behalf of the applicant, you'll need to provide a certified linking document proving a relationship exists between two (or more) names.

For a change of name you can request linking documents (eg Marriage certificate, Deed poll, Change of name certificate, Divorce decree or Registered relationship certificate) from the Births Deaths and Marriages Registration Office.

If you are signing on behalf of the applicant, you will need to provide Guardianship papers and Power of Attorney documents.

How to certify

The person authorised to sight and certify documents must:

- sight the ORIGINAL and the copy and make sure they are identical, and
- write or stamp 'certified true copy' on all copied pages followed by their signature, printed name, qualification (eg. Justice of the Peace), registration number (if applicable) and date.

What does a certified document look like?

Samantha Sample has provided a photocopy of her identification that included signature, full name, date of birth, and current residential address.

- The certifying authority has sighted the original identification, and confirmed that the copy is a true copy.
- Details for the certifying authority are included: full name, qualification, registration number (if applicable), date and signature.



"I certify that this document is a true copy of the original"

Name: Kate Anderson Qualification: JP
Date: 31 July 2015 Registration no: 222222

Do proof of identity and/or linking documents need to be translated?

If your proof of identity and/or linking documents are in a language that is not understood by the person carrying out the verification, they must be accompanied by an English translation prepared by an accredited translator.

Who can certify my identification document?

For a full listing of people who can certify your documents, see Schedule 2 of the *Statutory Declarations Regulations 2018*. Some of the people who can certify copies of originals as true copies are:

- a medical practitioner
- a nurse
- an optometrist
- a psychologist
- a pharmacist
- a chiropractor
- a veterinary surgeon
- an accountant (member of ATMA, CA ANZ, CPA or IPA)
- a teacher permanently employed full time or part time basis at a school or tertiary institution
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- a notary public
- a police officer
- a Justice of the Peace
- a magistrate
- a bank officer with 5 or more continuous years of service
- a marriage celebrant
- a member of the Governance Institute of Australia Ltd
- a permanent employee of the Australian Postal Corporation with 5 or more years of continuous service
- a SES employee of the Commonwealth.

What if I don't certify my identity documents correctly?

If the identification documents you send with your application are not certified or incorrectly certified, we may call you to verify your identity over the phone. If you're unable to give us enough information to identify you over the phone, you may need to resend certified proof of identity documents. This will lead to delays in processing your application.

Alternatively you can give your consent for electronic verification of your documents to be completed in the event that your documents have not been correctly certified, please sign the consent section under 'Verification of identification'.

Return your completed form

Scan and email all requirements to hesta@hesta.com.au or mail to: HESTA, Locked Bag 5136, Parramatta NSW 2124

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