

## 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 personal advice from a HESTA Superannuation Adviser which can be delivered by phone, video or face to face.
2. The majority of the advice provided is at no additional cost. There will be an advice fee payable if you receive advice in relation to the commencement of a transition to retirement or retirement income stream.
3. We'll let you know upfront if an advice fee applies.

### Important information

- Withdrawals from superannuation may be subject to tax. See *How Super Is Taxed*, available at [hesta.com.au/pds](https://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](https://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 you withdraw any funds or 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 fees.
- If you make a partial withdrawal you must leave a minimum \$6,000 to keep your account open.

### 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 preservation age is the age at which you can generally start accessing your super. This is generally 60 years of age.
- 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. If you're not permanently retired, you can transfer your super to an income stream under the transition to retirement rules.

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.

## 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. 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

Use this form when requesting a payment in cash, or the rollover of your account to another complying super fund. Please consult a financial adviser before making a decision. Type in your details or complete in pen using CAPITAL LETTERS. Print 'X' to mark boxes where applicable. **The form must be completed in full.**

## 1. Personal details

Member number:

Date of birth:

Given name/s:

Family name:

Mobile or daytime phone number:

Residential address (PO Box not accepted):

Suburb

State/Terr.

Postcode

Postal address (only complete if different from above):

Suburb

State/Terr.

Postcode

Email:

## 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 [hesta.com.au/tfn](https://hesta.com.au/tfn)

My TFN is:

You can withdraw your consent at any time in the future by contacting us on 1800 813 327.

## 3. Payment options

☒

Cash withdrawal

**Complete Step 4**

☒

Transfer to another fund

**Complete Step 5**

## 4. Cash withdrawal

**To confirm you're eligible to make your withdrawal, choose the condition of release that applies to you (one only):**

☒

I wish to access my available 'non preserved' benefits

☒

I have reached preservation age, and have permanently retired or ceased employment with any employer since turning age 60.

Date you left your employer:

☒

I am aged 65 or more

☒

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

## Withdrawal amount

☒

Make a partial cash withdrawal of my entire account balance, less \$6,000.  
(\$6,000 will be left in your account to keep your account open and retain any insurance)

☒

Make a partial cash withdrawal to be paid to me of

\$

Gross ☐ Net ☐

(minimum of \$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.

**Payment will only be paid via electronic funds transfer (EFT). Provide all details as requested below.**

Name of bank account holder:

Bank name/financial institution:

**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.

BSB:



Please ensure the information you have provided is correct as it may not be possible to recover your money if it is paid to an unintended recipient. HESTA will not verify your bank details.

Bank account number:

## 5. Transfer to another fund

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

\$

- ☐ Make a full transfer of my benefit to the fund nominated below\*

\*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.

### Make a transfer to another regulated super fund

Full name of the new fund: (mandatory)

Australian Business Number (ABN) of the new fund: (mandatory)

Unique Superannuation Identifier: (USI)

Member number: (if known)

### Make a transfer to my self managed super fund (SMSF)

Account name (this must be the same as the SMSF)

Australian Business Number (ABN)

BSB:

Account number:

Electronic Service Address (ESA)

### ! Important

You must provide ABN for SMSF transfer. A transfer to your SMSF will be rejected if the details on this form don't match the ATO's records. Before you submit this form, contact the ATO to check the following details are recorded with them:

- your full name, date of birth and TFN
- your SMSF's name, ABN and bank account details
- you have an active ESA for your SMSF

### Return your completed form

Scan and email all requirements to [hesta@hesta.com.au](mailto:hesta@hesta.com.au) or mail to: **HESTA, Locked Bag 35007, Collins St West VIC 8007.**

If you have any questions about completing this form, call us on 1800 813 327 between 8.00am and 8.00pm (AET) Monday to Friday.

## contact us

[hesta@hesta.com.au](mailto:hesta@hesta.com.au) | 1800 813 327 | Locked Bag 35007, Collins St West VIC 8007 | [hesta.com.au](http://hesta.com.au)

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## 6. Investment options (optional for partial amounts)

If you've made an investment choice you can choose which options your super is withdrawn from. Otherwise it will be in proportion to the balance in each option.

I wish to withdraw a total of \$ from the investment option(s) specified below:

Investment options	Amount	% of total
Conservative	\$	%
Balanced Growth	\$	%
Indexed Balanced Growth	\$	%
Sustainable Growth	\$	%
High Growth	\$	%
Cash and Term Deposits	\$	%
Diversified Bonds	\$	%
Property and Infrastructure	\$	%
International Shares	\$	%
Australian Shares	\$	%
<b>TOTAL</b>	\$	%

(Total must add up to 100%)

## 7. Member declaration

- I confirm the details I have supplied are true and correct and instruct the trustee of HESTA to process my request in accordance with the provisions of the HESTA Trust Deed available at [hesta.com.au/disclosures](http://hesta.com.au/disclosures) or by calling 1800 813 327.
- I acknowledge that, before I sign this form, I have read and understand the HESTA Product Disclosure Statement available at [hesta.com.au/pds](http://hesta.com.au/pds) or by calling 1800 813 327.
- I understand if I do not provide you with all information requested in this form, you may not be able to accept or carry out my request.
- I confirm that the bank account is in my name (or jointly in my name) and the details provided above are correct.
- I understand that if I haven't provided prior instructions on my intention to claim a tax deduction or split eligible contributions with my spouse, I will not be able to claim a tax deduction or split the withdrawn contributions in the future.
- I understand that if I am withdrawing my full account balance insurance will cease and HESTA account will be closed.
- 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.
- Where transferring to a SMSF, I confirm that I'm a member, trustee or director of corporate trustee of the SMSF.
- I have read and understood HESTA's Privacy Collection Statement which is available at [hesta.com.au/privacy](http://hesta.com.au/privacy) or by calling 1800 813 327. I consent to my personal information being collected and used by the Trustee for the ongoing administration of my membership by the fund administrator and other service providers.
- By providing my email address and/or phone number, I nominate those as my up-to-date contact details, and consent to HESTA providing me with information about HESTA's products and services, as well as marketing communications including third party products and services.

Signature:

Date signed:



D D M M Y Y Y Y



# certifying your identification



Name:

Member number (if known):

## Proving your identity

You need to provide us with identification documents. This is to protect you from the risk of identity fraud, and to ensure your super is paid to you. There are three ways you can provide us with your identification. You can:

1. provide document details and your consent for us to verify your identity electronically, or
2. scan your certified identification documents and email all requirements to: [hesta@hesta.com.au](mailto:hesta@hesta.com.au), (you will need to provide a copy of a bank statement issued within the last three months if you select this option), or
3. provide certified documents in hard copy and mail all requirements to **HESTA, Locked Bag 35007, Collins St West VIC 8007**.

**Your ID and account details must match** - if you need to change your name, you'll need to provide a completed *Change of member details* form which can be found at [hesta.com.au/forms](https://hesta.com.au/forms)

**Option 1: Electronic proof of identity**

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

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

Full name as appears on my Medicare card:

My Medicare number is:

Exp. date:  
 I am person number on this Medicare Card

Full name as appears on my Australian driver licence:

My Australian driver licence number is:

Card number: see *Driver licence card number* under Proof of identification at [hesta.com.au/forms-brochures](https://hesta.com.au/forms-brochures)

Exp. date:  State of issue:

Full name as appears on my Australian passport:

My Australian passport number is:

Exp. date:

Place of birth:

Family name at birth (not shown on your passport):

**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.

☒ **Warning**  
If you decide to email your requirements, you will need to include a copy of a bank statement issued within the last three months.

## Acceptable documents

**Either**

A certified copy of a primary photographic identification document:

- current photographic driver 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
- a 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**

Option 1: I confirm that I am authorised to provide the personal details presented and by signing below I consent to the Trustee for HESTA verifying my identification via electronic means and to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.

Option 2 (optional): This section is optional where Option 2 is selected above. Where option 2 is selected, by signing below I confirm that I am authorised to provide the personal details presented and that in the event my certified documents have not been correctly certified or cannot be read, I consent to the Trustee for HESTA verifying my identification via electronic means and to my information being checked with the document issuer or official record holder via third party systems for the purpose of confirming my identity.

Signature:

Date:

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

If you've changed your name 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 or Power of Attorney documents.

**If you can't provide the identification documents we've asked for, give us a call on 1800 813 327 to discuss alternatives.**

## 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 (e.g. 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.



## Who can certify my identification document?

For a full listing of people who can certify your documents, see Part 2 of Schedule 1 of the *Statutory Declarations Regulations 2023*. Some of the people who can certify documents 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 on a full time or part time basis at a school or tertiary institution
- a notary public
- a police officer
- a Justice of the Peace
- a magistrate
- a marriage celebrant
- a member of the Governance Institute of Australia Ltd
- 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.

**Return your completed and signed form to [hesta@hesta.com.au](mailto:hesta@hesta.com.au) or mail to:**

**HESTA, Locked Bag 35007, Collins St West VIC 8007.**

If you have any questions about completing this form, call us on 1800 813 327 between 8.00am and 8.00pm (AET) Monday to Friday.

## 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.

## contact us

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