



## Perpetual Private Super Wrap

Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE L0001458  
Perpetual Super Wrap ABN 22 897 174 641 RSE R1074406

# Perpetual Private Super Wrap Super And Pension Withdrawal/Rollover Form

### IMPORTANT INFORMATION (financial advisers only)

Use this form to make a withdrawal/rollover from your clients super or pension account where they are closing their account or making a withdrawal above \$500,000.

Please note: the digital withdrawal/rollover form is available for all financial advisers in Adviser Online. The digital form must be used by financial advisers for all super withdrawals and rollovers and pension payments under \$500,000 excluding Transition to Retirement (TTR) accounts.

Any amendment to this form must be signed in full by the client.

PLEASE USE BLACK INK

## 1. Your account details

Account number

Account name

Mobile number

## 2. Transaction type and value

Guide to completing Section 2:

I want to...	Amount	Action required
Withdraw from my super or pension	Up to \$500k	Contact your adviser to complete an adviser-initiated payment.
	Over \$500K	Complete section 2.
Rollover from my super or pension	Any amount	Contact your adviser to complete an adviser-initiated payment.
Close my super or pension	Any amount	Complete section 2.
Withdraw or rollover from my transition to retirement or term allocated pension	Any amount	Complete section 2.
Withdraw or rollover from my super or pension and I do not have an adviser.	Any amount	Complete section 2.

### 2A. Transaction type:

Rollover

Pension payment (not applicable for superannuation accounts)

Withdrawal - lump sum benefit payment

### 2B. Transaction amount:

Partial withdrawal/rollover for: \$ and

For partial amounts, the minimum Perpetual Cash Account balance is \$2,500 must be maintained or we will be unable to process the withdrawal/rollover. Please refer to the Perpetual Private Super Wrap PDS for more information).

Full withdrawal/rollover and closure of the account

## 2. Transaction type and value (continued)

**If your account is linked to insurance, please consider the impact on your insurance cover.** A full rollover/withdrawal may lead to your insurance cover ceasing. If you want to retain your insurance cover, you will need to retain the minimum account balance, or transfer the policy to another account. For more information on your insurance policy, please contact transferring or cancelling your insurer.

**Please note:**

1. Rollovers and withdrawals will be made net of fees and taxes respectively.
2. You must ensure there is sufficient available cash in the cash account to meet your required withdrawal/rollover. If there is insufficient cash on the account at the time of receiving this request, we will sell down investment options in the order specified in the applicable PDS to fund the rollover.
3. Outstanding redemptions, corporate actions, fees, suspended funds and distributions/dividends may prevent your withdrawal/rollover being processed in one amount. We will transfer as much of your benefit as possible now, with the remainder when this is available in the cash account.

## 3. Are you less than age 65 and accessing your preserved funds for either a lump sum withdrawal or to commence a pension/annuity?

If **NO**, please go to next question. If **YES**, please tick one of the following boxes.

**If you have reached preservation age, but are less than age 60:**

I have reached my preservation age and an arrangement under which I was gainfully employed has come to an end.  
I intend never to again become gainfully employed for 10 or more hours each week.

**OR If you are aged 60 to 64 inclusive:**

An arrangement under which I was gainfully employed has come to an end on or after I attained the age of 60.

OR

An arrangement under which I was gainfully employed has come to an end. I intend never to again become gainfully employed for 10 or more hours each week.

**OR If you have met another condition of release:**

I am applying for a withdrawal under one of the conditions of release that allows me access to my superannuation.  
I have supplied the relevant documentation to enable the trustee to assess my application. For more information, please refer to the PDS.

**If signed under Power of Attorney, the Attorney hereby certifies that he/she is authorised under that Power to execute this document and that he/she has received no notice of revocation of that Power. Please attach a certified copy of the Power. Please note: the Attorney is unable to declare that the client intends never to again become gainfully employed for 10 or more hours each week.**

## 4. Notice of intent to claim a tax deduction - super only

Do you intend to claim a deduction on any personal contributions?

No (proceed to next question)

Yes (please complete below)

**DEDUCTION NOTICES (OPTIONAL AND ONLY VALID FOR CONTRIBUTIONS MADE INTO THE SUPERANNUATION ACCOUNT ABOVE)**

You must complete this section if you have made a personal contribution in the current or prior financial year and intend to claim or vary a deduction on the personal contribution. If you do not complete this section, we will proceed with your withdrawal or rollover request. This will be taken to be a deduction notice in the ATO approved form. **You cannot lodge or vary a deduction notice for contributions once a pension has commenced based in whole or part on the contributions and in certain other circumstances. Please speak to your adviser for further information.**

**For contributions made in the current financial year**

Contribution(s) made in the financial year ended  
30 June 20

Personal contributions (covered by this notice) that I will be  
claiming as a tax deduction

\$

OR

**For contributions made in the prior financial year**

Contribution(s) made in the financial year ended  
30 June 20

Personal contributions (covered by this notice) that I will be  
claiming as a tax deduction

\$

OR

## 4. Notice of intent to claim a tax deduction - super only (continued)

Is this notice varying an earlier notice?	Yes <sup>1</sup>	No	Is this notice varying an earlier notice?	Yes <sup>1</sup>	No
Personal contributions (covered by this notice) that I will be claiming as a tax deduction			Personal contributions (covered by this notice) that I will be claiming as a tax deduction		
\$			\$		

## 5. Special instructions

Please complete if you want to clarify any instructions

## 6. How would you like your benefit paid?

### ROLLOVER TO A SELF MANAGED SUPERANNUATION FUND (SMSF)

Super fund name/account name	BSB number	Account number
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ABN

Copy of bank statement attached (not required for credits into Perpetual Private Wrap accounts)

SMSF Electronic service address (for more information search 'Electronic Service Address' on the ATO website)

**For EFT payments please attach a copy of a bank statement that is less than 6 months old for validation purposes. Please ensure the account number, BSB and name are clearly visible. (screen shots and transaction receipts are not acceptable)**

### ROLLOVER TO ANOTHER APRA-REGULATED SUPERANNUATION FUND

Rollover institution	Account/membership/policy number
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ABN	Unique Superannuation Identifier (USI)
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**Please note, if you are rolling over to another APRA-regulated superannuation fund then you MUST provide the destination fund's USI number.**

### WITHDRAW TO AN EXTERNAL BANK ACCOUNT

Deposit into my bank, building society or credit union account on your record

Name of financial institution

Deposit into my bank, building society or credit union account nominated on the right

BSB number

Account number/membership number

Add the account specified on the right as a nominated account

Account name

1. The amount you intend to claim as a tax deduction cannot be greater than the amount stated in the earlier notice.

## 7. Does your account contain a UK transfer amount?

Please ONLY complete this section if your account holds amounts received from a UK transfer.

**Mandatory:** UK National Insurance number:

**Mandatory:** Date you left the United Kingdom (UK):

If you are rolling over your superannuation, is the destination superannuation fund a Qualifying Recognised Overseas Pension Scheme (QROPS)?

No ► **go to section 8**

Yes, please complete the QROPS number:

## 8. Declaration

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

- I authorise my registered financial adviser to redeem assets in my account to the amount specified in section 2 at market rates and until sold.
- where I do not have a financial adviser or where my financial adviser does not place orders to redeem the assets, I authorise Perpetual Private Wrap to redeem assets to the amount specified in section 2 at market rates until sold. If a partial amount has been requested, assets will be redeemed from the following investments, starting with the highest balance, in the order outlined in the Perpetual Private Super Wrap PDS.
- in having my assets redeemed, I acknowledge the transaction fees as well as any costs related to the breaking of any term deposits I hold, as disclosed in the applicable offer document.
- if the destination fund is a self managed superannuation fund (SMSF), I confirm that I am a member of the SMSF.
- I agree to retain the original form if I am submitting this form to Perpetual Private Wrap via electronic means and will provide to Perpetual Private Wrap upon request.
- I understand that this request may impact my ability to pay for any future premiums, or may cause any insurance policy linked to my Perpetual Private Wrap account to be cancelled.

**If you have completed the deduction notice in section 4 and you have not previously lodged a notice with the fund for these contributions.**

I confirm:

- I am lodging this/these notice/s before both of the following dates:
  - the day that I lodged my income tax return for the year stated for the respective contribution(s), and
  - the end of the income year after the year stated for the respective contribution(s)
- at the time of completing this notice:
  - I intend to claim the personal contributions stated in the deduction notice (in section 4) above as a tax deduction
  - the trustee has not begun to pay a pension based in whole or part on these contributions
  - I have not included these contributions in an earlier notice
  - the fund still holds these contributions
- I understand that I may not be able to vary this notice after the withdrawal/rollover has occurred
- the information given on this form is correct and complete.

**If you have completed the deduction notice in section 4 and have already lodged a notice with the fund for these contributions and wish to reduce the amount stated in that notice.**

I confirm:

- I intend to claim the personal contributions stated in the deduction notice in section 4 above as a tax deduction
- I wish to vary my previous notice for these contributions by reducing the amount I advised in my previous notice. I confirm that either:
  - I have not yet lodged my income tax return for the year stated for the contribution and this variation notice is being lodged on or before 30 June of the following financial year, or
  - the Tax office has disallowed my claim for a deduction for the relevant year stated for the respective contribution and this notice reduces the amount stated in my previous notice by the amount that has been disallowed.

**If your account contains a UK transfer amount and you have completed section 7 I acknowledge and declare that:**

- I understand that if any part of my benefit within the Perpetual Super Wrap contains a UK transfer amount and either:
  - I have been a UK tax resident at any time in the current or previous five UK tax years
  - it has been less than 10 years since the original transfer from the UK pension scheme then Perpetual will report details of my withdrawal, rollover or first pension payment to UK HM Revenue & Customs and I may be responsible for UK taxes, and
- I indemnify Equity Trustees Superannuation Limited (ETSL) from any liability where incomplete, incorrect or non-disclosure of a UK transfer amount, either by myself or a third party, results in my being assessed for a tax impost by UK HM Revenue and Customs.

**If your account contains UK sourced benefits transferred after 6 April 2015**

I acknowledge and declare that for a withdrawal request or pension application, my entitlement to a benefit payment is consistent with the QROPS regulations, as I have either:

- reached the age of 55, or
- provided ETSL with evidence from a registered medical practitioner that I am (and will continue to be) incapable of carrying on my occupation because of physical or mental impairment and I have ceased to carry on my occupation.

## 8. Declaration (continued)

### Illiquid assets

- Where there are 'delisted and/or suspended' investments remaining in a pension account after we have processed your request, you authorise Perpetual Private Wrap to switch the 'delisted and/or suspended' asset(s) into a new superannuation account to be held until sold and acknowledge that no further pension payments will be made and that earnings will be taxed at 15%.
- I have reviewed any illiquid investments (including term deposits) in my account and I am aware that I may not receive any proceeds in relation to the illiquid investments within 30 days.
- I acknowledge there may be circumstances where I may not receive any proceeds for certain illiquid investments upon closing my account.
- If Perpetual is unable to action your entire rollover request because one or more assets held in your account are unable to be sold in full, we will act on your instructions to forward the maximum benefit possible within 30 days, with the remainder of your benefit to be paid as soon as practicable after the proceeds from the sale of the remaining investment(s) have been received, unless you instruct otherwise. In these circumstances, you consent to amending your rollover/ withdrawal instruction to the reduced amount payable. We reserve the right to sell any assets remaining in your account at our discretion once we are able to, unless directed otherwise. In these circumstances, we reserve the right to pay any benefits according to your last payment instruction.

### If you are making a withdrawal from a transition to retirement pension:

I acknowledge that if I have declared I have met a condition of release, my existing pension will be converted to a standard account-based pension prior to the withdrawal/rollover being processed. The value of the pension at the time of conversion will be reported to the Australian Taxation Office for transfer balance cap reporting purposes.

### If you are making a withdrawal from a pension:

- If closing a pension account, I authorise Perpetual Private Wrap to pay the remaining minimum pension payment requirement prior to closing my account.
- In the event I request for a withdrawal from a pension that results in the remaining balance being less than the minimum pension for the year, I authorise Perpetual Private Wrap to pay part of the withdrawal amount as a pension payment to satisfy the minimum pension requirements. I acknowledge this may alter the tax or transfer balance cap outcomes of the withdrawal.

### This form must be signed by the account holder or the account holder's agent under power of attorney.

You can sign this form electronically via one of our approved electronic signature providers and submit the form via email with any additional documentation required.

### Signature (in black ink)

Date

Name

1. Please ensure your client signs the form.
2. Retain a copy for your records.
3. Send this form to:  
**Perpetual Private Wrap**  
GPO Box 5230  
Sydney NSW 2001

If you have any questions about completing this form –

Clients please contact your financial adviser, Advisers please contact us on **1800 099 652**.

Office use only

Adviser acknowledgement of  
account closure

Signature of authorised representative: