

# HOW TO apply for a super payout

## STEP 1 – CHECK THAT YOU’RE ELIGIBLE

### You wish to receive part or all of your super payout in cash

A portion of your super benefit may be preserved. If the preserved amount is over \$200, legislation requires that it be retained in an approved rollover fund, unless one of the circumstances below applies to you.

- You have reached your preservation\* age and have permanently retired from the workforce.
- You are at least 60 years of age and have ceased employment since attaining age 60.

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week.

Gainful employment means employed or self-employed for gain or reward in any business trade, profession, calling, occupation or employment.

\* Your preservation age is between 55 and 60 depending on your date of birth – refer to the table below:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

### You wish to rollover to another fund

You can apply to transfer all or part of your super to another complying super fund.

### Other circumstances

If you wish to apply for a super payout under other circumstances, you will need to complete the appropriate form. For assistance, please call the Super Helpline on **1800 025 026**.

These may include: Financial hardship or compassionate grounds, transfer to a KiwiSaver Account in New Zealand or permanent disability or death.

## STEP 2 – CHECK WHAT FORM OF IDENTIFICATION YOU NEED TO PROVIDE

Super Payout requested	ID required
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Rollover/transfer to another complying fund including SMSF	▶ Your TFN or a photocopy of your ID (certification is not required)
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Cash payment or Trans Tasman transfer	▶ Certified copy of a current drivers' licence OR current passport, OR
	▶ One document from list one and one from list two below

List One	List Two
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Birth certificate	Electricity, gas or water bill issued in the last 3 months
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Citizenship certificate issued by the Commonwealth	Landline phone bill issued in the last 3 months (mobile phone bills will NOT be accepted)
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Pension card issued by the Department of Human Services (Centrelink)	Tax Office Notice of Assessment issued in the last 12 months
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If you are unable to provide the above identification or need further details, you can refer to the Completing Proof of Identity fact sheet on the fund website [www.gsjbwsuper.com.au](http://www.gsjbwsuper.com.au) or call the Super Helpline on **1800 025 026**.

The fact sheet contains specific information to meet the proof of identity requirements if you have changed your name, are signing on behalf of another person or if your identification is written in another language. The fact sheet also provides an extensive list of people who can certify documents.

STA001/2015

## HOW TO apply for a super payout

### STEP 3 – THE EASY WAY TO CERTIFY YOUR ID

- photocopy both sides of your current drivers licence or passport
- take the photocopy and the original to Australia Post\* or your local Police station\*\*.

\* To be able to certify your documents, the Australia Post employee must be a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service in an office supplying postal services to the public. Australia Post will charge a small fee for each photocopy you need to get certified.

\*\*A Police Officer, Sheriff or Sheriff's Officer can certify your ID.

You can also refer to the Completing Proof of Identity fact sheet on the fund's website at [www.gsjbwsuper.com.au](http://www.gsjbwsuper.com.au) for a list of other people who can certify your ID.

To certify your documents, the authorised person needs to:

1. compare the photocopy to the ORIGINAL
2. include the following details on the copy:
  - write on the photocopy: "Certified true copy" and
  - write their name, qualification and registration number (if applicable) and
  - sign and date the photocopy



- ← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
- Certified true copy
- ← Write or stamp 'certified true copy' of the original document
- J. Sample* ← The authorised person's signature
- ← Mr John Sample ← Full name, qualification and registration number (if applicable) of the authorised person
- ← Justice of Peace
- ← Registration No.123456789 ← Date of certification (within 12 months of receipt)
- ← Date: 01/02/2015

### PROVIDING YOUR TAX FILE NUMBER (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to the fund before the end of the financial year, or your earlier payment from the fund. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.

- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible; and
- you may have difficulty locating your super in the future, should you lose contact with your fund(s).

If you ask us to use your TFN as proof of identity, we will validate your TFN with the Australian Tax Office. If your TFN is not valid, you will need to provide proof of identify (see below) and your super payout will be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check these details on the fund's website [www.gsjbwsuper.com.au](http://www.gsjbwsuper.com.au) or contact the the Super Helpline on **1800 025 026**.

### STEP 4 – COMPLETE THE FORM

Complete the form in black or blue pen, in uppercase and send to: Goldman Sachs & JBWere Superannuation Fund, GPO Box 4303, Melbourne VIC 3001

# Payment Instructions

## from Goldman Sachs & JBWere Superannuation Fund

If you need help

For assistance call the Goldman Sachs & JBWere Superannuation Fund Helpline on 1800 025 026.

Step 1 – Complete your personal details			Please print in black or blue pen, in uppercase, one character per box.		
Title	Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Miss <input type="radio"/> Other <input type="checkbox"/>	Date of birth		<input type="checkbox"/>	<input type="checkbox"/>
Given names	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>				
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### Step 2 – Attach documentation if your personal details have changed

**Name and Date of birth changes** – see the 'Completing proof of identity' fact sheet on the website [www.gsjbwsuper.com.au](http://www.gsjbwsuper.com.au).

**Address changes** – attach a copy of a recent bill, mail item or driver's licence that displays your new residential or postal address.

**If the required supporting documentation is not provided, the payment of your benefit will be delayed.**

Issued by BEST Superannuation Pty Ltd (ABN 57 070 732 008, AFSL 530672) as trustee of the Goldman Sachs & JBWere Superannuation Fund (ABN 55 697 537 183, SPIN BES0001AU)



# Step 3 – Provide payment instructions

Please instruct us what you wish to do with your benefit **(select an option  )**

**Option 1: Pay as cash** (cheques can only be made in your favour – see overleaf for preservation declaration)

Please provide details of how you wish to receive your payment:

- Cheque, sent to your home address  
 Directly into your bank account (please provide your bank account details)  
 Name of Bank                        
 BSB Number       Account Number                 
 Account Name                       
 Maximum amount available  
 \$    ,    Net of Tax (must be less than maximum)

**NOTE:** The ability to pay as cash (and the rate of any applicable tax) may depend upon your residency or citizenship status. Please indicate your current status by ticking the appropriate box below:

Are you an Australian or New Zealand citizen or an Australian Permanent Resident?  **YES**  **NO**

If your payment request is affected by your residency/citizenship status, you will be advised accordingly. Failure to respond to the above question may result in delays in the processing of your payment(s).

**Option 2: Rollover to another fund** **(select an option  )**

- Maximum amount available  
 Total remaining after above cash payment  
 \$    ,    (insert amount to be transferred)

Unless you instruct us otherwise, please note that payment will be allocated from any unrestricted, non-preserved amount first, then from any restricted non-preserved amount, followed by your preserved amount. This order will apply to the first rollover fund listed on these instructions, followed by the remaining funds in the order listed.

For partial payments, please specify which components your benefit should be allocated from **(select an option  )**

- Unrestricted non-preserved \$    ,    .     
 Restricted non-preserved \$    ,    .     
 Preserved \$    ,    .

(If you wish to transfer your super fund to more than one fund, copy this section of the form and complete it for each fund, inputting the amount to be transferred to each fund).

Please provide details of the fund to which you are transferring: Name of fund

- This fund is a Self Managed Super Fund  
 Please note: All payments to a SMSF must use SuperStream to roll over your super benefits. This means your SMSF will need:  
 • an Electronic Service Address  
 • a copy of the SMSF bank account statement.

**SMSF bank details – please provide a copy of your SMSF bank statement**

Name of financial institution  
                         
 BSB       Account number               
 Account name  
                          
 Telephone   -                         
 Mobile                          
 Fund ABN\*   -    -    -     Unique Superannuation Identifier (USI)\*/  
 Electronic Service Address (SMSF only)                          
 Membership or Policy number\*

*Continued over*



## Step 3 – Provide payment instructions (continued)

If exempt from an ABN, tick the reason for exemption:  Exempt Public Sector Super Scheme  Retirement Savings Account

\*A rollover to another fund cannot occur without the ABN, US/ESA and Membership/Policy Number of the fund you are transferring to. If you are rolling over to an SMSF, you will also need to supply a copy of a bank statement of the Fund. If your rollover fund does not have an ABN you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance.

**Option 3: Pay as pension** (only available to Pension Division members) *(select an option (✓))*

- Yes: If yes, please select either  100% OR    % OR \$     ,    annual amount
- No

### Important Information – default payment strategies

#### Unclear or incomplete Instructions

If you do not advise us clearly of where you want all of your benefit paid, any amounts not clearly specified may be transferred to the Australian Taxation Office (ATO), in your name.

## Step 4 – Complete preservation declaration

A portion of your benefit may be subject to preservation. If the preserved portion of your benefit is over \$200, legislation requires that this amount be retained in an approval rollover fund until:

- You are 60 years of age or over

OR

- You have reached your preservation age\*, have ceased employment and have permanently retired\* from the workforce.

\* Please refer to the attached "How To Apply for a Super Payout" leaflet for details about your preservation age and the definition of permanently retired.

If you are eligible, please complete one of the following declarations to allow your benefit payment to be processed.

*(select an option (✓))*

- Yes, I have reached preservation age, ceased employment and permanently retired from the workforce.
- Yes, I am 60 years of age or over.

## Step 5 – Confirm if splitting contributions

Should you wish to split your super contributions with your spouse for the current or previous financial years, you will also need to complete and return a contributions splitting application form. Note that contributions splits cannot be processed after your benefit payment has been made so it is important that any split request is lodged along with (or prior to) these payment instructions.

A copy of the contributions splitting application form, as well as a fact sheet providing additional information on contributions splitting, can be obtained by calling the Super Helpline on **1800 025 026** or from the website **www.gsjbwsuper.com.au**.

Tick here if you intend to lodge a split request either prior to or with this form.



## Step 6 – How do you want to prove your identity?

**You will need to provide proof of your identity when you take a cash payment or rollover/transfer to another super fund. You should read the information attached to this form called “How to apply for a super payout” to check what proof of ID is required.**

Choose (✓) one of the two options below:

**Use my Tax File Number (TFN)**

This option is only available if you want to rollover/transfer your super to a complying super fund, including SMSF (if you wish to take a cash payment you will need to provide certified proof of identity).

The **Goldman Sachs & JBWere Superannuation Fund** might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from the **Goldman Sachs & JBWere Superannuation Fund** does not incur additional tax. *Please also refer to the “How to apply for a super payout” leaflet for additional information about providing your TFN.*

Enter your TFN here

-    -

By providing your TFN, you are authorising us to give this information to your other super fund.

**Please note:** We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide full Proof of Identity (see below) and your payout will be delayed.

- I have attached certified proof of identity documents.** For full details on completing proof of identity, refer to the “Completing proof of identity” fact sheet on the fund's website at [www.gsjbwsuper.com.au](http://www.gsjbwsuper.com.au) or call the Super Helpline on **1800 025 026**.

## Step 7 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the fund.

Have you:

- Provided your member details in **Step 1**?
- Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
- Provided complete payment instructions in **Step 3**?
- Provided SMSF Bank Account Statement, if requesting payment to SMSF?
- Signed and dated the form (**Step 8**)?

If you are required (or choose) to provide proof of identity, select the identification you have provided:

- Current drivers' licence OR current passport; or
- One document from list one and one document from list two
- Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
- Do your documents need to be certified? If so, ensure the certifier has included ALL of the following on each page:
- Written or stamped 'certified true copy'
- Signature and printed name
- Date – the date MUST be within twelve months of the date we receive your completed form.
- Qualification (such as Justice of the Peace, Australia Post employee, etc)

Please refer to the “Completing proof of identity” fact sheet on the fund's website at [www.gsjbwsuper.com.au](http://www.gsjbwsuper.com.au) or call the Super Helpline on **1800 025 026**.



## Step 8 – Sign the form

By signing this form I understand that:

- Information contained in this form will be relied upon and used by the Trustee to process my benefit payment. It may be disclosed to the administrator, government agencies, my employer and other parties as required, including the trustee of any other fund I may transfer to. By signing this form I consent to the handling of my personal information in this manner. If I do not provide the information my payment request may not be processed.
- there may be a delay in payment if my details have changed.
- I can access my personal information by writing to the Goldman Sachs & JBWere Superannuation Fund Privacy Officer, or calling the Helpline on 1800 025 026.

Signature

Date

**Send your completed form together with your proof of identity to:**

**Goldman Sachs & JBWere Superannuation Fund  
GPO Box 4303  
Melbourne VIC 3001**

