Rest Pension Application Form

Read these documents first

The **Rest Pension Product Disclosure Statement** (the PDS) available at **visit.rest.com.au/restpensionpds** has all the information on Rest Pension – including benefits, risks, fees and costs – so you can determine if it's right for you. The summary on page 8 of the PDS can help you determine if you're eligible to open a new Rest Pension account.

The **Rest Pension Application Form Guide** available at **visit.rest.com.au/pension-join-guide** will help you understand the application form and provides additional tools and support to help you set up your Rest Pension account.

If you need help, you can contact us on **1300 300 778**.

Before you apply

- ✓ **Have your proof of identity available** e.g. driver's licence, passport, Medicare card.
- ✓ **Make any final contributions you want to add to your super account.** For example, a downsizer contribution or the last contribution from your employer. You can't add them to your Rest Pension. Read about contribution options at **visit.rest.com.au/growmysuper**.
- ✓ **If you're still working and receiving super contributions into a Rest account,** you need to leave your super account open with a balance of at least $6,000. You can transfer the rest of your super account balance to your new Rest Pension.
- ✓ **If you are claiming a tax deduction for voluntary personal contributions** to your super account, wait until you receive an acknowledgement of your claim from your super fund before opening your Rest Pension account. Find out more and access forms at **visit.rest.com.au/noticeofintent**.

Rest Pension Application Form

Fields marked * are mandatory. If mandatory fields are not completed, there may be a delay in processing your request.

You can apply to join Rest Pension by completing and signing this form electronically. If you'd prefer to complete a printed form, write in **CAPITAL** letters and use a **BLACK** or **BLUE** pen. If you make a mistake on the printed form, please correct it and initial the correction.

Step 1. What are your personal details?*

Title* First name* Middle name(s)

Surname/Family name* Other/Previous name(s)

Date of birth (dd/mm/yyyy)* Gender (F/M/Unspecified)* Rest Member Number(s) (if known)

Residential address*

Unit number Street number* Street name*

Suburb/Town* State* Postcode*

Mobile number* Daytime phone number (if different than mobile number)

Email*

Postal address (if different from residential address)

Unit number Street number / PO BOX Street name

Suburb/Town State Postcode

Step 2. What type of Rest Pension account would you like to open?*

For more information on the limits, considerations, benefits and services associated with the account types, go to pages 4 - 8 of the PDS.

Please select one of these options:

Retirement account:

- ◯ I'm 65 or over.
- ◯ I'm 60 or over and have retired from the workforce. I don't intend to work more than 10 hours per week again.
- ◯ I'm 60 or over and have left an employer since turning 60.
- ◯ I'm under 60 and have ceased employment due to permanent incapacity or invalidity, or have unrestricted non-preserved money (including death benefit rollovers).

Transition to Retirement account:

- ◯ I'm 60 or over and under 65 and have not retired.

If you're under 60, complete the 'Pension - TFN Declaration' form available at visit.rest.com.au/pensiontfndeclaration so the correct tax can be withheld.

Step 3. How would you like to set up your Rest Pension?*

Choose your payment frequency, payment amount and investment option(s) in this form, or select one of the other options below. Once your Rest Pension is set up, you can change these details online using MemberAccess.

Please select one of these options:

- ◯ I will choose how to set up my account. **Move on to step 4**.
- ◯ I am transferring my existing Rest Pension account and I want to copy the set up to this account. Please include the details of your existing Rest Pension account in step 8. **You can skip steps 4–7 and move on to step 8.**
- ◯ I want to use the Rest Pension 'quick and easy' default set up shown in the box below. **You can skip step 4 and move on to step 5. Then skip steps 6 and 7.**

Quick and easy set up – Rest Pension (default)

Payment frequency: Monthly
Payment amount: Minimum annual pension payment
Investment option: Balanced

These defaults will also apply if you don't make a selection.

Any selections you make in steps 4, 5, 6 and 7 will override the selection above.

Step 4. How would you like to receive your pension payments?*

For more information on when your pension will be paid, setting up your pension payments, minimums and maximums go to pages 9 and 10 of the PDS.

You can also go to **visit.rest.com.au/pensionpaymentlimits** for an example.

Please select one option for each section:

I want to receive my pension payments:

- ◯ Fortnightly
- ◯ Monthly (default)
- ◯ Quarterly
- ◯ Half-yearly
- ◯ Yearly

I want to start receiving my pension payments:

- ◯ At the next available date (default).
- ◯ In a future month
  (only applicable if you select quarterly, half-yearly or yearly payments, or if your account is opened in June): (mm/yy)

Fortnightly payments are usually paid every second Wednesday. All other payments will usually be made on the 20th of the month. Any payments that fall on a weekend or national public holiday will usually be made on the previous business day.

June applications: If your account is opened and funded between 1–15 June and you nominate a pension payment amount, your payments will start in June. If you would prefer them to start in July instead, please let us know by completing the section above. If your account is opened and funded between 16–30 June, your payments will start in July.

I want to receive#:

- ◯ $ _____ per payment (e.g. per fortnight) **or**
- ◯ $ _____ per year, **or**
- ◯ Minimum payment amount (default) based on your age and account balance (recalculated on 1 July each year). For example 4% of your account balance if you're under 65, **or**
- ◯ **Transition to Retirement accounts only –** Maximum payment amount of 10% of your account balance for the financial year. **Please choose an additional option in the box below.**

If you're withdrawing the maximum payment amount from your Transition to Retirement account, select one option:

- ◯ The maximum amount (the entire 10% of your account balance) spread across the remaining pension payments for this financial year (default if maximum payment chosen).
- ◯ The maximum amount divided evenly across the financial year. If your Rest Pension starts partway through the year you'll receive a pro-rata amount for that year, not the full maximum amount. From the next financial year, you'll receive the full maximum amount, paid evenly across the year.

See maximum pension payment examples at **visit.rest.com.au/pensionpaymentlimits**.

If you nominate a specific payment amount, it must be more than or equal to the **minimum pension payment for your age**. If you nominate less, we will pay the minimum amount.

If you're 60 or over, pension payments are tax-free. If you're under 60, pension payments are taxable and tax is withheld, please provide the payment amount you want to receive before tax.

Step 5. What are your bank details to receive payments?*

We'll make your pension payments and any partial lump sum withdrawals into this bank account.

Name of bank or Australian financial institution

BSB number

-

Account number

Account holder(s) name

Please make sure the details you include here match your latest bank statement.

This bank account must be held in your name or you must be one of the joint account holders. We can't make payments to a trust or business account. **Please check your bank details carefully. If the details are incorrect, your initial pension payment will be rejected by your bank, credit union or building society.**

Step 6. How would you like to invest your money?*

For more information on investing your money, available investment options, and the fees and costs, go to page 10, Section 4 (from page 13), Sections 6 and 7 (from page 17) and Section 8 (from page 26) of the PDS.

If you need help on this step or any other steps, you can contact us on **1300 300 778**.

Please select one of these options:

I want to invest my money (known as my 'initial investment selection'):

- ◯ In the same way as my existing Rest account.
- ◯ In the Balanced investment option (default). **Skip step 7 and move on to step 8.**
- ◯ In the percentages I nominate. **Please complete the table below.**

Investment option	Initial investment selection
Cash	☐☐☐.☐☐ %
Capital Stable	☐☐☐.☐☐ %
Balanced (default)	☐☐☐.☐☐ %
Growth	☐☐☐.☐☐ %
Growth - Indexed	☐☐☐.☐☐ %
Sustainable Growth	☐☐☐.☐☐ %
High Growth	☐☐☐.☐☐ %
Australian Shares - Indexed	☐☐☐.☐☐ %
Overseas Shares - Indexed	☐☐☐.☐☐ %
Total	1 0 0 %

Your initial investment selection must total 100%.

If you don't make a choice, we'll invest your account in the Balanced investment option (default).

Step 7. Which investment option(s) would you like your payments from?*

For more information on selecting which investment option(s) to deduct your payments from, go to page 10 of the PDS.

Your selection will be used for all deductions from your investment option(s). This includes pension payments, lump sum withdrawals, fees and charges.

Please select one of these options:

I want to deduct from the following investment option(s):

- ◯ In the same percentages as my initial investment selection (default). **Skip the rest of step 7 and move on to step 8.**
- ◯ In the order I nominate (e.g. 1 = first, 2 = second). **Complete only column A in the table below. Assign a number to each investment option you are investing in.**
- ◯ In the percentages I nominate. **Complete only column B in the table below. Your percentages must add up to 100%.**

	A	B
Investment option	Deduction order (e.g. 1, 2, 3)	Deduction percentage (e.g. 50%)
Cash	☐	☐☐☐.☐☐ %
Capital Stable	☐	☐☐☐.☐☐ %
Balanced	☐	☐☐☐.☐☐ %
Growth	☐	☐☐☐.☐☐ %
Growth - Indexed	☐	☐☐☐.☐☐ %
Sustainable Growth	☐	☐☐☐.☐☐ %
High Growth	☐	☐☐☐.☐☐ %
Australian Shares - Indexed	☐	☐☐☐.☐☐ %
Overseas Shares - Indexed	☐	☐☐☐.☐☐ %
Total		1 0 0 %

If you don't make a choice, we'll deduct from your investment option(s) in the same percentages as your initial investment selection (default).

Step 8. Where is the money for your Rest Pension coming from?*

Your money can come from multiple accounts. Your Rest Pension account will start when all amounts you have selected and/or listed below are received by Rest.

I want to transfer money from my Rest account(s)

Rest Member Number (s):

Please select one of these options:

- ◯ Transfer my full balance and close my existing Rest account.
  (Any insurance in your super account will end).
- ◯ Leave $6,000 in my existing Rest account and transfer the remaining balance to my Rest Pension account. ($6,000 is the minimum balance required if you need to keep a Rest Super or Rest Corporate account to receive contributions).
- ◯ Transfer a specific amount from my existing Rest account: $

  (If there will be less than $6,000 left in your account, we'll transfer your full balance to your new Rest Pension account and close your existing Rest account).

I want to transfer money from a different super fund or a self-managed super fund (SMSF)

Complete a separate 'Super Transfer Form' (Whole balance or Partial balance) available at **visit.rest.com.au/pensionapply** for each rollover (transfer) and list them here.

Name of super fund	Approximate amount you want to transfer ($)
	$
	$
	$

Once we receive all the funds you're transferring in to your Rest Pension account, your Rest Pension will start and transfers from other super funds will be invested.

If you're an existing Rest member and have been a Rest member for over 12 months, you may be eligible for a Retirement Bonus. This will be credited when you open your Rest Pension Retirement account (or when your Transition to Retirement account is converted to a Retirement account when you reach 65) and is counted towards your Transfer Balance Cap.

Go to **visit.rest.com.au/retirement-bonus**.

If you have over $2.1 million in super there may be tax implications. Find out about the Transfer Balance Cap on page 7 of the PDS.

Step 9. Who do you want to nominate as your beneficiary?*

Nominating a beneficiary is a very important decision, so you may want to get professional advice from a lawyer or an estate planning specialist.

For more information on nominating beneficiaries, go to page 11 and 12 of the PDS and **visit.rest.com.au/beneficiary**.

Please select one of these options if you want to nominate someone to receive the balance of your Rest Pension account if you pass away:

- ◯ I want to nominate someone to receive my account balance as a lump sum if I pass away. Please complete the 'Rest Pension Nomination of Beneficiary Form' available at **visit.rest.com.au/pensionbeneficiaryform**. You can make a binding or non-binding nomination, and you can nominate multiple beneficiaries including your estate. **Skip the rest of step 9 and move on to step 10.**
- ◯ I want to nominate someone to whom my account can be transferred if I pass away so they can continue to receive pension payments (known as a reversionary nomination). **Please complete 'Reversionary nomination' section below.**

You can **only** make a reversionary nomination when you start your Rest Pension. It can't be changed or removed, unless you start a new Rest Pension.

The person you nominate for your reversionary nomination must be your dependant at the date of your death. Otherwise, the nomination will be invalid.

Reversionary nomination

Please add the details for the person you are nominating:

Full name:

Address:

Suburb/Town: State: Postcode:

Phone number:

Date of birth (dd/mm/yyyy):

How is this person related to you?

◯ Spouse ◯ Financial dependant ◯ Interdependent ◯ Child (see definition and age restrictions on page 12 of the PDS)

Step 10. How can we verify your identity?*

For more information on the options to verify your identity and how to certify your proof of identify documents, go to page 12 of this form.

Please select one of these options:

- ◯ I will provide my identification details and I agree to Rest using these details (and the other details on this form) to verify my identity electronically using government and 3rd party data sources. **Please provide details in the 'Electronic verification' section below.**
- ◯ I will attach certified copies of my proof of identity with my form. If my identity documents have not been certified correctly, Rest may use the information on this form to verify my identity electronically using government and 3rd party data sources. **Skip the rest of step 10 and move on to step 11.**

Electronic verification

Please provide details for at least two of these identification documents.

Australian driver's licence

First name (as shown on your licence)

Middle name(s) (as shown on your licence)

Surname (as shown on your licence)

State of issue

Expiry date (dd/mm/yyyy)

Driver's licence number

Driver's licence card number

Australian passport

First name (as shown on your passport)

Middle name(s) (as shown on your passport)

Surname (as shown on your passport)

Passport number

Medicare card

Card Colour

◯ Green ◯ Yellow ◯ Blue

Medicare number

Individual reference number

Name on card (as shown on your card, including your middle initial)

Expiry date (mm/yyyy)

Step 11. Declaration and signature*

I declare that:

- I have received, understood and agree to all information in the Rest Pension PDS (and Supplementary PDS if applicable) and to be bound by the Trust Deed and rules governing the Fund as amended from time to time.
- I have checked that the information and declarations given by me on this application are true and correct and I will notify the Trustee immediately of any changes.
- I acknowledge that the Trustee is not required to accept my application.
- I am not a temporary resident. A temporary resident is a holder of a temporary visa under the Migration Act 1958, other than a retirement visa holder (subclass 405 or 410), and is not an Australian citizen, a New Zealand citizen or a permanent resident.
- I have read and understood the information about beneficiary nominations in the Rest Pension PDS, on Rest's website (including the 'Nominating a beneficiary' section) and on this form. I understand that the Rest Pension which I am applying for using this form will be a new account, and if I have an existing Rest account, any beneficiary nominations made for that account will not be carried across.
- I understand that I can find information about the available investment options, the investment strategies and objectives, and how to switch, in the current PDS and on Rest's website at any time.
- I understand that in relation to my initial investment selection in step 6:
  - once my request has been accepted, it cannot be reversed. I can subsequently make a switch request if I change my mind. However this will incur additional transaction costs such as buy-sell spread.
  - if I am an existing Rest member and my investment selection in step 6 is not the same as my existing Rest account, then the investment selection in step 6 will become effective 2 business days after Rest sets up my new Rest Pension account and in accordance with the terms on 'How to switch an investment option' at **visit.rest.com.au/investment-switch**.
- I consent to the use and disclosure of information provided in this form in accordance with Rest's Privacy Policy and Privacy Collection Statement available at **visit.rest.com.au/privacy-policy**.
- I have read and fully understood the 'Why am I asked to provide my Tax File Number?' section of the Rest Pension PDS.
- I understand I will receive direct marketing material, including material from third parties, and I am able to opt out of receiving such material via MemberAccess or by contacting Rest.
- By providing my email address/mobile number, I agree to the Trustee providing important disclosures (including my annual statements and exit statements, significant event notices and confirmations of transactions) to me electronically to my nominated email address or mobile or by making them available through MemberAccess, the Rest Website or the Rest App, as determined by the Trustee. The Trustee will use my most recently provided email address or mobile number to notify me of the availability of important disclosures (other than confirmations of transactions) on MemberAccess, the Rest Website or the Rest App. I understand that if I would like to receive paper copies, I can do so by phoning **1300 300 778**.
- I understand that, in the event I would like to authorise another person to access information about my account, I will be required to complete the 'Third Party Authority' form available at **visit.rest.com.au/see-forms**.

◯ **I am a domestic politically exposed person (PEP)**, as I am an individual who occupies a prominent public position or function in a government body or international organisation, either within or outside Australia.

If signing electronically, I consent to the use of the electronic signing method and intend for my electronic signature to have the same force and effect as a wet ink signature. If you need to make any changes, you will need to start the form again.

Please sign here

Date of signature (dd/mm/yyyy)

Next Steps

1. Send us your completed form(s) either by:
   - email to **pension@rest.com.au**, or
   - mail to Rest Pension, Locked Bag 5042, Parramatta NSW 2124
2. Once we receive and verify your documentation, we'll set up your Rest Pension. If there are any items outstanding, we will contact you.
3. Once all amounts have been received from your transferring account(s), your Rest Pension payments will start based on your selection in step 4 of this form.
4. You will then receive a Welcome Pack (email or letter) from us in approximately 5 days with your **NEW** Rest Pension member number.
5. Use your **NEW** Rest Pension member number to log in to MemberAccess and the Rest App. If you're an existing member you can use the **NEW** Rest Pension member number to log in and see both of your accounts.

Providing proof of identity

To apply for a Rest Pension, we need to verify your identity. You may be able to prove your identity by providing your identification documents for electronic verification. If not, you'll need to photocopy the documents and get the photocopies certified.

Electronic verification

Rest may be able to verify your identity against government sources in real time using trusted service providers. This means we can start processing your request straight away. To utilise this method, provide the details of any two of the following documents: your Australian driver's licence or Australian passport or Medicare card.

Verification with certified documents

If electronic verification is not suitable, then a certified copy of the following documents are acceptable as proof of your identity (ID) – either **one from type A or two from type B:**

A. One of the following documents:

- Current Australian driver's licence containing your photo
- Australian passport (current or expired less than two years ago)
- Current Australian proof of age card containing your photo (issued under a state or territory law)
- Current driver's licence, passport or similar travel document issued by a foreign government, if it contains your photo and signature^.

B. If you don't have one of the documents listed above, you will need to provide two documents (one from each group below).

Group 1 identity documents:

- Birth certificate or extract (if different name)
- Australian citizenship certificate
- Current Pension card issued by Services Australia

Group 2 documents that show your name and residential address:

- An official letter issued by the Commonwealth, State or Territory that shows you are receiving a financial benefit such as a Centrelink payment notice
- An official letter issued by the Australian Taxation Office, such as a Tax Assessment notice
- An official letter issued by a local government body or utilities provider within the last three months for the provision of services, such as a council rates notice or electricity bill
- If you're under 18, an official letter issued by a school principal within the last three months which shows the period of time you've attended the school.

Certifying your identity documents takes just three easy steps:

1. Make a photocopy of the original identity document that identifies you (e.g. your driver's licence).
2. Take both your original identity document and the photocopy to an Authorised Person who can certify (e.g. your local police station, see 'Who can certify your identity' for a full list).
3. On each page, get the Authorised Person to stamp or write 'I have sighted the original document and certify this to be a true and correct copy of the original document sighted', followed by their signature, full name, qualification, registration number and the date.

Who can certify your identity?

We're unable to accept any documents that have been certified by a family member, friend or tax agent.

An Authorised Person is:

- a Justice of the Peace
- a pharmacist, medical practitioner, nurse, dentist, optometrist, chiropractor, physiotherapist, occupational therapist, psychologist or veterinary surgeon
- a teacher employed on a full-time basis at a school or tertiary education institution
- a police officer
- a public notary
- a bank, building society, credit union or finance company officer with two or more years of continuous service
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence with two or more years of continuous service with one or more licensees
- a permanent employee of the Commonwealth or a Commonwealth authority, a State/Territory or a State/Territory authority or a local government authority, with two or more years of continuous service
- a Member of the Parliament of the Commonwealth, the Parliament of a State/Territory or local government authority of a State/Territory
- an Australian consular or diplomatic officer (within the meaning of the Consular Fees Act 1955)
- a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants
- a registrar, deputy registrar or clerk of a court
- a person enrolled as a legal practitioner on the roll of the Supreme Court of a State/Territory or the High Court of Australia
- a judge or magistrate of a court
- a Chief Executive Officer of a Commonwealth Court.

^ Documents that are not written in English must be accompanied by an English translation prepared by an accredited translator. An accredited translator is any person who is currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Certified Translator or above.

Change of name or signing on behalf of another person

If you have changed your name, or are signing on behalf of another person, you will need to provide a certified linking document that proves a relationship exists between two (or more) names. Suitable linking documents are:

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from Australian Births, Deaths and Marriages Registration Office.
Signed on behalf of another person	Guardianship papers or Power of Attorney

If you have any trouble meeting these identification requirements, please contact us on **1300 300 778** to discuss how we can support you.