



## Rest Pension Application Form

If you're an existing Rest Super or Rest Corporate member, you can apply for a Rest Pension online through MemberAccess. Log in at [rest.com.au](https://rest.com.au).

Alternatively, go to [visit.rest.com.au/pensionapply](https://rest.com.au/pensionapply) to complete and sign the Rest Pension forms electronically. Or if you prefer to complete a paper copy, print these forms, write in **CAPITAL LETTERS** and use a **BLACK** or **BLUE** pen.

### Who is this form for?

- ✓ You are 65+, or 60+ and retired and want to receive income from a Rest Pension Retirement account.
- ✓ You are 60+ and want to supplement your income with a Rest Pension Transition to Retirement account.
- ✓ You have a Rest Pension and want to add money or change your reversionary beneficiary (both of which will require you to start a new Rest Pension).
- ✓ You have ceased employment due to permanent incapacity or invalidity, **or**
- ✓ You have unrestricted non-preserved money (including Death benefit rollovers).

### Steps to apply for a Rest Pension

- ✓ **Read the Rest Pension Product Disclosure Statement.** If there is anything you don't understand contact us.
- ✓ **Have your proof of identity available.** Further information on the next page.
- ✓ **If you would like to nominate a beneficiary,** complete the 'Rest Pension Nomination of Beneficiary Form'.
- ✓ **If you would like to transfer your super account(s) outside of Rest, to Rest,** complete a 'Super Transfer Form' (Whole balance or Partial balance) for each super account.
- ✓ **If you want to add money to your super, you need to add it to your super account before starting a Rest Pension.**
- ✓ **If you made personal contributions for which you need to claim a tax deduction,** go to [visit.rest.com.au/noticeofintent](https://rest.com.au/noticeofintent) before moving your super to Rest Pension.
- ✓ **If you're under 60** - complete the 'Pension - TFN Declaration' form available at [visit.rest.com.au/see-forms](https://rest.com.au/see-forms).
- ✓ **Complete and sign the 'Rest Pension Application Form'**
- ✓ **Send the form to us by either:**
  - mail to Rest Pension, Locked Bag 5042, Parramatta NSW 2124, or
  - email to [pension@rest.com.au](mailto:pension@rest.com.au)

If you have any questions or need help completing this application, contact Rest on **1300 300 778**.

## Providing proof of identity

To apply for a Rest Pension, we need to verify your identity. This can be done via our Electronic verification process or certified by an Authorised Person.

### Electronic verification

Rest may be able to verify your identity via a secure electronic verification platform managed by a service provider. This process will verify your personal details against reliable and trustworthy government and independent sources in real time. This means we can start processing your request straight away. To utilise this method, provide the details of your driver's licence or Australian passport or Medicare card.

### Certification by Authorised Person

Alternatively, you can provide certified copies of your identity. The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping: 'certified true copy', their signature, printed name, qualification (e.g. Justice of the Peace) and date.

## Documentation to be certified

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 (this can be current or if 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<sup>^</sup>.

### 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:

- Birth certificate or extract (if different name)
- Citizenship certificate issued by the Commonwealth of Australia
- Current Pension card issued by Service Australia

#### Group 2:

Showing your name and residential address:

- notice issued by the Commonwealth, State or Territory that shows you are receiving a financial benefit such as a Centrelink payment notice
- Tax Assessment Notice issued by the Australian Taxation Office
- notice 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, a notice issued by a school principal within the last three months which shows the period of time you've attended the school.

## Who is an Authorised Person?

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, midwife, dentist, optometrist, chiropractor, physiotherapist, occupational therapist, psychologist, architect or veterinary surgeon
- a teacher employed on a permanent 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.

## 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

<sup>^</sup> Please note: 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.



# Rest Pension Application Form

You can apply to join Rest Pension by completing and signing this form electronically. If you'd prefer to complete a paper copy, write in **CAPITAL LETTERS** and use a **BLACK** or **BLUE** pen.

Fields marked \* are mandatory. If you do not complete all mandatory fields, there may be a delay in processing your request.

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## Step 1. What are your personal details?

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Title\*  Given name(s)\*  Surname/Family name\*

Other/Previous name(s)

Date of birth (dd/mm/yyyy)\*  Gender (M/F)\*  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

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## Step 2. What type of account would you like to open?\*

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Select one option

### Transition to Retirement Account:

I am 60 or over and have not retired

or

### Retirement Account:

I am age 65 or over

I am age 60 or over and have retired from the workforce and do not intend to work more than 10 hours per week again

I am age 60 or over and have left an employer since turning 60

I have ceased employment due to permanent incapacity or invalidity or have unrestricted non-preserved money (including Death benefit rollovers)

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**Step 3. Where is the money for your Rest Pension coming from?\***

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Your money can come from multiple sources. Your Rest Pension will only start when all money has been received by Rest.

Rest can assist in combining your super from other super funds before you start your Rest Pension. We will contact you if further information is required.

If you are not a Rest member, we are unable to invest this money until all of it is received – you can set up a Rest Super account if you require this money to be invested while we collect your funds.

**Transfer from your existing Rest Super, Rest Corporate or Rest Pension account**

Rest Member Number (s):

How much would you like to transfer to your Rest Pension account?

(Tick one box only)

**Full balance** (Closes your account and any associated insurances will cease)

**Maximum partial withdrawal** – your account remains open with the minimum balance of \$6,000

**Nominated amount \$**

If the nominated amount results in less than \$6,000 remaining in your account, we may transfer your full balance to your new Rest Pension account.

**Do you intend to claim a tax deduction?**

If you made a personal super contribution during the year to your super account, you may be able to claim a tax deduction.

NOTE: Once your super has been transferred to Rest Pension, you cannot claim a tax deduction.

**Transfer from other super funds or Self-Managed Super Funds (SMSF) to Rest**

List the name of the super fund and the approximate amount expected.

Complete a separate 'Super Transfer Form' (Whole balance or Partial balance) for each rollover (transfer), available at the back of this form.

Name of super fund	Approximate amount
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

**Making additional contributions**

Any additional contributions (e.g. personal contributions) should be made to your Rest Super or Rest Corporate account (or other super account) before you transfer your super to a Rest Pension. Further information is available at [visit.rest.com.au/growmysuper](http://visit.rest.com.au/growmysuper).

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**Step 4. How would you like to set up your Rest Pension?\***

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**Select one option and complete the relevant steps.**

**Quick and easy Rest Pension set up** – This gives you the minimum annual pension payment – paid monthly, and your account balance is invested in the Rest Pension default Balanced investment option. You can change this at any time once your Rest Pension starts.

**Proceed to Step 9.**

**Copy from current Rest Pension** – If you are transferring from a Rest Pension, your investments, sell-down, pension payment amount, pension frequency and bank details will be copied from the Rest Pension account provided in Step 3 above. You can change this at any time once your new Rest Pension starts.

**Proceed to Step 10.**

**Choose your own set up** – You can change this at any time once your Rest Pension starts.

**Proceed to Step 5.**

## Step 5. How would you like to invest your money?

For more information on Investments, refer to section 6 and section 7 of the Rest Pension PDS.

### Choose one of the options below

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

- Invest in the **Balanced investment option** - Rest Pension's default option.
- I am an **existing Rest member** and would like to apply my current investment option selection to my Rest Pension account (no buy sell spread will apply).
- I'd like to make my own investment choice - please nominate a percentage for your chosen option(s) below, ensuring the total is 100%.

**Note: If you are an existing Rest member but would like to change your investment option(s), an investment switch will be processed two business days after your Rest Pension commences, and a buy-sell spread will apply.**

	Opening allocation
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
Capital Stable	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced (Rest Pension default)	<input type="text"/> <input type="text"/> <input type="text"/> %
Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Growth - Indexed	<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"/> %
Australian Shares - Indexed	<input type="text"/> <input type="text"/> <input type="text"/> %
Overseas Shares - Indexed	<input type="text"/> <input type="text"/> <input type="text"/> %
Total	<input type="text"/> <input type="text"/> <input type="text"/> %

**Must total 100%**

## Step 6. How would you like your investments to be sold down?

Based on the type of sell down method you nominate below, your investments will be sold to fund your pension payments, withdrawals, and pay for fees and other charges. For further information go to section 3 in the PDS. If you don't make a choice, we'll sell down your investments in proportion with your opening allocation.

Select only one type of sell down method:

- Proportional** - Sold in the same proportions as your opening allocation selected in Step 5 above (Default if none chosen or if you only hold one option).
- Sell down split** - Allocate a percentage against each investment option you want to sell and ensure the percentages add up to 100%. Complete column (a) in the table below.
- Sell down order** - Nominate the investment options you want to sell from first to last. For example, number them from 1 to 9. Complete column (b) in the table below.

	(a) Sell down split (%)	OR	(b) Sell down order (#)
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="text"/>
Capital Stable	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="text"/>
Balanced (Rest Pension default)	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="text"/>
Growth	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="text"/>
Growth - Indexed	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="text"/>
Sustainable Growth	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="text"/>
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="text"/>
Australian Shares - Indexed	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="text"/>
Overseas Shares - Indexed	<input type="text"/> <input type="text"/> <input type="text"/> %		<input type="text"/>
Total	<input type="text"/> <input type="text"/> <input type="text"/> %		

**Must total 100%**

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**Step 7. How often would you like to receive your pension payments?\***

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We can pay your pension monthly, or you can select an alternative frequency. For further information refer to section 3 of the PDS. We will make the payment at the next available payment date unless specified below.

I want to receive my pension payments:

<input type="radio"/> Fortnightly <input type="radio"/> Monthly	<input type="radio"/> Quarterly <input type="radio"/> Half yearly <input type="radio"/> Yearly
If you are opening an account in June, you can choose to receive your first pension payment in June or wait until the next financial year and receive your first pension payment in July. Which month do you want your first payment? <input type="radio"/> June <input type="radio"/> July	Which month do you want to receive your first pension payment? <input type="text"/>

Fortnightly payments are paid every second Wednesday. All other payments will be processed on the 20th of the nominated month. If any of these payments fall on a weekend or national public holiday, the payment will be made on the previous business day.

If you open an account between 1 June and 30 June, there is no minimum payment for that financial year, and you may choose to receive your first payment in the next financial year.

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**Step 8. How much would you like your pension payments to be?\***

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Select ONE option for the total amount you would like to receive (before tax).

We can make the minimum pension payment spread across the remainder of the financial year (i.e. pro-rated annual amount) or you can nominate an amount below. For an explanation, refer to section 3 of the PDS.

- Minimum amount (default)
- Nominated amount of \$  per payment
- Nominated amount of \$  per year
- Maximum amount of 10% of your account balance (**TTR only**) either:
- The maximum amount paid in this financial year. For example 10% of your account balance divided by the number of payments remaining in the financial year, or
  - A portion of the maximum amount spread across the remainder of the financial year. For example if you chose monthly payments then 10% of your account balance divided by 12 months and multiplied by the number of months remaining in the financial year.

When choosing either of the maximum options, the payments in the following financial year will be 10% of your 1 July account balance divided evenly across the financial year.

Nominated amounts must be more than or equal to your minimum pension payment. For TTR accounts, this amount must also be less than or equal to your maximum pension payment. If the nominated amount is less than the minimum amount, then you will be paid the minimum amount.

For further information, please refer to section 3 of the PDS.

**Note:** If you open an account between 1 June and 30 June, there is no minimum payment for that financial year, and you may choose to receive your first payment in the next financial year.

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**Step 9. Where would you like your pension payments and any withdrawals to be paid?\***

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Provide the details of where you would like your pension payments and any future lump sum payments paid to.

Name of bank or Australian financial institution

BSB number

Account number

Account holder(s) name

**Note:** Please ensure your details shown above correspond with your latest bank statement. The bank account listed must be held in your name or jointly held in your name. It cannot be paid to a trust or business account. Incorrect bank details will result in your initial pension payment being rejected by the bank, credit union or building society.

## Step 10. Who do you want to nominate as your beneficiary?

Select only one type of beneficiary nomination. You can find information about the different types of nominations in section 3 of the Rest Pension PDS.

- Non-binding nomination.** Complete attached 'Rest Pension Nomination of Beneficiary Form' - This can be added or removed after your pension starts.
- Binding nomination.** Binding nominations do not lapse. Complete attached 'Rest Pension Nomination of Beneficiary Form'. This can be added or removed after your pension starts. You and your witnesses must sign the form in writing.
- Reversionary nomination.** Can only be selected on this application form.

### Reversionary nomination

A reversionary nomination binds Rest to continue paying your pension payments to the beneficiary nominated, as long as the nomination is valid. You can only make a reversionary nomination when you start your Rest Pension and the person nominated must be your dependant at the date of your death for the nomination to remain valid. **If you make a reversionary nomination it cannot be changed or removed, except by taking out a new pension.**

Name:	Date of birth (dd/mm/yyyy)	<input type="text"/>
Address:	<input type="radio"/> Spouse	<input type="radio"/> Child
Phone:	<input type="radio"/> Financial dependant	<input type="radio"/> Interdependent

Please see section 'Nominating your child as a reversionary beneficiary' in the Rest Pension PDS for definition of 'child'.

## Step 11. How can we verify your identity? \*

You can select EITHER or BOTH. For further information, refer to page 2 of this application form.

### Electronic verification

I agree to Rest using my Australian driver's licence or Australian passport or Medicare details and the other details on this form to verify my identity electronically using independent data sources.

#### 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** (as shown on your driver's licence - not all states/territories show this 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 (dd/mm/yyyy)

### Provide certified copies of your identification document(s)

I've attached copies of my certified proof of identity with this form. If my identity documentation has not been certified correctly, I understand Rest may use the information on this form to verify my identity electronically using independent data sources. Further information on who and how to certify your documents can be found on page 2 of this form.

## Step 12. Declaration and signature\*

I declare that:

- I have received 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 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. Please note that as your Rest Pension is a new account, if you have an existing Rest Pension, Rest Super or Rest Corporate account, any nominations you have made will not be carried across.
  - I have read and understood the information about investments in the PDS, on Rest's website and on this form and I understand:
    - the investment choices available
    - how I can change my investment choice
    - the investment strategies and objectives for each investment option
    - that I can find information about the available investment options in the current PDS and on Rest's website at any time
    - that the following conditions apply to this investment choice:
      - it will become effective 2 business days after Rest sets up my pension account and in accordance with the terms on 'How to switch an investment option' on [visit.rest.com.au/rest-investments](https://www.rest.com.au/rest-investments).
      - once my request has been accepted, it cannot be reversed although I can make another switch request if I change my mind (however this will incur additional transaction costs).
  - 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 [rest.com.au/privacy-policy](https://www.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 and Tax File Number declaration.
  - 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 any other means.
  - By providing my email address/mobile number, I agree to Rest 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 Rest making them available through MemberAccess, the Rest Website or the Rest App, as determined by Rest. Rest 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 that 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](https://www.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.

Please sign here

Date of signature (dd/mm/yyyy)

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. Note: If you need to make any changes, you will need to start the form again.

### Next Steps

1. Send us your completed form - see page 1 of this form for options.
2. Once we receive all your documentation, we'll verify it and start to collate your super and contributions. If there are any items outstanding, we will contact you.
3. Once all amounts have been received your pension payments will start as nominated by you above.
4. You will receive a Welcome Pack from us in approximately 5 days with your new account number and login details.

**Note: If you are completing a paper form, please initial any corrections you have made on any part of this application form. This is important so we can be sure they are genuine changes. Rest is not required to accept your application.**