



Super Transfer Form – Whole balance

Request for full rollover of the balance between funds
Under the Superannuation Industry (Supervision) Act 1993

Completing this form: Read the Important information on the following page before completing this form. Use this form to transfer the whole (not partial) balance of your super from another fund before starting your Rest Pension account.

You can complete this form electronically. If you'd prefer to print a paper copy, write in **CAPITAL** letters and use a **BLACK** or **BLUE** pen. This request will be invalid if unsigned and undated. **Fields marked * are mandatory.** If you do not complete all mandatory fields, there may be delay in processing your request. Please allow up to 5 business days for your balance to be transferred. Once you've completed and signed this form, mail to: **Rest Pension, Locked Bag 5042, Parramatta NSW 2124**, or email a scanned copy to **pension@rest.com.au**

If the benefit you are rolling over is an existing pension account, you need to think about whether closing your pension account will affect your eligibility for Centrelink and Department of Veterans' Affairs (DVA) income support payments. We recommend that you seek advice from Centrelink, DVA or your financial adviser before closing down an existing pension account.

Step 1: Personal details

Title* Given name(s)* Surname*

Other/Previous name(s)

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

Residential address

Unit number Street number* Street name*

Suburb/Town* State* Postcode*

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

My Tax File Number (TFN) Under the **Superannuation Industry (Supervision) Act 1993**, you are not obliged to disclose your Tax File Number (TFN), but there may be tax consequences. See 'What happens if I do not quote my TFN?' below.

Step 2: Details of other fund where your super is coming from

If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

From

Fund name* Membership or account number

Australian Business Number (ABN) Unique Superannuation Identifier (USI) of fund (non-SMSF)

Providing the ABN and USI can prevent rollover delays. Generally, the ABN and USI for your previous fund are available from the fund's website or Product Disclosure Statement.

Is the fund a self-managed super fund (SMSF)?

No Yes – provide Electronic Service Address (ESA)

ESA for your SMSF is available through an SMSF messaging provider or SMSF intermediary such as an administrator, tax agent or accountant. For more information about ESA, visit **ato.gov.au**.

To

Fund name: Rest Pension **Rest member number***
Fund address: Locked Bag 5042, **Australian Business Number (ABN)** 62 653 671 394
Parramatta NSW 2124 **Unique Superannuation Identifier (USI)** RES0102AU
Fund phone number: 1300 300 778

The trustee of Retail Employees Superannuation Trust ABN 62 653 671 394 (the Fund) is Retail Employees Superannuation Pty Limited ABN 39 001 987 739, AFSL 240003 (Rest).

Proof of identity

For transfers between super funds, your FROM fund will certify your identification (ID) with the Australian Taxation Office (ATO). Where a positive match is made your benefit can be transferred to Rest. However if a positive match cannot be made your FROM fund may require that you provide certified copies of your proof of identification documents (including any linking documents).

Step 3: Authorisation

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

- I declare I have fully read this form and the information completed is true and correct.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits and have obtained or do not require such information.
- I consent to my Tax File Number being disclosed for the purposes of consolidating my account.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to my TO fund.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

Name (print in CAPITAL letters)*

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.

What happens if I do not quote my Tax File Number (TFN)?

You are not required to provide your TFN to your super fund. However, if you do not provide your TFN, your super fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

If your super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will also make it easier to keep track of your super in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. Your TFN may be disclosed to another super provider when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

Important information

These instructions only relate to completing this form to transfer into Rest. By completing this form, you will initiate a rollover request to transfer the whole balance of your super benefits between funds. This transfer may close your account and may affect any insurance arrangements you have with your FROM fund (you will need to check this with your FROM fund).

This form can NOT be used to:

- Transfer part of the balance of your super benefits
- Transfer benefits if you don't know where your super is
- Transfer benefits from multiple funds on this one form - a separate form must be completed for each fund you wish to transfer super from
- Change the fund to which your employer pays contributions on your behalf
- Open a super account

- Transfer benefits under certain conditions or circumstances, for example if there is a super agreement under the *Family Law Act 1975* in place.

What happens to my future employer contributions?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits FROM.

If you wish to change the fund into which your contributions are being paid, you will need to speak to your employer about your choice of fund. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit ato.gov.au or call the ATO on 13 10 20.

Things you need to consider when transferring your super

When you transfer your super, your entitlements under the FROM fund may cease. You need to consider all the relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you. Some of the points you may consider are:

- **Personal contribution and claiming a tax deduction** – if you want to claim a tax deduction on personal contributions made to the FROM fund the claim must be received by your FROM fund prior to the transfer.
- **Withdrawal or transaction costs** – your FROM fund must give you information about costs associated with withdrawing your benefit. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as transaction costs such as a buy-sell spread.
- **Death and disability benefits** – your FROM fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to compare insurance costs and amount of any cover offered.