

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 us on **1300 926 626**.

These may include: Financial hardship transfer to a KiwiSaver Account in New Zealand or Family Law Payment.

Step 2 – Check what form of identification you need to provide

Super Payout requested

ID required

Rollover/transfer to another complying fund



Your TFN or a photocopy of your ID (certification is not required)

Rollover/transfer to an SMSF, 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

Birth certificate

Electricity, gas or water bill issued in the last 3 months

Citizenship certificate issued by the Commonwealth

Landline phone bill issued in the last 3 months (mobile phone bills will NOT be accepted)

Pension card issued by the Department of Human Services (Centrelink)

Tax Office Notice of Assessment issued in the last 12 months

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.crescentwealth.com.au/super or call us on **1300 926 626**.

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

Step 3 – The easy way to certify your ID

- Photocopy both sides of your current driver's 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 attached or available on the fund's website at www.crescentwealth.com.au/super 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



← Certified true copy

← J. Sample

← Mr John Sample

← Justice of Peace

← Registration No. 123456789

← Date: 01/02/2015

← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

← Write or stamp 'certified true copy' of the original document

← The authorised person's signature

← Full name, qualification and registration number (if applicable) of the authorised person

← Date of certification (within 12 months of receipt)

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 by logging into your online super account at www.crescentwealth.com.au/super or call us on **1300 926 626**.

Step 4 – Complete the form

Complete the form and send to: Crescent Wealth Superannuation Fund GPO Box 4650, Melbourne VIC 3001.



Neither Crescent Wealth nor any of its products is associated or affiliated with Crescent Capital Partners

Crescent Wealth Superannuation Fund Payment Instructions

If you need help

Call us Monday to Friday 9am to 6pm (AEST) on **1300 926 626** if you have any questions. We're here to help.

Step 1 - Complete your personal details

Mr / Mrs / Ms / Miss / Other

Date of birth / /

Given names

Surname

Residential address (must be advised)

Suburb

State

Postcode

Postal address (if different to above)

Suburb

State

Postcode

Daytime Telephone

-

Mobile

E-mail

Member number

Step 2 - Attach documentation if your personal details have changed

Name and Date of birth changes – see the ‘Completing proof of identity’ fact sheet attached or available on the website at www.crescentwealth.com.au/super.

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.

You can also change your personal details online at www.crescentwealth.com.au or by calling us between Monday and Friday, 9am to 6pm on **1300 926 626**.

Step 3 - Provide payment instructions

Please instruct us what you wish to do with your benefit: For partial payments a minimum of \$2,000 must remain in the fund. **(select an option)**

Option 1: Pay Cash via EFT

Select eligibility basis for cash payment

- I am of preservation age, have ceased employment, and intend to permanently retire from the workforce when leaving
- I am at least 60 years of age, and I have ceased employment since attaining age 60
- I am 65 years of age or older
- I have been accepted for Total and Permanent Disablement, Permanent Incapacity or Terminal Illness
- I am applying for early release of my superannuation benefit on compassionate grounds (supporting documents required, see below)
Contact the Department of Human Services (DHS) for further information about the early release of superannuation benefits on compassionate grounds. More information can be found on their website (www.humanservices.gov.au) or by contacting them on 1300 131 060. You must attach the original approval letter from DHS when returning this form.
- I am applying for a Departing Australia Superannuation Payment (DASP) (supporting documents required, see below)
If you entered Australia on an eligible temporary resident visa and you have permanently left Australia, you may claim any super you have accumulated. Please complete this form and also download an application form from the ATO website (www.ato.gov.au) and submit it with this form. You can only complete and send this application within six months of your departure from Australia.

NOTE: 1. If you are applying at least six months after the later date of the cancellation/expiration of your visa or your departure from Australia, please apply to the ATO directly. This form is not required in these circumstances.
2. If your claim is more than \$5,000, the Trustee will need confirmation of your immigration status. You must apply to the Department of Immigration and Border Protection (DIBP) to obtain this information.

- 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).

Banking Details

Name of institution

Account name

BSB -

Account number

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.

(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

Fund ABN* - - - Unique Superannuation Identifier (USI)*

Continued over

Step 3 - Provide payment instructions (continued)

Membership or Policy number*

*A rollover to another fund cannot occur without the ABN and USI or Membership/Policy Number of the fund you are transferring to. 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.

If you are Rolling over to a Self Managed Super Fund, please complete the following details**

Please note: A copy of the SMSF's bank account statement must be supplied (we cannot accept personal banking statements).

Fund address

Suburb

State

Postcode

Banking Details

Name of institution

Account name

BSB

Account number

If exempt from an ABN, tick the reason for exemption:

Exempt Public Sector Super Scheme Retirement Savings Account

** For a rollover to a registered Self Managed Super Fund (SMSF), payment will only be sent to the address registered with the ATO.

Step 4 - Complete preservation declaration – If over preservation age and retiring permanently from the workforce

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 approved rollover fund until:

- You are at least 60 years of age and have ceased employment since attaining age 60;

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 at least 60 years of age and I have ceased employment with my current employer since attaining age 60.

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 can be obtained by calling us on **1300 926 626** or from the website **www.crescentwealth.com.au/super**.

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 (if you wish to take a cash payment or rollover/transfer your super to an SMSF, you will need to provide certified proof of identity).

The Crescent Wealth 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 Crescent Wealth 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 attached or available on the fund's website at www.crescentwealth.com.au/super or call us on **1300 926 626**.

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 and/or postal address detailed in **Step 2**?
- Provided complete payment instructions in **Step 3**?
- 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 attached or available on the fund's website at www.crescentwealth.com.au/super or call us on **1300 926 626**.

Your Privacy

The Crescent Wealth Superannuation Fund is administered by us along with our service provider, Mercer Outsourcing (Australia) Pty Ltd. We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on **1300 926 626**.

Our Privacy Policies are available to view at www.crescentwealth.com.au/privacypolicy or you can obtain a copy by contacting us on **1300 926 626**.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on **1300 926 626** or write to our Privacy Officer, GPO Box 4650 Melbourne VIC 3001.

Step 8 - Sign the form

By signing this form:

- Information contained in this form will be relied upon and used by the Trustee to process my benefit payout. If I do not provide the information my payment request may not be processed.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

□□ / □□ / □□□□

**Send your completed form together with your proof of identity to:
Crescent Wealth Superannuation Fund, GPO Box 4650, Melbourne VIC 3001.**

Completing proof of identity

PRIMARY PHOTOGRAPHIC IDENTIFICATION

You will need to provide a copy of **one** of the following primary identification documents:

- Current Australian or foreign driver's licence (including the back of the driver's licence if your address has changed)
- Australian passport
- Current foreign passport¹, or similar document issued for the purpose of international travel¹
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification¹

Identification documents must not be expired (excepting an Australian passport which may be expired within 2 years).

ALTERNATIVE IDENTIFICATION

If you are unable to provide any primary photographic identification, you will need to provide two identification documents, one from each of the following lists:

- Birth certificate or birth extract¹
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

- AND**
- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
 - Tax Office Notice of Assessment issued in the last 12 months
 - Rates notice from local council issued in the last 3 months
 - Electricity, gas or water bill issued in the last 3 months
 - Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

NAME CHANGE

If you have changed your name, you must provide a certified copy of the relevant name change document¹, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

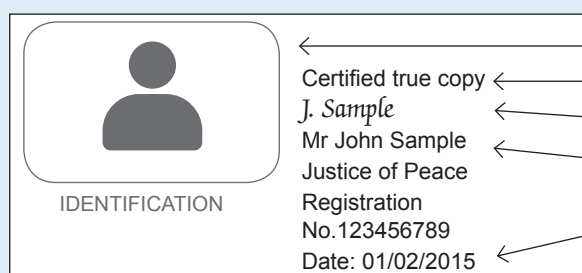
If your legal name or date of birth does not match exactly to our records (excluding aforementioned name changes), please contact us for further instructions.

¹ **Translation:** If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

HOW TO CERTIFY DOCUMENTS

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)



The diagram shows a rectangular box representing a document. On the left side, there is a circular icon of a person's head and shoulders, with the word "IDENTIFICATION" written below it. To the right of the icon, the following text is written: "Certified true copy", "J. Sample", "Mr John Sample", "Justice of Peace", "Registration No. 123456789", and "Date: 01/02/2015". Arrows point from each line of text to a corresponding label on the right side of the diagram.

- A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
- Write or stamp 'certified true copy' of the original document
- The authorised person's signature
- Full name, qualification and registration number (if applicable) of the authorised person
- Date of certification (within 12 months of receipt)

Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.

Completing proof of identity

WHO CAN CERTIFY DOCUMENTS IN AUSTRALIA?

- Permanent employee of the **Australian Postal Corporation** with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public.
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Justice of the Peace**
- **Legal practitioner**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, chiropractor, dentist, nurse, optometrist, physiotherapist, psychologist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student)
- **Member of the Association of Taxation and Management Accountants**
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or Member of the Institute of Public Accountants.**
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority) **or a Local Government Authority with two or more years of continuous service**
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney**
- **Veterinary surgeon**

WHO CAN CERTIFY DOCUMENTS OUTSIDE OF AUSTRALIA

- an authorised staff member of an **Australian Embassy, High Commission or Consulate**
- an authorised employee of the **Australian Trade Commission** who is in a country or place outside Australia
- an authorised employee of the **Commonwealth of Australia** who is in a country or place outside Australia
- a **Member of the Australian Defence Force** who is an officer or a non-commissioned officer with 5 or more years of continuous service
- a **Notary Public** from a country ranked 129 or below in the latest **Transparency International Corruptions Perception Index**:<http://www.transparency.org>