

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 before submitting your form to avoid delays and remove the need to supply supporting documentation. Change your details online at www.crescentwealth.com.au or by calling us between Monday and Friday, 9am to 6pm on **1300 926 626**.

Step 3 – Personal details of spouse receiving your contributions

Mr / Mrs / Ms / Miss / Other Date of birth / /

Given names

Surname

Postal address

Suburb

State

Postcode

Daytime telephone

Mobile

Details of spouse’s super fund

The details below will help us identify your spouse’s super account. It is important to complete all details as the trustee may not be able to process your request otherwise.

Member number

Fund name

This fund is a Self Managed Super Fund

Please note: All payments to a Self Managed Super Fund will be sent to the registered address. Please ensure the fund address is up-to-date on the ATO’s website www.superfundlookup.gov.au

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

Fund ABN number*

Unique Superannuation Identifier (USI)*

Membership or Policy number*

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

Exempt Public Sector Super Scheme Retirement Savings Account

Banking Details of Self-Managed Superannuation Fund

Name of institution

Account name

Continued over

Step 3 – Personal details of spouse receiving your contributions (continued)

BSB

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Account number

Note: You can only split contributions to an active super account held in the name of your spouse in a complying super fund. If your spouse does not have an active super account the trustee will not be able to process your request.

* A transfer to another fund cannot occur without the ABN **and** USI or membership/policy number of your spouse's 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. Your spouse's super fund can help you complete these details.

Step 4A – What form of identification will you need to provide?

This section will only apply if you are transferring contributions to your spouse's account in another complying superannuation fund. If you are transferring to a Self Managed Super Fund – refer to Step 4b.

If transferring contributions to your spouse's account in another complying superannuation fund:

Option 1 – use your Tax File Number (TFN)

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 Crescent Wealth Superannuation Fund does not incur additional tax. Please also refer to the information provided below under 'Providing your Tax File Number (TFN)'.

Enter your TFN here

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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 a copy of either your current driver's licence or passport (see below) and your payout will be delayed.

Option 2 – provide a copy of either your current driver's licence or passport*

* Your driver's licence must NOT be expired. However, your Australian passport can have expired within the last 2 years.

If you don't have a current driver's licence or passport, you can 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 documents that can be used to identify you. You can also call us on **1300 926 626** if you have any questions.

Step 4B – Identification required if transferring contributions to your spouse's account in a self managed super fund

If you would like to transfer contributions to your spouse's account in a Self Managed Super Fund, you will need to provide **certified** ID. The easiest way to do this is to:

- Photocopy both sides of your current drivers licence or passport*
- Take the photocopies to Australia Post or your local Police Station and ask them to certify your ID document.

* Your driver's licence must NOT be expired. However, your Australian passport can have expired within the last 2 years.

The person certifying your ID documents will include the following details on the copies:

The diagram shows a rectangular box representing a certified ID document. On the left side, there is a circular icon containing a silhouette of a person, with the word 'IDENTIFICATION' written below it. To the right of the icon, the following text is listed: 'Certified true copy', 'J. Sample', 'Mr John Sample', 'Justice of Peace', 'Registration No.123456789', and 'Date: 01/03/2015'. Arrows point from each line of text to a corresponding label on the right side of the diagram. The labels are: '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', and 'Date of certification (within 12 months of receipt)'.

If you don't have a current driver's licence or passport, you can 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 documents that can be used to identify you. You can also call us on **1300 926 626** if you have any questions.

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 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 5A – Contributions splitting details

The contributions I would like to split with my spouse are contributions made to my super account during the previous financial year ended 30/06/ (YEAR)

Eligible concessional contributions to be split:

(e.g. deductible contributions such as employer and salary sacrifice contributions)

(tick one circle only)

Maximum allowed

OR

Dollar Amount (enter amount and tick whether net or gross of tax')

\$

NET or **GROSS**

OR

Percentage (enter percentage and tick whether net or gross of tax')

%

NET or **GROSS**

* Concessional contributions are subject to 15% contribution tax. If you nominate a **gross** dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a **net** dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

Note: Only eligible contributions made during the previous financial year can be split. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or the concessional contribution cap** (whichever is the lesser).

If you nominate an amount greater than the legislated concessional contribution cap, the amount transferred will be reduced accordingly. If the amount you nominate would leave you with a benefit of less than \$2,000, the amount transferred will be limited so that your benefit is at least \$2,000.

Step 5B – Contributions splitting details for exiting customers (only complete this section if you are leaving Crescent Wealth Superannuation Fund)

If you are withdrawing your entire superannuation benefit from Crescent Wealth Superannuation Fund you may also elect to split contributions made to your super account during the current financial year. Please nominate the amount you wish to split (note this section only applies to contributions made during the current financial year. To request a split for contributions made during the previous financial year you will also need to complete Step 5A above). Please ensure this form is submitted together with your 'Payment Instructions' form.

Eligible concessional contributions to be split:

(e.g. deductible contributions such as employer and salary sacrifice contributions)

(tick one circle only)

Maximum allowed

OR

Dollar Amount (enter amount and tick whether net or gross of tax')

\$,

NET or GROSS

OR

Percentage (enter percentage and tick whether net or gross of tax')

%

NET or GROSS

* Concessional contributions are subject to 15% contribution tax. If you nominate a **gross** dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a **net** dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

Note: Only eligible contributions made during the current financial year can be split. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or the concessional contribution cap** (whichever is the lesser).

If you nominate an amount greater than the legislated concessional contribution cap, the amount transferred will be reduced accordingly.

Step 6 – Receiving spouse declaration (Spouse to complete)

I declare that at the date of this application, I am the spouse[^] of the applicant and:

I have not reached my preservation age[‡]; OR

I am between my preservation age[‡] and 65 years and have not permanently retired[#] from the workforce.

[‡]Your preservation age depends on your date of birth – see 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

[#] 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.

I understand that: The information contained in this form will be used by the trustee to process this contributions split request.

• I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

/ /

[^] A spouse includes:

- your husband or wife
- another person (whether of the same sex or not) with whom you are in a registered relationship, or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Note: This section must be completed by the receiving spouse in order for the trustee to process the contributions splitting request. The trustee of Crescent Wealth Superannuation Fund recommends that you seek advice from a licenced, or appropriately authorised, financial adviser regarding your super before you make any decision in relation to contributions splitting.

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 customer 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, 5A and 5B**?
- Your spouse has signed and dated the declaration (**Step 6**)?
- Signed and dated the form (**Step 8**)?
- Select the proof of identification you have provided – **Step 4a or Step 4b**
 - Use your Tax File Number
 - Copy of current driver's licence OR passport
 - Certified** copy of current driver's licence OR passport
- Is your identification current? If providing an Australian passport, one that has expired within the last two years is acceptable.
- Are you transferring contributions to your spouse's account in a Self Managed Super Fund? If so, you have attached **certified** proof of identity documents – **Step 4b**.

If you need help, please refer to the 'Completing proof of identity' fact sheet attached or available on the website at www.crescentwealth.com.au/super.

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 (member to complete)

I request that the trustee of Crescent Wealth Superannuation Fund splits the contributions detailed in Steps 5A and/or 5B to the superannuation account of my spouse as detailed in Step 3.

By signing this form I acknowledge that:

- once my contributions split is actioned, I will not be eligible for a further contributions split in respect of the nominated financial year
- the amount transferred from Crescent Wealth Superannuation Fund will be taken from the preservation components in the following order: preserved, restricted non-preserved, unrestricted non-preserved
- the withdrawal fee (if any) will be deducted from my Crescent Wealth Superannuation Fund account when the contributions split is made to my spouse. If I am withdrawing my entire superannuation benefit, this fee will only be charged once
- my nominated transfer amount will be reduced, if necessary, to ensure that I maintain a benefit of at least \$2,000 in my Crescent Wealth Superannuation Fund account
- if the contributions nominated to be split exceed the maximum allowed by the legislation or the Fund's rules, my nominated transfer amount will be reduced to the maximum allowable amount
- the value of my super in Crescent Wealth Superannuation Fund (including any Death and Total and Permanent Disablement benefits) will decrease by the amount transferred out of Crescent Wealth Superannuation Fund in accordance with this contributions split request
- there may be a delay in payment if my details have changed

I confirm that the person nominated as the receiving spouse in Step 3 is an eligible spouse, as defined in Step 6 above.

I discharge the trustee from any liability with respect to the amount of my super that is transferred.

Signature

Date

/ /

The trustee of Crescent Wealth Superannuation Fund recommends that you seek advice from a licensed, or appropriately authorised, financial advisor regarding your super before you make any decision in relation to contributions splitting.

Please return 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)



- 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>