

# Withdrawal request

If you're making a withdrawal from a super or pension account, please read the **Important information** on **page 9** before making your withdrawal.

For **rollovers**, please use the **Rollover request** form and for temporary residents departing Australia permanently, use the **Departing Australia Superannuation Payment (DASP)** form available at [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)

For withdrawals due to **financial hardship, compassionate grounds, permanent disability, temporary disability or terminal illness** please contact us, see **page 8**.

**We can only accept your form if it is correctly completed.**

We respect your privacy and handle your information in accordance with our privacy policy, available at [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)

## 1. Your account details

Account number

Date of birth (DD/MM/YYYY) (if applicable)

Account name

Contact telephone (business hours)

Email

### For Sole Traders

If you're a Sole Trader, please provide the information below.

Business name (if any)

Address of principal place of business. We can't accept a PO Box.

Unit number

Street number

Street name

Suburb

State

Postcode

Country

Australian Business Number (ABN) (if any)

## 2. Your withdrawal details

If you're closing your PremiumChoice super or pension account, please read the **Important information** on **page 9**.

Full withdrawal  Please go to **Section 4**.

Part withdrawal  Please specify the amount required \$

Please complete the **Tax optimisation** and **Investment option** details on the following page.

## 2. Your withdrawal details (continued)

### Tax optimisation

Please choose the tax optimisation you want to apply to this transaction. If you haven't set a default method for your account and haven't selected a method below, the default will be first in first out (FIFO).

- First in first out (FIFO)
- Highest cost first out (HCFO)

### Investment options

Which investment options do you want to sell down to pay for your partial withdrawal?

- Cash Account  Please go to **Section 3**.
- Proportionally as per current investment weighting  Please go to **Section 3**.
- From specific investment options  Please complete the table below.

Please note that if no selection is made, your withdrawal will be processed using the available cash in the Cash Account. If there is insufficient available cash, we will sell investments using your nominated sell down sequence (or the default sell down sequence if you haven't nominated a sell down sequence).

Investment name	APIR/ASX code	Units	OR	Amount (Minimum \$500 per share)	OR	Percentage
				\$		%
				\$		%
				\$		%
				\$		%
				\$		%
				\$		%
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				\$		%
				\$		%
				\$		%
				\$		%
				\$		%
				\$		%
				\$		%
<b>Total</b>				<b>\$</b>		<b>%</b>

If there is an existing Automatic Re-weighting Facility and the allocation above isn't in line with your target weight allocation, the Automatic Re-weighting Facility will be cancelled.

We recommend you review your additional investment allocation to ensure any future deposits into your account reflect the changes you've requested above. To change your instructions for all future investment allocations, you need to complete an **Update account details** form.

Please go to **Section 3**.

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### 3. Fast track

We can release a maximum of 75% of your account balance, before the sale of your investments is finalised, by deducting the requested amount from your Cash Account. We'll pay the money to you even if your Cash Account balance becomes negative, but you'll have to pay interest.

Fast track withdrawals aren't available for certain investments, eg term deposits, illiquid and hedge funds. For full information on fast track, please see the relevant **How to Guide** available at [investinfo.com.au/premiumchoice](https://investinfo.com.au/premiumchoice)

Do you want to fast track this withdrawal?

No

Yes

If no selection is made, we'll Fast track your transaction.

Please go to **Section 4**.

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### 4. Your withdrawal details

Investment account withdrawal  Please go to **Section 10**.  
**PremiumChoice Investment Service**

Super and pension account withdrawal  Please go to **Section 5**.  
**PremiumChoice Retirement Service**

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### 5. Tax file number (TFN)

Have you previously provided us with your TFN?

Yes

No  Please write your TFN in the box provided below.

**Tax file number**

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**You don't have to provide your TFN, and it isn't an offence if you don't, however, if you don't:**

- personal contributions will be rejected
- additional tax will apply to employer and salary sacrifice contributions
- any withdrawals may be taxed at the highest marginal tax rate inclusive of the Medicare levy.

Your TFN is confidential, and we are authorised to collect and disclose your TFN under the Superannuation Industry (Supervision) Act 1993 and Privacy Act. We may use your TFN only for lawful reasons, in paying out money, identifying or combining superannuation benefits. Your TFN may be disclosed to the trustee of another superannuation provider if your benefits are transferred, unless you request in writing for it not to be disclosed.

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Super account  Please go to **Section 6**.

Pension account  Please go to **Section 7**.

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## 6. Claiming a tax deduction

Do you want to claim a tax deduction for personal contributions made to your account in the current or previous financial year?

No  Please go to **Section 7**.

Yes  Please complete and return a **Notice of intent to claim or vary a deduction for personal super contributions** with this form (See **page 11**) You'll need to complete a separate form for each financial year.

Where no selection is made, we'll assume you're not claiming a tax deduction on personal contributions made in the current or previous financial year.

Please go to **Section 7**.

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## 7. Your super or pension withdrawal details

Please choose the type of payment you're requesting.

**Super and pension lump sum withdrawals**

Is the amount that you want to withdraw:

Before tax  The amount you've requested may be reduced by any taxes which apply.

After tax  The amount you've requested, is the amount you want to receive, after any applicable taxes have been deducted.

Please choose the type of withdrawal:

Super (including recontributions)  Please go to **Section 8**.

Pension lump sum  Is this a transition to retirement pension?

No  Please go to **Section 10**.

Yes  Please go to **Section 8**.

**OR**

**Additional income (pension payment)**

Please specify the amount required. This will include any tax payable. \$

You can't exceed any maximum income level which applies to your pension.

Additional income (pension) payments may impact any Department of Human Services/Centrelink payments you receive. Check with your financial adviser or The Department of Human Services/Centrelink for more information.

Please go to **Section 10**.

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## 8. Reason for withdrawal

If you don't meet any of these conditions, you won't be able to make a withdrawal. Please see **page 9, Important information**, for more details on withdrawals.

- I am permanently retired (having reached my preservation age) and don't intend to go back to work.
- I have reached age 65.
- I wish to withdraw 'unrestricted non-preserved' money.
- I'm aged 60 to 64 and have left the service of an employer since reaching the age of 60.

**If you choose the reason below, we'll need supporting documentation to process your withdrawal.**

- I wish to withdraw money from my 'restricted non-preserved' benefit and I have attached a letter from my previous employer confirming the date I ceased employment and that the employer contributed to the PremiumChoice Retirement Service on my behalf while I was employed.

Please go to **Section 9**.

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## 9. Proof of identity

**Residential address** (We can't accept a PO Box.)

If you've changed your residential address and not previously advised us, please provide your new details below.

Unit number	Street number	Street name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Identification

If your adviser hasn't identified you (see **Section 13**), we'll need proof of identity documents if:

- your account was opened after 12 December 2007 and you haven't previously provided us with identification documents, and/or
- you've changed your name and haven't told us of the change

You can find the information on the documents you'll need in the **Proof of identity guide** available at [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)

Please go to **Section 10**.

## 10. Your payment details

Please choose the type of payment and provide any details requested.

### Bank account

Pay to nominated bank account  Please go to **Section 11**.

Pay to bank account below

Name of bank

Name of account holder(s)

BSB

Account number

### Cheque

Pay to account name and address  Please go to **Section 11**.

Pay as per details below

Cheque payee name

Name of contact person and/or company

#### Address

Unit number

Street number

PO Box

Street name

Suburb

Postcode

State

Country

### Recontribution (for super accounts only)

Details of account to contribute to:

Account name

Account number

#### Contribution type:

Personal

Spouse

Personal contributions will be recorded as non-concessional contributions unless you provide us with a 'Section 290-170' notice that you will be claiming them as a tax deduction. We will send you a form to assist you to do this after the end of each financial year, and send you an acknowledgement so that you can claim the deduction.

I acknowledge the withdrawal proceeds will be drawn as a cheque payable to the Trustee, NULIS Nominees (Australia) Limited, at my direction and deposited to the applications account.

Please go to **Section 11** to authorise this transaction.

# 11. Your agreement and declaration

## I agree:

If I have invested into an illiquid investment option, or an investment option I have has become illiquid, it may take longer than 30 days to transfer out of the investment option.

There are times when Navigator Australia Limited or NULIS Nominees (Australia) Limited (each, as applicable, the "Provider") might not be able to process my withdrawal instructions, for example when:

- there are liquidity issues in the investment
- the fund manager suspends transactions
- the Provider can't obtain a price
- the instruction is incomplete, and
- unforeseen circumstances prevent the Provider from using our administration systems.

Before requesting this withdrawal I have considered the information in the relevant **Financial Services Guide, Product Disclosure Statement** or **How to Guide**, about the investments I have selected and the management of my account.

These documents are available at [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice) or by contacting us.

I understand that after the Provider has transferred withdrawal proceeds to the nominated bank account, or posted a cheque, it will not be responsible for any delay or misuse of those funds which may occur after that time. Nor is the Provider responsible for any loss or action arising from such a delay or misuse.

For **PremiumChoice Investment Service**, at the end of the financial year, an annual taxation statement will be sent to me at my registered address. This will give details of my account that will be useful for my own records and taxation requirements. Should I have any queries concerning taxation implications on withdrawing I should contact a registered tax agent.

## Signature of Investor one or Attorney

Name

X	Date (DD/MM/YY)			
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Margin lender accounts

I understand, where a margin lender agreement is in place, the Provider will require the margin lender to authorise any withdrawal request otherwise, my request will not be processed.

## UK pension transfers

I understand that if part of my benefit contains a UK transfer amount, there may be UK tax implications.

## Term Deposits

I understand that if I wish to access my Term Deposit prior to maturity I will be required to provide 31 days notice (in addition to the Provider's processing time) and pay the Term Deposit provider any economic costs associated with early access to my investment prior to maturity.

## For units held jointly

All parties must sign unless otherwise indicated on the original application form or as subsequently advised.

## On behalf of a Corporation

This form must be executed by one of the following methods:

- by signature of two directors or one director and the company secretary
- signature of the sole director and company secretary for sole director proprietary companies, or
- under Power of Attorney.

**If signed under Power of Attorney:** Attorneys must attach a certified copy of the Power of Attorney and identification for themselves (go to [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice) to download the relevant identification form) if not already supplied. The Attorney hereby certifies that he/she has not received notice of any limitation or revocation of his/her Power of Attorney and is also authorised to sign this form.

Power of Attorney documents can't be accepted by fax or email.

## Signature of Investor two (if applicable) or Attorney

Name

X	Date (DD/MM/YY)			
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## 12. Send us your form

Please mail, email or fax your completed, signed and dated form to:

PremiumChoice Client Services  
GPO Box 1610  
Melbourne VIC 3001

Email: [premiumchoice@investinfo.com.au](mailto:premiumchoice@investinfo.com.au)

Fax number: (03) 9869 1595

If you have any questions, please speak with your financial adviser, call us on 1300 880 054 Monday to Friday between 8 am and 6 pm (AEST/AEDT) or visit [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)

## 13. Financial adviser details

### Financial adviser use only

#### Identification

When lodging this request, one of the following options must be selected.

- Provide a copy of the relevant FSC identification form.
- Provide certified copies of the member's identification documents.
- Confirm identification documents have been previously provided or the investor was an existing customer prior to 12 December 2007.
- Complete the record of identification below.

Record of identification	Document 1	Document 2
Verified from	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy	<input type="checkbox"/> Original <input type="checkbox"/> Certified copy
Document issuer		
Issue date		
Expiry date		
Document number		
Accredited English translation	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted	<input type="checkbox"/> N/A <input type="checkbox"/> Sighted

Name of the financial adviser

Adviser number

Contact telephone number (business hours)

Fax number

Email



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# Important information on super and pension withdrawals

Please check through the following items which may help highlight some issues you need to take into consideration before making your withdrawal.

## 1. Are you closing your account with PremiumChoice?

### If you have insurance

If you have premiums for any insurance deducted from the account you want to close, your withdrawal may cause this insurance to be cancelled. Please call us to check if you're eligible to continue this insurance, and discuss your payment options.

### If you've made personal contributions

If you've made personal contributions and believe you are eligible to receive unpaid government co-contributions, you should advise the Australian Taxation Office (ATO) on **13 10 20** of an alternative superannuation fund.

### If you wish to split current year concessional contributions to your spouse

If you want to split current year concessional contributions to your spouse, or if you wish to split prior year concessional contributions to your spouse, you'll need to submit a **Contributions splitting application** form with your withdrawal form. This form is available at [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)

### If you're intending on claiming a tax deduction for your contributions

If you've made personal contributions and are intending on claiming a deduction, you'll need to provide us with a notice of intent to claim form before withdrawing from your account. If you don't you may lose your entitlement to claim a tax deduction.

## 2. Preservation components

You can withdraw your unrestricted non-preserved benefit at any time.

Preserved and restricted non-preserved benefits are benefits that can't be cashed until you've met one of the conditions listed on the **Withdrawal request** form. You can also find out more by accessing your super on [ato.gov.au](http://ato.gov.au)

If you're only partially cashing your benefit, your unrestricted and restricted non-preserved benefits must be paid before your preserved benefits.

## 3. Certification

You'll need to get your documents certified by a person authorised to certify identification documents under the Statutory Declaration Regulations (1993).

A person approved to certify identification documents must provide the following information:

**If single page:** This is to certify this is a true copy of the original which I have sighted.

**If multiple pages:** I certify that this and the following (number of pages) are a true copy of the original which I have sighted. Each following page must be initialled and dated.

- Write their:
  - full name
  - contact address and telephone number
  - date of certification
  - signature
- The capacity in which they have certified the document (eg Justice of the Peace, registered pharmacist, judge, magistrate, police officer etc)
- Add the official stamp or seal of the certifier's organisation.

A full list of people authorised to certify documents is available in the **Proof of identity guide** on [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)

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# Notice of intent to claim or vary a deduction for personal super contributions



If you want to change or make more than one claim, use a separate form each time.

We respect your privacy and handle your information in accordance with our privacy policy, available at [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)

## 1. Your personal details

Account number

Contact telephone (business hours)

Title

Mr  Mrs  Miss  Ms  Other

First name

Middle name

Family name

Date of birth (DD/MM/YYYY)

Email

### Postal address

Unit number

Street number

PO Box

Street name

Suburb

State

Postcode

Country

### Super fund details

Fund name: PremiumChoice Retirement Service

Fund ABN: 70 479 285 132

## 2. Your contributions

You'll need a separate form for each financial year.

Financial year ended 30 June

Personal contributions covered by this notice

Is this notice varying an earlier notice?

- Yes  
 No

The amount of these personal contributions you intend to claim as a tax deduction

The amount you intend to claim as a tax deduction cannot be greater than the amount you stated in the earlier notice but may be reduced, including to nil.

Please note: You may submit multiple contribution notices.

There may be limits to the amount you can claim as a result of withdrawals made during the financial year.

To authorise this notice, please complete Section 3.

### 3. Your authorisation

Please wait until you receive our acknowledgement of receipt before you lodge your tax return. For more information about deductions for personal contributions, please speak with your tax adviser or visit [ato.gov.au](http://ato.gov.au)

In signing one of the declarations on this form you should be aware that the law has changed to expand the administrative penalty provisions to include penalties for making false or misleading statements that do not result in a shortfall amount. This may include making false or misleading statements to an entity other than the ATO if the statement is required or allowed to be made under tax law, for example, a notice of intent to deduct super contributions given to a super fund.

Please complete and sign the statement that applies to you.

<input type="checkbox"/> <b>Intention to claim a tax deduction</b>						
If you haven't previously lodged a notice with the fund for these contributions.						
▼						
<b>I am lodging this notice before both of the following dates:</b>						
<ul style="list-style-type: none"><li>the day that I lodged my tax return for the year stated in Section 2</li><li>the end of the income year after the year stated in Section 2.</li></ul>						
<b>At the time of completing this notice:</b>						
<ul style="list-style-type: none"><li>I intend to claim the personal contributions stated in Section 2 as a tax deduction</li><li>I am a member of the PremiumChoice Retirement Service and the fund still holds my contributions</li><li>this super fund has not begun to pay a superannuation income stream based in whole or part on these contributions</li><li>I have not included these contributions in an earlier notice.</li></ul>						
The information given on this notice is correct and complete.						
<b>Signature of Investor or Attorney</b>						
Name (print in BLOCK LETTERS)						
<input type="text"/>						
<input type="text"/> X <input type="text"/> Date (DD/MM/YY)						
<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>						

OR

<input type="checkbox"/> <b>Variation of a previous deduction notice</b>						
If you've already lodged a notice with the fund for these contributions and wish to <b>reduce</b> the amount.						
▼						
<b>I intend to claim the personal contributions stated in Section 2 as a tax deduction.</b>						
<b>I wish to vary my previous notice for these contributions by reducing the amount advised in my previous notice. I confirm that:</b>						
<ul style="list-style-type: none"><li>I am a member of the PremiumChoice Retirement Service and the fund still holds my contributions</li><li>this super fund has not begun to pay a superannuation income stream whole or part on these contributions</li><li>I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or</li><li>I have not yet lodged my tax return for the year stated in Section 2 and this variation notice is being lodged on or before 30 June in the financial year following the year stated in Section 2, or</li><li>the ATO has disallowed my claim for a deduction for the relevant year stated in Section 2 and this notice reduces the amount stated in my previous notice by the amount that has been disallowed.</li></ul>						
The information given on this notice is correct and complete.						
<b>Signature of Investor or Attorney</b>						
Name (print in BLOCK LETTERS)						
<input type="text"/>						
<input type="text"/> X <input type="text"/> Date (DD/MM/YY)						
<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>						

**If signed under Power of Attorney:** Attorneys must attach a certified copy of the Power of Attorney and identification for themselves (go to [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice) to download the relevant identification form) if not already supplied. The Attorney hereby certifies that he/she has not received notice of any limitation or revocation of his/her Power of Attorney and is also authorised to sign this form. Power of Attorney documents can't be accepted by fax or email.

### 4. Send us your form

Please mail, email or fax your completed, signed and dated form to:

**PremiumChoice Client Services**  
GPO Box 1610  
Melbourne VIC 3001

Email: [premiumchoice@investinfo.com.au](mailto:premiumchoice@investinfo.com.au)  
Fax number: 03 9869 1595

If you have any questions, please speak with your financial adviser, call us on **1300 880 054** Monday to Friday between 8 am and 6 pm (AEST/AEDT) or visit [investinfo.com.au/premiumchoice](http://investinfo.com.au/premiumchoice)