

# Pension application form

P01



right by your side

Please download the Pension Accounts PDS, complete and email this form back to open a Pension account or Transition to Retirement Pension account. We recommend you talk through your options with our staff before investing in this product.

**Personal details** Brighter Super respects your privacy. All personal information collected is protected in line with Brighter Super's Privacy policy.

<b>Surname</b>	<b>Given Name/s</b>	<b>Title</b>	<b>Member number</b>	<b>Account number</b>
<b>Residential address</b>				
<b>Suburb/town</b>			<b>State</b>	<b>Postcode</b>
<b>Postal address (Write 'as above' if same as residential)</b>		<b>Suburb/town</b>	<b>State</b>	<b>Postcode</b>
<b>Tax file number*</b>	<b>Personal email</b>	<b>Phone number</b>	<b>Date of birth</b> / /	

\*Brighter Super only require your Tax File Number if you have not previously supplied this to the fund. Please read the *Tax File Number* section on page 5.

## 1 Tax file number declaration

Read the important information about providing your TFN on the last page.

If you are under 60, please complete the Tax file number declaration form, go to the ATO website at [ato.gov.au](http://ato.gov.au)

## 2 Verify your identity

Brighter Super must verify your identity before setting up your pension account, please choose **option A or B**:

### Option A

Electronic method

Please provide your details of your driver's licence or passport below:

I authorise Brighter Super to use information held by a credit reporting agency to assist in verifying my identity online. **I understand this is not a credit check and will not be stored on my credit file.** I confirm I have read the *Proof of Identity requirements info sheet* available on the Brighter Super website [brightersuper.com.au](http://brightersuper.com.au).

<b>Driver's licence number</b>	<b>State of issue</b>
<b>Passport number</b>	<b>Family name at birth</b>
<b>Place of birth (as shown on passport)</b>	<b>Country of birth</b>

Or

### Option B

Paper method

You must provide original certified proof of identification. Please read the *Important information* section on page 5.

T 1800 444 396 E [pensions@brightersuper.com.au](mailto:pensions@brightersuper.com.au) W [brightersuper.com.au](http://brightersuper.com.au) GPO Box 264 Brisbane Qld 4001

This document has been prepared and issued by LGIASuper Trustee (ABN 94 085 088 484; AFS Licence No. 230511) as trustee for LGIASuper (ABN 23 053 121 564), trading as Brighter Super. References to Brighter Super may refer to the Trustee or LGIASuper as the context requires. Brighter Super products are issued by the Trustee on behalf of LGIASuper.

### 3 Pension instructions

**Choose the type of pension account you want:**

- Pension account (generally applies if you are retired)
- Transition to Retirement Pension account (generally applies if you are still employed and under age 65)

**Select the amount you want to transfer**

A minimum transfer amount of \$50,000 applies to open a new pension account.

- Total balance** – transfer the total balance from my existing Brighter Super account to my new Brighter Super pension account and close my existing account **or**
- Total balance less** \$ , , .  - transfer the total balance of my existing Brighter Super account and retain the above amount in my existing account (you must retain at least \$8,000 in your existing Brighter Super account) **or**
- Nominated amount of** \$ , , .  - transfer this amount from my existing Brighter Super account to my new Brighter Super pension account (you must retain at least \$8,000 in your existing Brighter Super account).

### 4 Investment option/s

Please invest my pension in the following options in the proportions indicated.

**Use whole percentages only. Percentages must total 100%.**

**If you do not make a choice, your pension will be invested in Diversified Growth while you are under age 75, and Balanced from age 75 onwards.**

Investment option	Percentage
<b>Ready-made options</b>	
Aggressive	%
Diversified Growth	%
Indexed Balanced	%
Balanced	%
Stable	%
Defensive	%

Investment option	Percentage
<b>Socially responsible options</b>	
Socially Responsible	%
SR Australian Shares	%
<b>Single asset class options</b>	
Australian Shares	%
International Shares	%
Property	%
Diversified Fixed Interest	%
Cash	%

### 5 Pension frequency

Please tick one of the following boxes. Note: all payments are made on the 28th of the month, excluding fortnightly.

**Please note, if you do not nominate a frequency in this section you will default to 'Monthly'.**

- Fortnightly
- Monthly
- Quarterly
- Half yearly
- Yearly

Month for payments to commence  **or**

- Payments to commence from next available payment date

### 6 Your pension payment for the current financial year

Please indicate your preference for the current financial year's pension payment/s. We will write to you to confirm this amount after your application has been processed.

**Please note, if you do not nominate an option in this section you will default to 'Minimum pension amount'.**

- Minimum pension amount **or**
- Maximum pension amount (Transition to Retirement Pension accounts only) **or**
- Nominated amount of \$ , .  per payment before any tax applicable.

(e.g. if you nominate \$500 and select monthly in section 4 you will be paid \$500 per month)

Must total at least the minimum pension amount for this year, and where applicable, be less than the maximum pension amount allowed.

## 7 Bank account details

I would like to use the same bank account recorded against my existing pension account

or

I would like to nominate a new bank account

It is your responsibility to ensure your bank details are correct and that you are the holder of the account. Brighter Super will not be liable for any errors that occur based on the account details you provide. Payments cannot be made to third parties or non-Australian bank accounts. You must provide us with sufficient information to verify your identity to change your bank details with Brighter Super. **Please complete section 1 and also provide a copy of the portion of your bank statement that shows your full name and account details (your balance and transaction details are not required).**

<b>BSB number</b> (6 digits)	<b>Account number</b>	<b>Account name</b>
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I have attached the relevant portion of my bank statement to verify my identity

## 8 Pension payment investment option/s

Please withdraw my regular pension payments as indicated below—does not apply to lump sum withdrawals:

- Withdraw my pension payments across investment option/s in the same proportions that make up my overall account balance.
- Withdraw my pension payments from the option/s specified—complete Option 1 or Option 2 below.

**Option 1**—Percentage (use whole percentages only and your total must equal 100%)

or

**Option 2**—Order of withdrawal preference (e.g. 1, 2, 3, 4, 5 etc.) The balance of each option will be exhausted before withdrawing from the next option.

Investment option	Option 1	OR	Option 2
	Percentage		Order of withdrawal preference (e.g. 1, 2, 3, 4, 5)
<b>Ready-made options</b>			
Aggressive		%	
Diversified Growth		%	
Indexed Balanced		%	
Balanced		%	
Stable		%	
Defensive		%	

If you do not make a choice, or there are not enough funds left in your nominated investment option(s), your future payments will be drawn proportionately across all of your investments.

Investment option	Option 1	OR	Option 2
	Percentage		Order of withdrawal preference (e.g. 1, 2, 3, 4, 5)
<b>Socially responsible options</b>			
Socially Responsible		%	
SR Australian Shares		%	
<b>Single asset class options</b>			
Australian Shares		%	
International Shares		%	
Property		%	
Diversified Fixed Interest		%	
Cash		%	

## 9 Beneficiary options

Would you like to nominate a beneficiary up front in the event of your death? It is important to understand there may be Services Australia - Centrelink implications before making this decision. We recommend you seek financial advice. Please contact us for more information on the types of beneficiary nominations we offer on **1800 444 396**.

Please select one option below or on the next page.

**Option 1 - Reversionary nomination.** The person you nominate as your reversionary beneficiary must be a dependant (generally your spouse) at the time of nomination and at the time of death.

<b>Surname</b>	<b>Given name/s</b>	<b>Title</b>
<b>Residential address</b>	<b>Date of birth</b> / /	
<b>Suburb/town</b>	<b>State</b>	<b>Postcode</b>
<b>Relationship to you</b>		

or

**Option 2 - Binding nomination.** Please complete a *Binding death benefit nomination form* available on the Brighter Super website [brightersuper.com.au](http://brightersuper.com.au). Call us for more information.

or

**Option 3 - Preferred nomination.**

Title	Full name of beneficiary	Beneficiary's residential address	Date of birth	Relationship to you (spouse, child, stepchild, etc)	Share or proportion of benefit
					%
					%
					%
					%
					%
					100%

## 10 Tax deduction

You may be able to claim a tax deduction for voluntary contributions to your super. This would need to be done before commencing your Pension or Transition to Retirement Pension account. See the *Tax deduction for voluntary contributions* info sheet for more information.

I intend to claim a tax deduction on voluntary contributions paid to my super account and enclose a completed *Notice of intent to claim or vary a deduction for personal super contributions* form.

## 11 Member declaration

Having read and understood the Product Disclosure Statement which outlines the conditions of the Brighter Super Pension account and Transition to Retirement Pension account, I hereby authorise Brighter Super to open a Pension or Transition to Retirement Pension account as per my instructions above. I agree to be bound by the relevant rules as set out by Brighter Super and understand the account is governed by statutory rules set by the Australian Government. I understand that lump sum withdrawals cannot be taken from a Transition to Retirement Pension account (except in limited circumstances). I understand that I cannot claim a tax deduction on any voluntary contributions paid to my super account once these funds have been transferred to a pension account.

### I declare that:

(Please tick one box only; See Preservation age table in the Important information section below)

- I have reached preservation age or older **and have** permanently retired from the workforce
- I have reached preservation age or older **and have not** permanently retired
- I have ceased an employment arrangement after age 60
- I am aged 65 or over
- I have been assessed as Totally and Permanently Disabled by Brighter Super and am therefore entitled to a disability benefit
- I am suffering from a terminal illness
- I am the beneficiary of a Death benefit

Signature

Date

Please sign in blue or black pen - Brighter Super does not accept digital signatures

## Important information

### 1. Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, Brighter Super 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. Brighter Super may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- Brighter Super will be able to accept all types of contributions to your account/s
- the tax on contributions to your superannuation account/s will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire

More information on Tax File Numbers for superannuation purposes can be obtained from the Australian Prudential Regulation Authority (APRA) on 1300 131 060 or the ATO on 13 10 20.

### 2. Preservation age table

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

### 3. Proof of identification requirements

Australian Government legislation requires you to provide us with proof of identification before we can open your new pension account. To prove your identity you can provide us with sufficient information to verify your identity electronically or send us an original certified copy of your **current driver's licence, passport**.

See our *Proof of identity requirements* info sheet for a complete list of what documents we can use to verify your identity as well as details on who can certify your original documents. Download a copy at [brightersuper.com.au](http://brightersuper.com.au) or call us and we'll send you one.

### 4. What happens next?

Once this application has been processed by Brighter Super, you may be required to complete further forms concerning tax on pension payments.

Early each financial year, we will ask you to choose your preferred pension amount and frequency of payments for the year ahead.

### 5. Closing a Transition to Retirement account

If you open a Transition to Retirement Pension account and decide you no longer require the pension, you can transfer back to an Brighter Super Accumulation account once the financial year it was opened in has ended. For example, if you opened your Transition to Retirement Pension account in February 2021, you would only be able to transfer back to an Accumulation account from July 2021.

### 6. Personal information

All personal information collected via this form is protected by the Australian Privacy Principles and Brighter Super's *Privacy policy*, available from the Brighter Super office or our website.