

Restart your Optimiser Pension account

OP10



right by your side

Please download the **Optimiser Pension Account Product Disclosure Statement (PDS)** and complete this form if you would like to close your current Optimiser Pension account and start a new Optimiser Pension account with additional funds.

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

Member number	Account number	Given name(s)		
Surname		Date of birth		/ /
Email		Phone number		
Residential address				
Suburb/town		State	Postcode	
Postal address (if different to above)	State	Postcode	Tax file number (TFN) ¹	

¹ For more information on providing your TFN please read the Important information located on page 8.

1 Tax file number declaration

Read the important information about providing your TFN on page 8

- If you are under 60, please complete the *Tax file number declaration* form on the ATO website at ato.gov.au. You will then need to send us a printed employee tax and / or super details summary from the ATO online services. This will ensure that we can determine the correct amount of tax to withhold from payments made to you.

2 Verifying your identity

If you want to open a Pension account you will need to verify your identity by choosing **either option A or B**:

Option A

- Electronic verification
Please provide details of your driver 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.

Licence details

Licence number
State of issue
Card number ²

Passport details

Passport number (Australian passport only)
Family name at birth
Place of birth (as shown on your passport)

² If you are unsure what your card number is read the Proof of identity information on page 8

Option B

- Certified Identification - Please read the *Proof of identity* information on page 8

3 Accumulation account transfer details

My Optimiser Accumulation account number I would like to use to consolidate funds to restart my pension is (if applicable)

Will you be contributing any additional funds to this Accumulation account?

- I will be making an additional contribution of \$, , .
- I will be transferring my account from the following superannuation fund:

Note: If you are transferring monies from another superannuation fund, your pension restart will not be processed until your transfer is received by Brighter Super.

Will you be making a lump sum withdrawal before opening a new Pension account?

- Yes \$, , . Please complete the *Optimiser Benefit Withdrawal form* to action this request.
- No.

4 Claiming a tax deduction for personal contributions

Do you intend to claim a tax deduction on personal contributions made during the current or previous financial year?

- Yes - If you plan to claim a tax deduction for any personal contribution to the fund, please complete the *Notice of intent to claim or vary a deduction for personal super contributions* form on the ATO website at ato.gov.au. You must submit your completed form and receive acknowledgment from us before withdrawing or transferring the funds.
- No - Please proceed to the next applicable section.

Note: If you do not submit a valid *Notice of intent to claim or vary a deduction for personal super contributions* form before withdrawing or transferring the funds, your notice may not be valid for the entire contribution. You can only validly deduct the proportion of your contribution that remains in the fund.

5 Pension instructions

If you wish to open your new account by transferring a partial amount from your existing Optimiser account, you are required to retain a minimum balance of \$8,000 to keep the account open. A minimum transfer amount of \$50,000 applies to open a new Optimiser Pension account.

Choose (✓) the type of Optimiser Pension account you want

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

Select (✓) the amount you want to transfer (minimum \$50,000.00 to commence pension)

- Total balance** – transfer the total balance from my existing Optimiser account to my new Optimiser Pension account and close my existing Optimiser account.
- OR
- Total balance less** \$, , . – transfer the total balance of my existing Optimiser account and retain the above amount in my existing Optimiser Accumulation account.
- OR
- Nominated amount of** \$, , . – transfer this amount from my existing Optimiser account to my new Optimiser Pension account.

6 Investment option(s)

Please apply my current pension investment option selections to my new Optimiser Pension account

or

Please invest my Optimiser Pension in the following options in the proportions indicated.

Note: If you do not make a choice, your pension will be invested in the diversified Multi-Manager Balanced Fund while you are under age 75, and Multi-Manager Conservative Fund from age 75 onwards.

Use whole percentages only. Percentages must total 100%.

Ready-made options	Percentage
Multi-Manager Conservative Fund	%
Multi-Manager Balanced Fund	%
Multi-Manager Growth Fund	%
Multi-Manager High Growth Fund	%
Single asset class options	
Cash Fund	%
First Sentier Wholesale Global Credit Income Fund	%
Australian Listed Property Index Fund	%
Global Property Fund	%
Hyperion Australian Growth Companies Fund	%
Australian Shares Fund	%
Australian Shares Multi-Manager Fund	%
Australian Shares Value Fund	%
International Shares Fund	%
International Shares Multi-Manager Fund	%
Australian Fixed Interest Fund	%
Vanguard International Fixed Interest Indexed Fund (Hedged)	%
Vanguard Australian Fixed Interest Indexed Fund	%
Ironbark Paladin Property Securities Fund	%
Walter Scott Global Equity Fund	%
Optimiser Closed options ³ (only available to members already invested in these options in Optimiser Accumulation)	
Asteron Traditional Capital Guaranteed Fund	%
Ausbil Australian Emerging Leaders	%
Pendal Imputation	%
TOTAL	

³ These investment options are only available to members that were invested in the option(s) prior to the closure date for the relevant option and are currently still invested in these options.

7 Pension frequency

Please tick (✓) one of the following boxes. 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 _____ If no month is selected payments will commence from next available payment date.

8 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
- A nominated amount \$, , . (per payment before any tax applicable)

(e.g. if you nominate \$500 and select monthly in section 7 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.

Increase payments in line with the Consumer Price Index (CPI) Only available is choosing a nominated amount.

Please increase my nominated payment amount each year at the rate of CPI.

Please note: If you have requested a minimum or maximum payment amount, your request for CPI increase will not be valid.

9 Bank account details

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.

Please select (✓) the appropriate option below

- I would like to use the same bank account recorded against my existing pension account.
- I would like to nominate a new bank account - provide details below (Bank Statement in your name required).

If you are wanting to nominate a new bank account, you must complete section 2 and ensure you provide us with sufficient information to verify your identity. **You will also need to 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).**

BSB number	Account number	Account name
<input type="text"/>	<input type="text"/>	<input type="text"/>

I have attached the relevant portion of my bank statement to verify the new bank details

10 Elect to auto rebalance your investment strategy

Please tick (✓) the applicable box below if you wish to have your investments automatically rebalanced.

- I wish to have my investments automatically rebalanced each quarter.
- I wish to have my investments automatically rebalanced half yearly.
- I wish to have my investments automatically rebalanced annually.

Please note:

If you have elected to automatically re-balance your investments, we will re-balance your investments by switching them back into the percentage options you last chose. You can opt out of this choice at any time by nominating to opt out of automatic re-balancing by completing the *Change your Optimiser investment options - Pension accounts* form, available at brightersuper.com.au.

11 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:

Complete **Option 1** to nominate a percentage—use whole percentages only. Percentages must total 100%.

OR

Complete **Option 2** to indicate withdrawal preference. The balance of each option will be exhausted before withdrawing from the next option. To confirm the withdrawal order please number your chosen option(s) 1, 2, 3 etc

Please note: 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.

Use whole percentages only. Percentages must total 100%

Ready-made options	Option 1	Option 2
Multi-Manager Conservative Fund	%	
Multi-Manager Balanced Fund	%	
Multi-Manager Growth Fund	%	
Multi-Manager High Growth Fund	%	
Single asset class options		
Cash Fund	%	
First Sentier Wholesale Global Credit Income Fund	%	
Australian Listed Property Index Fund	%	
Global Property Fund	%	
Hyperion Australian Growth Companies Fund	%	
Australian Shares Fund	%	
Australian Shares Multi-Manager Fund	%	
Australian Shares Value Fund	%	
International Shares Fund	%	
International Shares Multi-Manager Fund	%	
Australian Fixed Interest Fund	%	
Vanguard International Fixed Interest Indexed Fund (Hedged)	%	
Vanguard Australian Fixed Interest Indexed Fund	%	
Ironbark Paladin Property Securities Fund	%	
Walter Scott Global Equity Fund	%	
Optimiser Closed options ⁴ (only available to members already invested in these options in Optimiser Accumulation)		
Asteron Traditional Capital Guaranteed Fund	%	
Ausbil Australian Emerging Leaders	%	
Pendal Imputation	%	
TOTAL	100%	

⁴ These investment options are only available to members that were invested in the option(s) prior to the closure date for the relevant option and are currently still invested in these options.

12 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** of the options below:

- Option 1**—I would like to keep my existing nominated beneficiaries (including reversionary, binding or non-binding) and have them applied then to my new Optimiser Pension account
- Option 2**—**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. Provide details on the following page.

Given name(s)	Surname	Title
Residential address		Date of birth / /
Suburb/town	State	Postcode
Relationship to you		

- Option 3**—**Binding nomination.** Please complete a *Binding death benefit nomination form* available on the Brighter Super website brightersuper.com.au. Call us for more information.
- Option 4**—**Preferred nomination.**

Title	Full name of beneficiary	Beneficiary home address	Date of birth	Relationship to you	Share of benefit
					%
					%
					%
					%
					%
					100 %

13 Nominate your adviser on your new Brighter Super account

Complete this section if you wish to transfer the listed adviser from your previous Brighter Super account to your new Brighter Super account.

Please tick (✓) the appropriate box(s) below to confirm your nomination.

- I am appointing the adviser nominated on my previous account as my adviser for my new Brighter Super account.
- I understand that I am authorising my financial adviser to request and receive information about my new Brighter Super account, including copies of documents and statements.

14 Retirement declaration

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 from the workforce
- 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

15 Member declaration

By submitting this request to restart my Optimiser Pension account, I declare that:

- I have read and understood the *Optimiser Product Disclosure Statement* which outlines the conditions of the Brighter Super Optimiser Pension account and Optimiser Transition to Retirement Pension account.
- I authorise Brighter Super to open an Optimiser Pension account or Optimiser 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 restarting my Optimiser Pension account involves:
 - a. closing my existing Optimiser Pension account,
 - b. transferring my existing Income account balance into an Optimiser Accumulation account, and
 - c. withdrawing the amount nominated on this form so this can be used to start the new Optimiser Pension account.
- 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.
- If I am in receipt of any payments from Services Australia or the Department of Veterans' Affairs, I understand it is my responsibility to contact Services Australia or the Department of Veterans' Affairs or seek financial advice about closing and restarting any existing Income account(s) before completing this form.
- I have considered the implication to my benefit entitlement prior to rolling over my benefits. I do not require further information and authorise the rollover to proceed.
- I understand that if this form is incomplete the Fund will not be able to process my request.

Member Signature

Date signed

/ /

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form. If you are signing this form on behalf of the member please complete the section below.

16 Power of Attorney signature

Complete this section if you are signing this form on behalf of the member in your capacity as the member's attorney.

By signing this form you are declaring that:

- you are nominated as an attorney on the member's Power of Attorney document and are authorised to act on the member's behalf for financial matters; and
- to the best of your knowledge and belief your appointment under the Power of Attorney document has not been revoked or otherwise withdrawn.

If more than one attorney has been appointed all attorneys will need to print their name, sign and date the form unless authorised to act severally.

Attorney 1	Signature	Date signed / /
Attorney 2	Signature	Date signed / /
Attorney 3	Signature	Date signed / /
Attorney 4	Signature	Date signed / /

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form.

Please (✓) one of the options below:

- I have attached valid Power of Attorney documentation⁵.
- I have previously supplied a valid Power of Attorney document to Brighter Super.

⁵ For a Power of Attorney (PoA) to be accepted, we require the forms to be posted through to us at GPO Box 264, Brisbane QLD 4001. Please ensure your documents have been certified on each page, and you have included certified ID for the attorney(s) nominated in the PoA, see our Proof of identity requirements information at brightersuper.com.au for more details.

Now you have completed this form and signed the declaration, please send it to us by:

Preferred Method

Website (Secure file upload)
brightersuper.com.au/contact-us

Alternative Options

Email (scanned copy)
pensions@brightersuper.com.au

Post Brighter Super
GPO Box 264
Brisbane Qld 4001



Important information

1. Tax file number (TFN)

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 to 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)
- other than the tax that may ordinarily apply, 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 ATO on 13 10 20.

2. Privacy and personal information

Brighter Super respects your privacy. All personal information collected on this form is protected in line with *Brighter Super's Privacy Policy*. To find out more about how we collect and manage your personal information, please refer to our *Privacy Policy* available from our website brightersuper.com.au.

3. Processing time frame

Once you submit a valid form to restart your Pension account, your existing account is closed, and the money is combined with your Accumulation account balance. This will usually occur within 3-7 business days from receipt of this form

After your accounts have been combined and any withdrawal requests have been processed, a new Pension account is then started to continue your payments.

It may take a couple of business days to process your request so it is important to know your money will be invested as per the investment strategy on your Accumulation account while your request(s) are processed. This means Accumulation account unit prices, fees and costs will apply until the requested funds are withdrawn and applied to the new Pension account.

4. Services Australia - Centrelink

If you receive regular payments from Services Australia - Centrelink you might wish to speak with them or get financial advice before restarting your account as it may affect your payment.

5. Transfer balance cap

The Transfer balance cap is the lifetime limit on the total amount of superannuation that can be transferred into retirement phase income streams. You are able to view your personal transfer balance cap in ATO online.

6. 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.

7. Closing Transition to Retirement account

A Transition to Retirement Pension account cannot be transferred to an Accumulation account until the financial year it was opened in has ended.

8. Proof of identification requirements

Australian Government legislation requires you to provide us with proof of identification before we can open your new Optimiser 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 licence or passport.

Your card number is a unique identifier which is updated each time a driver licence is re-issued. Including the card number when verifying your identity ensures that the document being presented is the most recently issued document and this will minimise the risk of identity theft using a stolen or lost driver licence.

The position of the card number is different for each State and Territory although it is commonly located on the back of your licence. Read the *Proof of identity requirements* information at brightersuper.com.au for more information.

9. 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