

Westpac Group Plan Transfer option form A

Members who have reached preservation age¹

Complete this form if you are a current Westpac Group employee and you wish to transfer your benefits or you want to start a pension.

¹ Preservation age eligibility table

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

1. Personal details

Given name(s)

Family name

Other names the client is known by

Date of birth (dd/mm/yyyy) Member number
 / /

Postal address

State Postcode Country, if not Australia

Home phone Work phone

Mobile phone

Email address

Occupation

Employment Type (only if primary customer)

Full time Unemployed Casual
 Self employed Dependent contractor Retired
 Temporary Independent contractor Social security recipient
 Student Part time Other (home duties/work compensation/etc.)

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Foreign tax information

Are you a resident of a country other than Australia for tax purposes?

- Yes (complete section 2)
 No (proceed to section 3)

Country/ies outside of Australia in which the individual is a resident for tax purposes and country's associated Tax Identification Number (TIN)*

* A TIN is an identifying number or equivalent used for tax purposes. If a 'TIN' is not available, please specify the reason against the appropriate country.

Note: If the individual has more than 3 countries in which it is a tax resident, please provide the details on a separate paper.

Country 1

Foreign TIN 1

Reason (if TIN not applicable)

- Foreign TIN not issued by this country
 Foreign TIN pending issue by the country's tax authority

Country 2

Foreign TIN 2

Reason (if TIN not applicable)

- Foreign TIN not issued by this country
 Foreign TIN pending issue by the country's tax authority

Country 3

Foreign TIN 3

Reason (if TIN not applicable)

- Foreign TIN not issued by this country
 Foreign TIN pending issue by the country's tax authority

Source of funds

This refers to where your funds came from in regard to deposits into the account. For example, if your superannuation contribution is made by your employer you would select salary/wages. Please note you may have multiple sources of funds. Please indicate all sources of funds below.

- | | | |
|---|---|--|
| <input type="checkbox"/> Salary/wages | <input type="checkbox"/> Gift/Donation | <input type="checkbox"/> Government benefits |
| <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Windfall | <input type="checkbox"/> Redundancy |
| <input type="checkbox"/> Bonus | <input type="checkbox"/> Business income/earnings | <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Sale of assets | <input type="checkbox"/> Superannuation/pension | <input type="checkbox"/> Additional sources (please specify) |
| <input type="checkbox"/> Business profits | <input type="checkbox"/> Commission | |
| <input type="checkbox"/> Loan | <input type="checkbox"/> Liquidation of assets | |
| <input type="checkbox"/> Insurance payment | <input type="checkbox"/> Rental income | |
| <input type="checkbox"/> Tax refund | <input type="checkbox"/> Compensation payment | |

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Source of wealth

This refers to where or how you have built your net worth. For example, if your assets have gained through savings from your salary you would select 'employment income/earnings'. Please note that you may have multiple sources of wealth. Please indicate all sources of wealth below.

Employment income/earnings

Business income/earnings

Additional sources (please specify)

Investment income/earnings

Superannuation/Pension

Sale of assets

Liquidation of assets

Owns real estate/property

Business profits

Rental income

Redundancy

Insurance payment

Compensation payment

Gift/Donation

Government benefits

Inheritance

Windfall

2. Transfer instructions

Please read the Member information booklet for details on the different ways to take your benefit. You will also need to provide proof of identity.

I would like to take my super under: (Choose one option)

Pension option

%

(max 50%) of my lump sum retirement benefit as a pension. **Complete sections 5 and 6**

and with the remaining balance of my super: (tick one or more)

Transfer to the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan. Write TOTAL if you wish to transfer the whole amount. **Complete section 3**

\$, .

Transfer to another super fund. Write TOTAL if you wish to transfer the whole amount. **Complete section 4**

\$, .

Buy another pension from Westpac Group Plan – Defined Benefit, called the Purchased Pension (see notes 1 & 2 below).

Complete sections 5 and 6

\$, .

OR

Lump sum option

Transfer to the Mercer Super Trust, Westpac Group Plan. Write TOTAL if you wish to transfer the whole amount.

Complete section 3

\$, .

Transfer to another super fund. Write TOTAL if you wish to transfer the whole amount. **Complete section 4**

\$, .

Buy a Single life pension (see note 2 below). **Complete sections 5 and 6**

\$, .

Note 1: The Purchased Pension is calculated very differently to the pension under the Pension option. If you'd like more information on the Purchased Pension, please call us on 1800 227 262.

Note 2: If you don't have a spouse, you may wish to buy a Single life pension instead of choosing the Pension option or Purchased Pension (these usually have pensions payable to a spouse if you die). If you'd like more information on the Single life pension, please call us on 1800 227 262.

3. Transfer to Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan

Complete this section if you would like to transfer all or part of your benefit to the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan.

You are required to transfer the entire benefit out of the Westpac Group Plan – Defined Benefit and any residual benefit will be transferred to Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan.

I wish to:

Choose the Mercer Growth investment option in Mercer Super Trust, Westpac Group Plan for the Defined Benefit portion of my benefit and the investment mix for my SuperSave portion will not change.

OR

Choose the Mercer cash investment option in Mercer Super Trust, Westpac Group Plan for the Defined Benefit portion of my benefit and the investment mix for my SuperSave portion will not change.

If you are transferring any part of your benefit to Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan, this section is mandatory.

4. Transfer your benefit to another superannuation fund

Complete this section if you would like to transfer all or part of your benefit to another superannuation fund.

You are required to transfer the entire benefit out of the Westpac Group Plan – Defined Benefit and any residual benefit will be transferred to Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan.

Name of super fund *(if there is more than one fund attach details on a separate page)*

Mailing address of the fund

State

Postcode

Super fund ABN *(required)*

Your member number or super fund USI *(required)*

Is this a self-managed superannuation fund (SMSF)?

Yes

No

If yes, we need to confirm that the SMSF is complying and that you are a member of the fund. You must also provide a certified or original copy of a bank statement for the SMSF bank account into which the transfer is being made. This statement must have been issued within the last 3 months.

SMSF bank account details

Account name

Name of bank or financial institution

Branch

BSB number

Account number

Cheques will be sent directly to your other super fund. If you'd like it sent to your financial adviser instead, please attach a separate page with signed instructions.

5. Spouse details

If you have selected either the Pension option or Purchased Pension Option, a pension may be payable to your spouse if you predecease him/her. Please provide your spouse's details for our records. Note: If you don't have a spouse, please write "N/A" in the boxes below.

Spouse's family name

Given name(s)

Date of birth (dd/mm/yyyy)

6. Bank account details

Complete this section if you are taking any of your super in cash and/or you have chosen to receive a Westpac Group Plan pension.

Please pay my super and/or pension payments to this bank account:

BSB number

Account number

Account name (*account must be held in your name*)

To protect the security of your super, please attach a certified or original copy of a bank statement for this account, showing your name and account number. If you are taking your super in cash and you don't provide a certified or original copy of your bank statement, then a cheque will be sent to you instead. This statement must have been issued within the last 3 months.

If you're under age 60 and you have chosen a pension, you'll also need to complete a Tax File Number (TFN) declaration from the Australian Tax Office. Please call us and we will send you one.

7. Attach proof of identity

We are required by law to obtain your proof of identity to ensure the benefit we are paying belongs to you. You'll need to provide certified copies of the documents below.

1. Primary Photographic Identification Document

(provide one of the following)

- Australian driver's licence/learner's permit
- Australian passport (a passport that has expired within the preceding 2 years is acceptable)
- Australian proof of age card issued by a State or Territory
- Foreign passport or travel document issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated) which contains either a signature OR a unique identifier of the person*
- Foreign driver's licence/permit that contains a photograph of the person in whose name it was issued and the individual's date of birth*
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations which contains either a signature OR a unique identifier of the person*

OR

2. Primary Non-Photographic Identification Document AND ONE Secondary Identification Document *(required if you do not own a Primary Photographic Identification Document)*

Select ONE Primary Non-Photographic Document from this section

- Australian birth certificate (or extract)
- Australian citizenship certificate
- Pension card issued by Department of Human Services
- Health card issued by Department of Human Services
- Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations*
- Citizenship certificate issued by a foreign government*

AND ONE Secondary Identification Document from this section

- A notice issued by the Commonwealth or a State/Territory within the last 12 months that includes the individual's name and residential address and records the provision of financial benefits (e.g. Centrelink notice)
- A notice issued by the Australian Taxation Office (ATO) within the last 12 months that includes the individual's name and residential address and records a debt payable by or to the individual (e.g. tax assessment)
- Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address and records the provision of a service to that address or name
- Foreign driver's licence which does not contain a photograph*
- Department of Veterans' Affairs pension concession card (Australian)
- A current tenancy/lease agreement (must not be cancelled or expired)
- Medicare card
- Australian Marriage certificate issued by State/Territory
- Registry of Births, Deaths and Marriages

- Identification card issued to a student at an Australian higher education institution (TAFE or University) which contains a photograph and signature
- A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence

* Documents that are written in a language that is not English must be accompanied by an English translation prepared by a National Accreditation Authority for Translators and Interpreters (NAATI) translator.

Eligible Document Certifiers within Australia

- A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in one of the following occupations:
 - Chiropractor
 - Dentist
 - Legal practitioner
 - Medical practitioner
 - Nurse
 - Optometrist
 - Patent attorney
 - Pharmacist
 - Physiotherapist
 - Psychologist
 - Trademarks attorney
 - Veterinary surgeon
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- Agent of the Australian Postal Corporation 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 with 2 or more continuous years of service
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 2 or more years of continuous service
- Employee of the Australian Trade and Investment Commission who is:
 - in a country or place outside of Australia; and
 - authorised under paragraph 3(d) of the Consular Fees Act 1955; and
 - exercising his or her function at that place

continued over

7. Attach proof of identity

- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(c) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with 2 or more years of continuous service
- Holder of a statutory office not specified elsewhere in this table
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- 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 Australian Defence Force who is:
 - an officer; or
 - a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 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 the Institute of Public Accountants
- Member of:
 - the Parliament of the Commonwealth; or
 - the Parliament of a State; or
 - a Territory legislature; or
 - a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public
- 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
- Permanent employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority; or
 - a local government authority with 2 or more years of continuous service and is a person not already specified elsewhere in this table
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees
- An officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees

The person certifying must use these words:

I certify this to be a true copy of the original document sighted by me today on (insert date).

Insert signature, print full name, print capacity in which they are signing, print address and print date.

8. Declaration

I understand that by choosing the Transfer option:

- This decision is irrevocable. I cannot change my mind at a later date and I cannot return to membership of the Westpac Group Plan – Defined Benefit.
- I am no longer entitled to a benefit from the Westpac Group Plan – Defined Benefit (apart from any pension I have elected to receive under the Transfer option).
- I will become a member of the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan and Westpac will make employer contributions at the current Superannuation Guarantee (SG) rate to my account in the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan (my account) while I am eligible to receive SG contributions.
- I have read the relevant Product Disclosure Statement for the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan, the relevant Member Information Booklet for Westpac Group Plan Defined Benefit and the Transfer Option brochure.
- I understand that the distribution of my super benefit from the Plan in the event of my death will be determined by the Plan's Trustee. I acknowledge that I can update my nominations online.
- I have confirmed with my employer's payroll contact that the equivalent dollar amount of my nominated contributions and my regular SuperSave contributions (if any) that are currently being deducted from my package/salary will continue to be deducted and credited to my account in the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan, on the next applicable pay day after the transfer date.
- On the transfer date, a calculation will be made by the Trustee to determine the difference between my basic insurance cover for total and permanent disablement (TPD) and death in the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan, and the insured amount I had in the Westpac Group Plan – Defined Benefit for TPD and death on the day immediately before transfer date. If my insured amount in the Westpac Group Plan – Defined Benefit is greater than my basic cover in the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan, the difference will be granted automatically as additional insurance cover in the Mercer Super Trust, Westpac Group Plan, rounded up to the nearest whole units of my basic cover. Premiums for the additional insurance cover will be deducted from my account in the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan.
- My TPD and death cover in the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan will comprise basic cover, the cost of which is met by Westpac, and additional insurance cover (if any), the cost of which is met by me through insurance premium deductions from my account in the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan. I can decrease my additional cover or apply for additional cover, subject to underwriting at any time. Further details are in the Product Disclosure Statement.
- Under the Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan rules, to be entitled to receive a total and temporary disablement (TTD) benefit I must have been TTD and absent from work for at least six consecutive weeks and used up all my accrued sick leave. I acknowledge that this is a longer eligibility period for a TTD benefit than under the Westpac Group Plan – Defined Benefit. To receive a TPD benefit I must be TPD and have been TPD for at least six consecutive months. I acknowledge that this six month requirement is not in the Westpac Group Plan – Defined Benefit rules.
- My application for Mercer Super Trust, Corporate Superannuation Division, Westpac Group Plan membership will generally be processed within 30 days of the Plan's administrator receiving this form and all necessary details as required by the Trustee have been completed.

Signature

Date

 / /

Print name

Make sure you sign and date your completed form and send it to :



Mail
Westpac Group Plan
Locked Bag A4055, Sydney South NSW 1235