

# Westpac Group Plan Benefit Payment Form A

Defined Benefit Members leaving  
the Westpac Group

**Complete this form if:**

- You have left the Westpac Group AND
- You are over age 55.

**Do not complete this form** if you're a current Westpac Group employee.

## 1. Personal details

Given name(s)

Family name

Other names the client is known by

Date of birth (dd/mm/yyyy)

Member number

Home address (required – cannot be a PO Box)

State

Postcode

Country, if not Australia

Postal address (if different from above)

State

Postcode

Country, if not Australia

Daytime phone (required)

Mobile phone number

Occupation

Employment Type (only if primary customer)

Full time

Part time

Self employed

Casual

Temporary

Retired

Student

Social security recipient

Unemployed

Dependent contractor

Independent contractor

Other (home duties/work compensation/etc.)

*Continued over*

## 1. Personal details

Are you an Australian or New Zealand citizen, or Australian permanent resident? (required)

- Yes  
 No

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"/> Business income/earnings | <input type="checkbox"/> Additional sources (please specify) |
| <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Superannuation/Pension   | <div style="border: 1px solid black; height: 70px;"></div>   |
| <input type="checkbox"/> Bonus                      | <input type="checkbox"/> Commission               |  |
| <input type="checkbox"/> Sale of assets             | <input type="checkbox"/> Liquidation of assets    |  |
| <input type="checkbox"/> Business profits           | <input type="checkbox"/> Rental income            |  |
| <input type="checkbox"/> Loan                       | <input type="checkbox"/> Compensation payment     |  |
| <input type="checkbox"/> Insurance payment          | <input type="checkbox"/> Government benefits      |  |
| <input type="checkbox"/> Tax refund                 | <input type="checkbox"/> Redundancy               |  |
| <input type="checkbox"/> Gift/Donation              | <input type="checkbox"/> Inheritance              |  |
| <input type="checkbox"/> Windfall                   |   |  |

## 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.

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Employment income/earnings | <input type="checkbox"/> Business income/earnings | <input type="checkbox"/> Additional sources (please specify) |
| <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Superannuation/Pension   | <div style="border: 1px solid black; height: 70px;"></div>   |
| <input type="checkbox"/> Sale of assets             | <input type="checkbox"/> Liquidation of assets    |  |
| <input type="checkbox"/> Owns real estate/property  | <input type="checkbox"/> Business profits         |  |
| <input type="checkbox"/> Rental income              | <input type="checkbox"/> Redundancy               |  |
| <input type="checkbox"/> Insurance payment          | <input type="checkbox"/> Compensation payment     |  |
| <input type="checkbox"/> Gift/Donation              | <input type="checkbox"/> Government benefits      |  |
| <input type="checkbox"/> Inheritance                | <input type="checkbox"/> Windfall                 |  |

## 2. Your age

Are you age 55 or more and not Totally & Permanently Disabled (TPD)?

- No – Please use the Benefit Payment Form B or Benefit Payment Form C if you are TPD.
- Yes – go to section 3

### 3. Payment instructions – age 55 or more

Please read the Member information booklet from the the document section of [mercersuper.com.au/westpacgroupplan](http://mercersuper.com.au/westpacgroupplan) for information on options for receiving your super.

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

Pension option (this option is only valid for 3 months from the official date your employment ended OR 3 months from the date you were deemed to be TPD)

%

(max 50%) of my lump sum retirement benefit as a pension **and** with the remaining balance of my super: *(tick one or more)*

Transfer to the Mercer Super Trust, Westpac Group Plan - Retained Category. Write TOTAL if you wish to transfer the whole amount. Then complete **section 4**

\$  ,    ,    .

Transfer to another super fund. Write TOTAL if you wish to transfer the whole amount. Then complete **section 8**

\$  ,    ,    .

Buy another pension from Westpac Group Plan – Defined Benefit, called the Purchased Pension (see notes 1 & 2 on page 2). Then complete **sections 6 and 7**

\$  ,    ,    .

Take my super as cash, net of tax. Please note you can only take your unrestricted non-preserved super in cash. Write MAXIMUM if you want the maximum amount in cash. Then complete **section 5**

\$  ,    ,    .

**OR**

Lump sum option

Transfer to the Mercer Super Trust, Westpac Group Plan - Retained Category. Write TOTAL if you wish to transfer the whole amount. Then complete **section 4**

\$  ,    ,    .

Transfer to another super fund. Write TOTAL if you wish to transfer the whole amount. Then complete **section 8**

\$  ,    ,    .

Buy a Single life purchased pension (see note 2 below). Then complete **section 6**

\$  ,    ,    .

Take my super as cash, net of tax. Please note you can only take your unrestricted non-preserved super in cash. Write MAXIMUM if you want the maximum amount in cash. Then 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.

## 4. Transfer to Mercer Super Trust, Westpac Group Plan - Retained Category

**Complete this section if you would like to transfer all or part of your benefit to the Mercer Super Trust, Westpac Group Plan - Retained Category.**

I wish to:

Choose the Mercer Growth investment option in Mercer Super Trust, Westpac Group Plan - Retained Category 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 - Retained Category 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, Westpac Group Plan - Retained Category, this section is mandatory.**

## 5. Taking your super in cash

**Complete if you are taking any of your super in cash.**

You can only take your super in cash if you meet one of the following: *(tick one)*

I am only taking my unrestricted non-preserved super in cash  
*(If you're a Westpac Group employee, you can only take your 'restricted non-preserved' component after you leave the Group)*

I have reached my preservation age<sup>1</sup>, ceased employment and I do not intend to become gainfully employed again

I am aged 60 to 64 (inclusive) and have ceased employment with the Westpac Group after age 60

I am age 65 or more

<sup>1</sup>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

## 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 option, 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. Spouse details

### Complete this section if you have chosen to receive a Westpac Group Plan pension.

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 name

Date of birth (dd/mm/yyyy)

## 8. 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.

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 SPIN (required)

Super fund's product 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.

## 9. 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*

## 9. 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.



## 10. Checklist

To protect the security of your super, your payment request cannot be processed unless all the necessary requirements below have been completed.

### Check you have:

- Completed all fields marked 'required' on this form
- Attach proof of identity – **do not send** original identification documents. Only send certified copies (copies must show original signature of the person who certified it).
- If are taking any super in cash, attach certified or original copy of a bank statement for the account you have nominated (showing name and account number). This statement must have been issued within the last 3 months.
- If you have elected to receive a Westpac Group Plan pension, attach certified or original copy of your bank statement for the account you have nominated (showing your name and account number). This statement must have been issued within the last 3 months.
- If you have elected to transfer any super to an SMSF, attach certified or original copy of a bank statement for the account you have nominated (showing your name and account number). This statement must have been issued within the last 3 months.
- If you'd like anything sent to your financial adviser, attach a separate page with signed instructions. If your adviser would like to speak to us direct, please call us on 1800 227 262 for instructions on providing an authority to release information.

## 11. Signature

I declare that I have received, read and understood the information provided to me from the Westpac Group Plan – Defined Benefit – Pension (including Spouse pension) and the information provided on this form is true and correct.

Signature

Date

  /   /   

Print name

### Return this form by:



**Mail**  
Westpac Group Plan – Defined Benefit,  
Locked Bag A4055, Sydney South NSW 1235.

### Fax

**This form will not be accepted by fax**  
(your original signature is needed).