

# Super cash withdrawal request

Please read the **Important information** on **page 8** before making your withdrawal.

For **rollovers**, please use the Rollover request form available on [mlc.com.au](http://mlc.com.au)

For withdrawals due to **financial hardship/compassionate grounds, permanent disability or terminal illness**, please use the relevant form available on [mlc.com.au](http://mlc.com.au)

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

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

## 1. Your account details

Account number

Customer number (if known)

Contact telephone (business hours)

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐

First name

Middle name

Family name

Date of birth (DD/MM/YYYY)

Email

### Residential address (we can't accept a PO Box)

Unit number

Street number

Street name

Suburb

State

Postcode

Country

### Postal address (if different to residential)

PO Box number

Unit number

Street number

Street name

Suburb

State

Postcode

Country

#### Trustee

NULIS Nominees (Australia) Limited  
ABN 80 008 515 633 AFSL 236465

#### Fund

MLC Super Fund  
ABN 70 732 426 024

## 1. Your account details *continued*

### For Sole Traders

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

Business name (if any)

Address of principal place of business (if different to residential address above). 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 Tax File Number (TFN)

Have you previously provided us with your TFN?

No ☐ Please write your Tax File Number in the box provided below.

Yes ☐ Please go to **Section 3**.

**Tax File Number (TFN)**

**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 Fund or RSA provider if your benefits are transferred, unless your request in writing for it not to be disclosed.

Please go to **Section 3**.

## 3. Your contributions

If you're invested in a **Whole of Life, Endowment** or **Pure Endowment** policy unless we are advised otherwise, all contributions will be treated as personal contributions for which you are not claiming a tax deduction.

In the table below, show the contribution type and amount for the current and previous financial years.

Contribution type	Current financial year 1/7/____ – 30/6/____	Previous financial year 1/7/____ – 30/6/____
Personal contributions	\$	\$
Other contributions	\$	\$
Employer contributions	\$	\$
Total contributions	\$	\$

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## 4. Claiming a tax deduction for personal contributions

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 5**.

Yes ☐ Please complete and return a **Notice of intent to claim or vary a deduction for personal super contributions** form.

Please go to **Section 5**.

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## 5. Your cash withdrawal details

### Residency status

Are you:

- an Australian citizen, or
- a New Zealand citizen, or
- the holder of a retirement visa subclass 405 or 410, or
- a permanent Australian resident?

No ☐ We'll need a **Departing Australia superannuation payment withdrawal** form to process your request.  
Contact us on **132 652** for details.

Yes ☐ Please choose the relevant reason for cash withdrawal.

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### Reason for cash withdrawal

If you don't meet any of these conditions, you won't be able to make a cash withdrawal. Please see **page 8 Important information** for more details on cash withdrawals.

**Please select one of the following reasons for your withdrawal:**

☐ I have reached preservation age and intend never again to become gainfully employed for more than 10 hours per week.

My date of retirement was (DD/MM/YYYY)

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☐ I have reached age 65.

☐ I wish to withdraw 'unrestricted non-preserved' money.

☐ My account balance is less than \$200.00 and my total preserved benefit is less than \$200.00. I have ceased employment with the sponsoring employer of this fund.

☐ I'm aged 60 to 64 and have left the service of an employer since reaching the age of 60.

Date left employer was (DD/MM/YYYY)

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**If you choose the reasons 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 MLC Super Fund on my behalf whilst I was employed.

Please go to **Section 6**.

## 6. Cash withdrawal amount

If you're **closing your MLC account**, please read the **Important information** on **page 8**.

If your withdrawal includes a **protected investment option**, please tick the box to confirm you've checked your balance and understand that if you exceed the amount available for withdrawal, this will impact the protection on this investment option. ☐

How much of your investment do you want to withdraw?

**Full withdrawal**

☐ Please go to **Section 7**.

**Part withdrawal**

☐ Please specify the amount required. \$

A part withdrawal will be taken out of the taxable and tax-free components in proportion to those components at the time of the withdrawal.

Tax deduction restrictions may apply to your part withdrawal.

For all **MasterKey** products please complete the **Investment options** details below.

### Investment options

From which investment options do you wish to deduct your partial withdrawal?

Pro rata across all investment options

☐ Please go to **Section 7**.

From specific investment options

☐ If relevant, please complete the table below.

Please note that if no selection is made, your withdrawal will be made pro rata across all investment options.

Please write the full name of the investment option	Percentage	Amount
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$

Please go to **Section 7**.

## 7. Your payment details

How would you like to receive your payment?

By cheque

☐ Please go to **Section 8**.

By electronic transfer

☐ Please provide your bank details below. We can only transfer to an Australian bank account in your name or a joint name where you're an account holder.

Name of financial institution / bank

Name of account holder(s)

BSB

Account number

Please go to **Section 8**.

## 8. Proof of identity

The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) requires us to identify you and verify your identity before we can process your instructions.

To verify your identity please complete the below.

### ☐ Option 1: Verify my identity electronically

By completing the section below, I give my consent for the Trustee to verify my identity by disclosing my name, residential address and date of birth to a credit reporting agency and by confirming the authenticity of my Government issued identification with relevant Government departments or approved service provider.

Please provide details for any **TWO** of the following forms of identification:

#### Drivers Licence

Full Name (as it appears on your Driver's Licence)

Licence Number

State of Issue

Expiry Date

Card Number

If present, the card number is different to the licence number

#### Medicare card

Full Name (as it appears on your Medicare card)

Card Colour (please tick)

☐ Green ☐ Blue ☐ Yellow

Valid to (MM/YYYY or DD/MM/YY)

Medicare Card Number

Individual reference number (the number to the left of your name)

#### Australian passport

Full Name (as it appears on your Passport)

Passport Number

Expiry Date (DD/MM/YYYY)

#### Australian visa (foreign passport holders)

Full Name (as it appears on your Passport)

Passport Number

Expiry Date (DD/MM/YYYY)

Country of Issue

### ☐ Option 2: Already Provided

You or your financial adviser have previously provided us with identification, or you have verified your identity via 'Verify your Identity' on the Personal Details page of your **online** account.

### ☐ Option 3: I want to provide certified identity documents

I have attached certified paper copies of identification in line with the requirements set out in the Proof of Identity guide available at **mlc.com.au**

Please go to **Section 9** to authorise this transaction.

## 9. Your agreement and declaration

I agree:

- if my completed request is received before 3.00 pm AEST/AEDT, it will usually be processed using the unit price for that business day (which is calculated at the end of the day)
- if my completed request is received after 3.00 pm AEST/AEDT, it will usually be treated as having been received the next business day
- where I have invested into an illiquid investment option, or an investment option I have has become illiquid, we may take longer than 30 days to transfer out of the investment option
- if my policy has an insurance component any withdrawal may affect the value of my policy and/or current insurance cover.

There are times when we might not be able to process your withdrawal instructions, for example when:

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

Before requesting this withdrawal I have considered the information in the relevant **Product Disclosure Statement** and/or **Annual Report** about the investment options I have selected. I have also reviewed the information on the management of my account in the **How to Guide** or **Product Disclosure Statement**. These documents are available on [mlc.com.au](http://mlc.com.au) or by contacting us.

### Signature of Investor or Attorney

Name

	Date (DD/MM/YY)					

### NAB Term Deposits

I understand NAB Term Deposits are invested for a fixed term. Early access to part or all of my investment prior to maturity will:

- require 31 days notice, in addition to our processing time, and
- potentially be subject to a reduced amount of interest to offset the costs to NAB of the early withdrawal.

Withdrawal requests that reduce the minimum of my other investment option(s) below 10% of my account balance may not be processed.

### MLC MasterKey Business Super account closures

The Trustee can't process my request until my employer confirms all outstanding contributions have been received.

### Exit fees

Any exit fees relevant to my withdrawal will be deducted from my account. For more details, please see **Important information** on [page 8](#).

### UK pension transfers

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

**If signed under Power of Attorney:** Attorneys must attach a certified copy of the Power of Attorney and identification for themselves (go to [mlc.com.au](http://mlc.com.au) 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 faxed.

## 10. Send us your form

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

**NULIS Nominees (Australia) Limited**

**PO Box 200**

**North Sydney NSW 2059**

**Fax number: 02 9964 3334**

**Email: [contactmlc@mlc.com.au](mailto:contactmlc@mlc.com.au)**

If you're providing identification documents, we'll need to receive certified copies of original document(s) via mail. Identification documents sent to us via email or fax will not be accepted.

If you have any questions, please speak with your financial adviser, call us on **132 652** Monday to Friday between 8 am and 6 pm (AEST/AEDT) or visit [mlc.com.au](http://mlc.com.au)

# 11. Financial adviser details

Listed servicing adviser use only. Third party adviser not accepted.

When lodging this request, please either:

- ☐ Provide certified copies of the member's identification documents, or
- ☐ Complete the record of identification details below.

Record of identification	Document 1		Document 2	
Verified form	<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 financial adviser

Division number

Adviser number

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Contact telephone number (business hours)

Fax number

Email

## Important information

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 us?

#### If you have insurance

If you have premiums for any MLC 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 **131 020** 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 on [mlc.com.au](https://mlc.com.au)

#### If you're closing an MLC MasterKey Business Super account

Before processing your request, we'll need to contact your employer to confirm your employment status and that no further employer contributions are due to be paid into your account.

### 2. Cash withdrawal

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 this form. You can also find out more about accessing your super on [ato.gov.au](https://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.

#### Your preservation age is:

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

### 3. Exit fees

Exit fees may apply to certain products. Please check your last statement, [mlc.com.au](https://mlc.com.au) or call us on **132 652** to see if they are applicable to your account before submitting your request.

### 4. Proof of identity – certification

You'll need to get your proof of identity 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 [mlc.com.au](https://mlc.com.au)