



# Cash withdrawal and additional income payment request

For rollovers, please use the Rollover request form.

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

Please don't photocopy this form as it contains unique information to help us process your request quickly.

## 1. Your account details

Account number <input type="text"/>	Customer number (if known) <input type="text"/>	Contact telephone (business hours) <input type="text"/>
Title Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>	First name <input type="text"/>	
Middle name <input type="text"/>	Family name <input type="text"/>	
Date of birth (DD/MM/YYYY) <input type="text"/>	Email <input type="text"/>	

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

Unit number <input type="text"/>	Street number <input type="text"/>	Street name <input type="text"/>		
Suburb <input type="text"/>	State <input type="text"/>	Postcode <input type="text"/>	Country <input type="text"/>	

## 2. Your tax file number (TFN)

Have you previously provided us with your TFN?

Yes  Please go to **Section 3**.

No  Please write your tax file number in the box provided below.

### Tax File Number (TFN)

**You don't have to provide your TFN; however, if you don't, any withdrawals may be taxed at the highest marginal tax rate inclusive of the Medicare levy.**

Your TFN is confidential, and MLC is authorised by tax laws to collect your TFN. MLC must use your TFN only for lawful reasons, in paying out money, identifying or combining superannuation benefits. Your TFN may be disclosed to the Trustee or another Fund or RSA provider if your benefits are transferred, unless you request in writing for it not to be disclosed.

Please go to **Section 3**.

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### 3. Your cash withdrawal details

Please choose the relevant option and complete any details requested.

#### Lump sum withdrawal

Is this a transition to retirement pension?

No  Please go to **Section 5**.

Yes  Please go to **Section 4**.

#### Additional income (pension) payment

Please specify the amount required. \$

You can't exceed any maximum income level which applies to your pension. Your payments will be made according to your current drawdown strategy to your nominated pension payment bank account.

Additional income (pension) payments may impact any Department of Human Services/Centrelink payments you receive. Check with your financial adviser or The Department of Human Services/Centrelink for more information.

Please go to **Section 7** to authorise this transaction.

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### 4. Reason for withdrawal

Please choose the reason for your lump sum withdrawal from the following options. If you don't meet any of these conditions, you won't be able to make a lump sum withdrawal.

I have reached my preservation age and have permanently retired.

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 have been or am a temporary resident and purchased a transition to retirement pension prior to 1/4/2009.

Temporary residents who did not meet a condition of release prior to 1/4/2009 can only apply for a lump sum Departing Australia Superannuation Payment (DASP), except in limited circumstances.

**If you choose any of the reasons below, we'll need supporting documentation to process your withdrawal.**

I'm aged 60 to 64 and have left the service of an employer since reaching the age of 60. I have attached documentation from my previous employer confirming the date I ceased employment.

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 NULIS Nominees (Australia) Limited on my behalf whilst I was employed.

More information can be found in the **How to Guide** available on [mlc.com.au](http://mlc.com.au)

Please go to **Section 5**.

## 5. Your lump sum payment details

How much of your investment do you want to withdraw?

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.

**Full withdrawal**  Please go to **Section 6**.

**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.

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 6**.

From specific investment options  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 **OR** Amount

Please write the full name of the investment option	Percentage	Amount
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
<b>Total</b>	%	\$

Please go to **Section 6**.

## 6. Your bank details

Please provide your bank details below. If no bank account details are provided, we'll transfer the payment to your pre-nominated bank account.

- We can only transfer to an Australian bank account **in your name or a joint name where you're an account holder**

Name of bank

Name of account holder(s)

BSB

Account number

Please go to **Section 7** to authorise this transaction.

## 7. 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.

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.

### Signature of Investor or Attorney

Name

	Date (DD/MM/YY)					

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

### NAB Term Deposits

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

### 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 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.

## 8. Send us your form

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

**MLC**  
**PO Box 200**  
**North Sydney NSW 2059**  
**Fax number 02 9964 3334**

Please attach any identification documents required.

If you have any questions, please speak with your financial adviser, call us on **132 652** Monday to Friday between 8.00 am and 6.00 pm (AEST/AEDT) or visit [mlc.com.au](http://mlc.com.au)