Withdrawal/Rollover Form

MLC Rollover Bond
MLC Rollover Parking Bond

Important information

Who can use this form?

Generally, you'll be able to use this form if you are requesting a withdrawal or rollover. However, you'll need to call us on 132 295 if you are applying to withdraw your benefit on the basis of:

- severe financial hardship,
- a claim for Total and Permanent Disablement.

Your account details

Question 2 'Surname and given name'

- The name you provide here should be the same as the name the Australian Taxation Office (ATO) has recorded for you.

Question 4 'Residential address, Home Number, Work Number and Email address'

- You may provide a mobile number if this is the best way to contact you during business hours.

Question 5 'Providing your Tax File Number'

Providing your tax file number (TFN) is optional. We are required to tell you the following things before you provide your TFN:

- your TFN is confidential,
- we are authorised to collect your TFN(s) by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988.

You should be aware that:

- we are allowed to use your TFN only for lawful purposes, in particular paying out monies, identifying and amalgamating superannuation benefits for surcharge purposes and for other approved purposes. The approved purposes and consequences of not providing a TFN may change in the future as a result of legislative changes,
- your TFN may be disclosed to the trustee of another Fund or RSA provider if your benefits are transferred, unless you request in writing that it not be disclosed to any other trustee and to the Commissioner of Taxation but will not otherwise be disclosed to any person or body.

If a valid TFN has not been provided, an additional amount of tax at the highest tax rate may apply on the withdrawal amount.

Rollover request details

Question 7 'Do you wish to rollover all/part of your benefit?'

- A part rollover will be proportionally taken from the taxable and tax-free components of your account at the time of the rollover.

Question 8 'Where is your rollover going?'

- The rollover payments can not be paid directly to you. We will pay by cheque directly to your chosen rollover institution or Self Managed Super Fund.
- For rollover payments made to Self Managed Super Funds, we are is unable to make these payments by EFT.
- If you do not provide all the required information, your rollover may be delayed. Your chosen rollover institution can assist you with this information.
- The fund to which you are rolling over your benefit must be a complying superannuation fund.
- Unless the fund is an SMSF registered by APRA prior to 2000, an ABN must be supplied and the fund must be registered by APRA or the ATO.
- Where an ABN is not supplied or the fund details do not match those on 'Super Fund Lookup' (a register of regulated funds), we may ask you to provide further evidence of the complying status before we are able to roll over your benefit.
- Generally we must process your rollover within 30 days unless the benefit contains 'illiquid investments' or where withdrawals have been restricted due to market conditions. If applicable, we will provide you with information about the restrictions and the expected timeframe for completion of your rollover/withdrawal.

MLC Limited ABN 90 000 000 402 AFSL 230694 (the Insurer) uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance group and not a part of the NAB group of companies. Any references to 'we', 'us' and 'our' means MLC Limited.

Your cash withdrawal details

Question 12 'Reason for cash withdrawal'

- You may cash your unrestricted non-preserved benefits at any time.
- Preserved and restricted non-preserved benefits are benefits that cannot be cashed until you have met one of the conditions set out in the table.

Question 14 'Do you wish to withdraw all/part of your benefit'

- A part withdrawal will be proportionally taken from the taxable and tax-free components of your account at the time of the withdrawal.

Question 16 'Please provide your Australian account details'

- We can only transfer the payment to an Australian bank account in your name or a joint name where you are an account holder.

Proof of identity - certification

Question 17 'Have you previously provided proof of identity?'

- You will need to get your proof of identity documents certified as a true copy of the original document. Each document needs to be certified by someone authorised under the Statutory Declaration Regulations (1993), examples include, 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), a Justice of the Peace, or a police officer.
- A full list of people authorised to certify documents is available from the relevant 'How to Guide' on mlc.com.au
- Each copy of the ID must be certified by the approved certifier as follows: The approved certifier must write the following on each photocopy:
  - This is a true copy of the original document(s) which I have sighted;
  - Full name eg Michelle Helena Citizen;
  - Contact address and telephone number;
  - Date of certification;
  - Signature;
  - The capacity in which they have certified the document (eg judge, magistrate, police officer, etc);
  - Affix the official stamp or seal of the certifier's organisation.

Declaration

- Before you withdraw/rollover your benefit, you can ask us about the consequences of your withdrawal including information on insurance (if any), fees and investment options.
- For information on signing the declaration as a Power of Attorney, contact us on 132 295.

Generally, if you have correctly completed the form, your withdrawal will be effective the date it is received by MLC Limited.

Please provide responses in clear PRINT.

Your preservation age is:

Date of birth	Preservation age
Before 1 July	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

Your account details

1. Account number (Mandatory)

2. Surname (Family name) (Mandatory)

Family name

3. Date of birth (DD/MM/YYYY)

4. Residential address (Mandatory)

Unit number

Street number

Street name

Suburb

State

Postcode

Country

Email

Mobile phone number

Home telephone

Business telephone

Email

5. Providing your Tax File Number (TFN)

If you have not already provided your TFN, you should read the important information on providing your TFN on page 1.

☐ I have read the important information on providing my TFN and wish to provide my TFN below

Tax File Number (TFN)

☐ I have read the important information on providing my TFN and do not wish to provide it. **Go to 6.**

6. Please specify the type of payment you are requesting

☐ Rollover request. **Go to 7.**

☐ Cash Withdrawal request. **Go to 12.**

Rollover request details

7. Do you wish to rollover all/part of your benefit?

☐ Yes. **Go to 8.**

☐ No. **Go to 12.**

8. Where is your rollover going?

☐ Self Managed Super Fund. **Go to 9.**

☐ Another Rollover Institution or MLC Account. **Go to 10.**

Rollover request details continued

9. Provide details of your Self Managed Super Fund

Name of Self Managed Super Fund

Self Managed Super Fund - Australian Business Number (ABN)

Postal Address

Unit number | Street number | Street name

Suburb | State | Postcode | Country

If you are rolling your superannuation into a Self Managed Super Fund you must also confirm:

- [ ] I am a member, and either the director of a corporate trustee or a trustee of the Self Managed Superannuation Fund where my benefit is being transferred.

Go to 11.

10. Provide details of the Rollover Institution

Fund name or MLC product name

Fund Address

Unit number | Street number | Street name

Suburb | State | Postcode | Country

Policy/Account number

Super Fund Australian Business Number (ABN)

Superannuation product identifier no. (SPIN)

If known, please also supply the Superannuation Fund Number (SFN)

11. How much of your benefit do you wish to rollover?

- [ ] Full Rollover. **Go to 17.**
- [ ] Part Rollover. **Specify amount** $ **Go to 15.**

Your cash withdrawal details

12. Reason for cash withdrawal

Tick (✓)	Tick the reason you are withdrawing your superannuation benefits.	
☐	I have reached preservation age (refer to table on page 2) and have permanently retired from the workforce.	**Go to 13.**
☐	I am aged 60 to 64 and have left the service of an employer since reaching age 60. I have attached a letter (or other proof*) from my previous employer confirming the date I ceased employment.	**Go to 13.**
☐	I wish to withdraw money from my restricted non-preserved benefit.	**Go to 13.**
☐	I have reached age 65.	**Go to 14.**
☐	I am applying to withdraw only that money which is not 'restricted' or 'preserved' (known as unrestricted non-preserved amounts) by superannuation legislation.	**Go to 14.**

*You can provide a Satutory Declaration.

13. Date retirement or ceasing work

☐☐☐☐☐☐☐☐

14. Do you wish to withdraw all/part of your benefit?

☐ Full withdrawal. **Go to 16.**

☐ Part withdrawal*. **Specify amount ($) or no. of units** ________ **Go to 15.**

*Tax deduction restictions may apply.

15. Do you want the part withdrawal/rollover to be made from a specific investment option(s)?

☐ Yes. **Complete the table below.**

☐ No. **If no investment options are specified, the part withdrawal/rollover will be made pro-rata across your investment option(s).**

Investment Option	Percentage (%)	Amount ($) or No. of units

Go to 16 if you are requesting a cash withdrawal.

Go to 17 if you are requesting a rollover.

Your cash withdrawal details continued

16. Please provide your Australian bank account details

Name of account holder(s)

BSB

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Account number

Financial institution name

Financial institution address

Street number

Street name

Suburb

State

Postcode

Country

Proof of identity

You must provide us with certified copies of identification (ID) before we can process your request for either:

- a cash withdrawal or
- rollover to a Self Managed Super Fund where ID has not been provided in the last 12 months.

We've provided a list of who can certify your ID in the 'Important Information' section:

17. Have you previously provided proof of identity?

☐ Yes. **Go to 18.**

☐ No. **Provide ID from either Part 1, 2 or 3 below.**

Part 1 – Acceptable Primary Australian & Foreign ID Document

Tick (✓)	**Provide ONE document from this section (if you do not own a document from this section, then provide documents from either Part 2 or 3)**
☐	Australian State/Territory driver's licence containing a photograph of the person
☐	Australian passport (a passport that has expired within the preceding 2 years is acceptable)
☐	Australian card issued under a State or Territory for the purpose of proving a person's age and containing a photograph of the person
☐	Foreign passport or similar travel document containing a photograph and the signature of the person*

Part 2 – Acceptable Secondary Australian ID Documents Provide TWO documents from this section:

Tick (✓)	**Provide ONE from these options**
☐	Australian birth certificate
☐	Australian citizenship certificate
☐	Australian Pension card issued by Centrelink
☐	Australian Health card issued by Centrelink

AND

Tick (✓)	**Provide ONE from these options**
☐	A document issued by the Australian Commonwealth or a State or Territory within the preceding 12 months that records the provision of financial benefits to the individual and which contains the individual's name and residential address.
☐	A document issued by the Australian Taxation Office within the preceding 12 months that records a debt payable by the individual to the Commonwealth (or by the Commonwealth to the individual), which contains the individual's name and residential address.
☐	A document issued by an Australian local government body or utilities provider within the preceding 3 months which records the provision of services to that address or to that person (the document must contain the individual's name and residential address).
☐	If under the age of 18, a notice that was issued to the individual by a school principal within the preceding 3 months and contains the name and residential address and records the period of time that the individual attended that school.

Part 3 – Acceptable Secondary Foreign ID Documents

Tick (✓)	**Provide BOTH documents from this section**
☐	Foreign driver's licence that contains a photograph of the person in whose name it is issued and the individual's date of birth*
☐	Foreign national identity card issued by a foreign government containing a photograph of the person in whose name the card was issued*

*Documents that are written in a language that is not English, must be accompanied by an English translation prepared by an accredited translator.

Checklist

18. Before sending this form to us, please check:

- ☐ if an exit fee applies to this withdrawal/rollover by contacting us on 132 295.
- ☐ all required sections of the form are completed.
- ☐ that you have provided certified copies of Proof of Identity documents if requesting a cash withdrawal/rollover to a Self Managed Super Fund.
- ☐ that you have signed and dated the declaration.

Declaration

19. I declare that:

- I have read and understood the information on page 1 and 2.
- All details in this form are true and correct.
- I authorise the withdrawal/rollover (as applicable) from my account as specified in this form.
- I am aware that I may ask the Trustee for information about the consequences of this withdrawal/rollover (as applicable) and do not require any further information.

If signed under Power of Attorney

- Attorney must attach a certified copy of the Power of Attorney. 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.
- If Power of Attorney was established outside of NSW, we will also require the Power of Attorney document to be certified by a legal practitioner who practices in your state.

Signature of Investor or Power of Attorney

✗

Date (DD/MM/YYYY)

Please send this form to:
MLC Life Insurance
PO Box 4341
Melbourne VIC 3001

If you have completed this form without the assistance of a financial planner, please mail this request together with your identification documents.

FINANCIAL ADVISER USE ONLY

When lodging this request please either:

- ☐ Provide copies of the members identification documents; or
- ☐ Complete the record of identification details below.

Record of Identification	Document 1	Document 2
Verified From	☐ Original ☐ Certified Copy	☐ Original ☐ Certified Copy
Document Issuer		
Issue Date		
Expiry Date		
Document Number		
Accredited English Translation	☐ N/A ☐ Sighted	☐ N/A ☐ Sighted

Name of financial adviser

Adviser number

Sub agent number

Phone number

Fax number

How to contact us

If you have any questions, please contact your financial adviser, or call us on **132 295** any business day between 8.00 am – 6.00 pm (Sydney time).

Postal address

MLC Life Insurance
PO Box 4341
Melbourne VIC 3001

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