

Pension membership application

Before you complete this application form, you must read the legalsuper *Pension Product Disclosure Statement (Pension PDS) and Target Market Determination (TMD)*, which include important information about legalsuper pensions. The legalsuper *Pension PDS, TMD* and all forms that you may require are available free of charge at legalsuper.com.au or by calling **1800 060 312** (8am to 8pm [AEST/AEDT] Monday to Friday). Please use **BLOCK letters and black ink** when completing this form and ensure all relevant fields are completed. This form will be invalid if unsigned or undated by the applicant (see section 9). Attach any associated documentation before returning it legalsuper.

Return this completed form to either:

Email: mail@legalsuper.com.au

OR

Post: legalsuper
Locked Bag 5081
Parramatta NSW 2124

Phone: 1800 060 312

1. Membership status

Are you an existing legalsuper member?

☐ Yes ☐ No

2. Pension option

☐ **Pension**
I declare that:

- (a) I have reached preservation age and have retired from the workforce permanently*; or
- (b) I am aged 60 or over and have ceased an employment arrangement*; or
- (c) I am over age 65; or
- (d) I am totally and permanently disabled.

Please note that a maximum investment amount applies.

* Please provide the date you ceased employment (if applicable)

☐ **Transition to Retirement Pension**

I declare that I am still working and have reached my superannuation preservation age but I am under 65 years of age. Please note that investment earnings within a Transition to Retirement Pension that is **not** in the 'retirement phase' are taxed.

3. Personal details

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr ☐ Justice

Surname

Given Names

Date of birth (dd/mm/yyyy)

Residential Address

Town or Suburb

State

Postcode

Postal Address (if different to Residential Address above)

Town or Suburb

State

Postcode

Tax File Number

Telephone Number

Mobile Number

Email

Collection of Tax File Numbers (TFN)

Under the Superannuation Industry (Supervision) Act 1993, legalsuper is authorised to collect, use and disclose your TFN.

legalsuper may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request legalsuper, in writing, not to disclose your TFN to any other superannuation provider.

Declining to quote your TFN to legalsuper is not an offence. However, giving your TFN to legalsuper will have the following advantages:

- legalsuper will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to. This affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

If you are under age 60, you are required to complete and attach a Tax File Number declaration form. This is available from legalsuper, the Post Office or the Australian Taxation Office.

WARNING: YOU WILL BE UNABLE TO LODGE A VALID 'NOTICE OF INTENT TO CLAIM A TAX DEDUCTION' FOR ANY AMOUNT INCLUDED IN THE INVESTMENT AMOUNT. If you intend to claim a tax deduction and you have not lodged the required form and received the acknowledgment back from us you should not complete or submit this Pension membership application form.

4. Investment amount*

I wish to transfer the following amounts to commence my pension:

- A. The following amount from my legalsuper superannuation (accumulation) account:

Membership number:

☐ the full balance of the account, closing it to future contributions, as I have ceased work.

☐ the full balance of the account, less

\$ to keep the account open.

☐ the nominated sum of \$

- B. Additional legalsuper superannuation monies to consolidate with my existing legalsuper pension account. Your new legalsuper pension will not commence until your rollovers have been received.

Existing Pension membership number:

If you choose this option, you must also complete Option A above.

Please refer to 'Your investment options on account re-consolidations (also known as pension recycling or rebooting)' on page 15 for further information regarding the account re-consolidation process.

* Please note that a Transfer Balance Cap applies to the amount of super that can be transferred into the retirement phase which means there is a maximum that can be invested in a legalsuper Pension or a legalsuper Transition to Retirement Pension. (Refer to the PDS, legalsuper.com.au OR ato.gov.au for more information).

- C. Monies from other superannuation funds.

Complete a Rollover initiation request to transfer whole balance of superannuation benefits between funds form for each transfer. Your legalsuper pension will not commence until all your rollovers have been received.

Please list each fund name and corresponding member number:

Fund name: Member number:

<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

5. Investment profile

You can invest in one investment option or any mix of investment options. Please refer to 'Your investment options' in the *Pension PDS*.

IMPORTANT – PLEASE READ

You MUST complete only ONE of the following Investment profile options. NOTE: Option C ONLY applies if you have an existing Direct Investment Option (DIO).

If you select option 'A – Investment Profile – select*' you must select at least one investment option and your selection can only be up to 2 decimal places and must add up to 100%.

If you select option 'B – Investment Profile – transfer*' legalsuper will use the closing dollar balance of your superannuation option(s) to commence the same or equivalent pension investment option(s). Any monies in the MySuper Balanced option will be transferred to the closest pension equivalent – the Balanced option.

If you select option 'C – Transfer my existing Direct Investment Option (DIO)' – you should be aware that this only applies for existing legalsuper members who have investments in the DIO. The ability of legalsuper to transfer an existing DIO account is subject to eligibility requirements.

A – Investment Profile – select* % for each Investment Choice

Cash	<input type="text"/>	.	<input type="text"/>	%
Conservative	<input type="text"/>	.	<input type="text"/>	%
Conservative Balanced	<input type="text"/>	.	<input type="text"/>	%
Balanced Index	<input type="text"/>	.	<input type="text"/>	%
Balanced	<input type="text"/>	.	<input type="text"/>	%
Growth	<input type="text"/>	.	<input type="text"/>	%
High Growth	<input type="text"/>	.	<input type="text"/>	%
Australian Shares	<input type="text"/>	.	<input type="text"/>	%
Overseas Shares	<input type="text"/>	.	<input type="text"/>	%
Balanced Socially Responsible	<input type="text"/>	.	<input type="text"/>	%
Total (must total 100%)	100	.	0 0	%

B – Investment Profile – transfer*

☐ Please use my legalsuper superannuation Investment Profile

C – Transfer my existing DIO

This only applies to legalsuper members who have investments in an existing DIO. The ability of legalsuper to action your request to transfer all of the assets currently held in your existing DIO account is subject to confirmation:

- (1) that eligibility requirements have been met; and
- (2) that the current assets within your existing DIO account are able to be transferred at this time.

☐ Please transfer my existing DIO and all current investments it holds to the new legalsuper Pension account that I am applying for.

* Please refer to 'Your initial investment choice' under the 'Your investment options' section of the *Pension PDS* for further information regarding the commencement of your chosen legalsuper investment profile.

In making this request, I:

- acknowledge that legalsuper has not provided me with personal tax advice regarding this transfer request and that I am responsible for obtaining my own personal tax advice (if I require this); and
- accept that for a period of up to 9 days that commence from the day the transfer request is actioned I will be unable to view or issue instructions for the DIO.

We recommend that you seek appropriately qualified professional advice if you need assistance in making an investment choice.

6. Payment options

If you do not choose how frequently you would like your pension paid, legalsuper will automatically pay you yearly in June.

I want to receive my pension payments:

☐ Fortnightly ☐ Monthly

☐ Quarterly (September/December/March/June)

☐ Half-yearly – in the months of

and

(June and December apply if not specified)

☐ Yearly – in the month of (June applies if not specified)

Nominated date of first payment (dd/mm/yyyy)

Note: Fortnightly payments are processed according to the schedule on page 6 of the Pension PDS. Monthly, quarterly, half-yearly and yearly payments are processed on the 28th of the relevant month.

Yearly payments are not available in July.

Regular pension payment

If a pension is commenced prior to 1 June in a year, both **the minimum and maximum amount (TTR account only) will be automatically pro-rated** by the number of days between date of commencement and the following 30 June.

Please tick one box only

☐ The **minimum amount** per annum required under legislative guidelines

☐ A **nominated amount per payment** (subject to minimum/maximum legislative guidelines):

\$

☐ The **maximum amount – TTR account only** (maximum 10% per annum of your account balance allowed under legislative guidelines)

☐ Please select this option if you wish to receive the the full amount allowed. If not ticked, you will receive the pro rata amount as stated above.

Pension payment drawdown options

You have three options to choose for your pension to be paid to you:

☐ **Option 1 (Default): Proportional Payments** Pension payments are paid proportionately across my Investment Profile selection as chosen at section 5.

If instead, you choose the following option 2 or 3 you must also complete the table that follows.

☐ **Option 2: Custom Split** Specify a different pension payment drawdown split by completing the table below – I want legalsuper to pay my pension amount in the following split of my Investment Profile selection (section 5).

☐ **Option 3: Ordered Payments** Specify the order of investment options that you would like your pension payment paid from by completing the table below – I want legalsuper to pay my pension amount in the following order of my Investment Profile selection (section 5).

Payment drawdown profile (for Option 2 or Option 3 only)

	Option 2: Pension payment split (%)	OR	Option 3: Pension payment order (#)
Cash	<input type="text"/> %		<input type="text"/>
Conservative	<input type="text"/> %		<input type="text"/>
Conservative Balanced	<input type="text"/> %		<input type="text"/>
Balanced Index	<input type="text"/> %		<input type="text"/>
Balanced	<input type="text"/> %		<input type="text"/>
Growth	<input type="text"/> %		<input type="text"/>
High Growth	<input type="text"/> %		<input type="text"/>
Australian Shares	<input type="text"/> %		<input type="text"/>
Overseas Shares	<input type="text"/> %		<input type="text"/>
Balanced Socially Responsible	<input type="text"/> %		<input type="text"/>
Total (must total 100%)	100 %		

Please note that pension payments cannot be made directly from the DIO. You must first sell your chosen DIO investment(s) and/or transfer excess DIO Cash account funds to one of the non-DIO investment options from which your pension can be paid.

Payment instructions

Credit the following bank/building society/credit union:

Bank name/financial institution

Address of bank (suburb or town)

Account holder's name

BSB number

Account number

Note:

- Please provide a copy of your bank statement (not more than 12 months old) so we can verify that the above details you have provided are correct.
- legalsuper can only deposit amounts into an account held in your name or jointly in your name.

7. Nomination of beneficiary/ies

You may make a Non-binding nomination via MemberAccess.

All members of legalsuper may make a death benefit nomination. The Trustee will consider the most recent valid nomination that you have with legalsuper.

You may elect to make either a Binding or Non-binding nomination of beneficiary/ies to whom your accrued legalsuper entitlements (plus any insurance proceeds) (**Death benefit**) will be paid in the event of your death.

Please note: a death benefit nomination only applies to the particular legalsuper account that you specify that nomination for and the most recent valid nomination will apply only to that particular account.

The most recent valid Non-binding nomination will replace any previous Non-binding nomination for that particular account, whilst the most recent valid Binding nomination will replace any previous Binding or Non-binding nomination for that particular account.

A valid Non-binding nomination of preferred beneficiaries is not binding on the Trustee, but will assist the Trustee in exercising its discretion. The Trustee will determine what proportion of your entitlements goes to one or more of your dependants and/or your legal personal representative (estate) on your death. Unless the Trustee decides to pay the benefits to your legal personal representative, your entitlements will not form part of your estate and will therefore not be subject to the terms of your Will.

A valid Binding nomination of beneficiaries will bind the Trustee to pay your entitlements on your death exactly as you specify. Your nomination will only be valid and binding if it is made in accordance with relevant requirements. The requirements include that you sign and date the declaration in section 8 in the presence of two persons over 18 years of age who witnessed you sign and date the declaration, and those witnesses are not included in your nomination. You must submit this form with original signatures to the Trustee. **Please remember:** a Binding nomination is only valid for three years from the date you sign it, confirm or amend it.

The Trustee does not accept any nomination made under any form of Power of Attorney.

You can nominate both individual beneficiaries and a legal personal representative (estate).

'Dependant' is defined as:

- (a) the spouse of the person, any child of the person and any person with whom the person has an interdependency relationship at the relevant time (being in the case of a deceased person the date of their death); and
- (b) any other person who in the opinion of the Trustee is at the relevant time (being in the case of a deceased person the date of their death) wholly or partially dependent on the person.

'Interdependency' means:

Two persons have an interdependency relationship if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

Two people have an interdependency relationship if they have a close personal relationship but do not satisfy the other requirements of an interdependency relationship because either or both of them suffer from physical, intellectual or psychiatric disability.

Please nominate the type of beneficiary option you wish to be implemented in the event of your death. Please select one option.

☐ Option 1 – As a reversionary pension to be paid to your nominated dependant*

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr ☐ Justice
Surname

Given Names

Date of birth (dd/mm/yyyy)

Relationship

* There are restrictions on who may receive your pension as a reversionary beneficiary (refer to the legalsuper *Pension PDS*).

☐ Option 2 – Lump sum to be paid to your nominated beneficiary/ies (this includes your legal personal representative (estate))

Please select the type of nomination you wish to be implemented in the event of your death:

- ☐ My nomination is to be Non-binding
- ☐ My nomination is to be Binding

Please provide the names of your preferred beneficiary/ies in the event of your death. You can photocopy this page of the form if you have more than four beneficiary nominations. **Benefit allocations can only be up to 2 decimal places and must add up to 100%. Please complete all parts of this section.**

Surname

1

Given name(s)

Relationship

☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent

Date of birth % of benefits

OR Legal personal representative (write their full name below) % of benefits

Surname

2

Given name(s)

Relationship

☐ Spouse ☐ Child ☐ Financial dependant ☐ Interdependent

Date of birth % of benefits

Surname

3

Given name(s)

Relationship

Spouse

Child

Financial dependant

Interdependent

Date of birth

% of benefits

Surname

4

Given name(s)

Relationship

Spouse

Child

Financial dependant

Interdependent

Date of birth

% of benefits

Total must equal 100%

8. Declaration

I acknowledge that:

- I have read and understood the information in this form and the relevant legalsuper *Pension PDS* regarding nominations.
- Each beneficiary I nominated must be either a dependant as defined in this form or my legal personal representative at the time of my death.
- My beneficiary/ies and I will be bound by the provisions of the legalsuper Trust Deed (as amended) relating to nominations.
- If I made a Binding nomination, it is only valid for three years from the date I sign it or any confirmation or amendment of it.
- I accept that should my circumstances change, or those of any of my beneficiary/ies, it is my responsibility to review my nomination and change it if required.
- I may at any time revoke or change my nomination in accordance with legalsuper's procedures.
- If this nomination is invalid, or is a non-binding nomination, or has not been received by the Trustee when I die, the Death benefit will be paid by the Trustee in its discretion to or for the benefit of one or more of my dependants or my legal personal representative in such proportions between them as the Trustee determines.
- This nomination will replace any previous valid Binding or Non-binding nomination held by the Trustee for this particular account I have with legalsuper.
- I agree and understand that my pension superannuation arrangements will be governed by prevailing legislation and the terms and provisions of legalsuper's governing rules as in force from time to time.
- I have read the above information setting out the terms upon which this nomination is made.
- My nomination was not made under any form of Power of Attorney.

Member's signature

Date (dd/mm/yyyy)

Two witnesses are required for a Binding nomination

In witnessing this nomination, I declare that the member signed and dated the nomination above in my presence, I am at least 18 years of age and I am not nominated above as beneficiary or legal personal representative of the member.

Witness 1

Surname

Given names

Signature

Date (dd/mm/yyyy)

Witness 2

Surname

Given names

Signature

Date (dd/mm/yyyy)

9. Proof of identity

You must provide proof of identity with this application. This can be done by submitting certified documents or you may be able to use electronic verification to prove your identity.

If you want to use electronic verification, please complete the information in this section 9 or call **1800 060 312** (8am to 8pm [AEST / AEDT] Monday to Friday) for assistance.

Use electronic verification to prove identity

☐ By providing you my Medicare, driver's licence or Australian passport details below, I authorise the use of my personal details (including the information below) for the purpose of electronic data verification using reliable and independent data sources. I understand the Fund uses a third party for this purpose.

Important: Make sure the details you provide are accurate. If your personal details provided at the start of this form do not match your electronic identification details, we won't be able to prove your identity which will delay processing your request.

You must provide details of at least two of the following documents:

Document 1: Australian driver's licence

First name as shown on your licence:

Surname as shown on your licence:

Australian driver's licence number:

Card number*:

Expiry date: (dd/mm/yyyy)

State of issue:

*Card number location on licences vary from state to state. If you cannot locate yours, please check with your state authority.

Document 2: Australian passport

Given name/s (including middle name) as shown on your passport:

Surname as shown on your passport:

Australian passport number:

Place of birth as shown on your passport:

Country of birth (not shown on passport):

Family name at birth (not shown on passport):

Document 3: Medicare card

Full name as shown on your Medicare card, including initials:

Card number:

Valid to: (mm/yyyy)

I am person number on this card

10. Declaration

The personal information that you have provided on this form will be used by legalsuper to establish your account in accordance with your instructions. If you do not complete the sections as detailed on page 1 of this form, the Trustee will not be able to establish your account as you have requested. Information about how legalsuper uses and discloses the personal information that you provide is contained in the Fund's *Privacy Policy*. To access the Fund's policy and your personal details or to make an enquiry about any aspect of your Fund membership, please call legalsuper on **1800 060 312** (8am to 8pm [AEST/AEDT] Monday to Friday), visit legalsuper's website at **legalsuper.com.au** or write to legalsuper Pension at Locked Bag 5081, Parramatta NSW 2124.

I consent to legalsuper (including its service providers) sending me information about products and services that other companies may offer to legalsuper members. (If you do not want legalsuper to send such information to you, simply tick the box below).

☐ No, I do not consent to the provision of this information.

I declare that the information provided by me in this form is correct and complete.

I acknowledge that:

- (i) I have read the legalsuper *Pension PDS*.
- (ii) I declare and agree that I am not a temporary resident.*
- (iii) legalsuper is not responsible for my choice of investment strategy or my individual investment selection(s), or my pension payment drawdown option or my decisions as to whether or when to sell my investments.
- (iv) legalsuper is not responsible for any delays in implementing my instructions.
- (v) Any super I use to start a legalsuper Pension is subject to the Transfer Balance Cap and I am not exceeding the Transfer Balance Cap in starting a legalsuper Pension.
- (vi) I understand legalsuper will confirm my instructions in writing.

I acknowledge that I should seek independent professional financial advice if I need assistance in understanding my pension options in completing this form.

Member's signature

Date (dd/mm/yyyy)

*A temporary resident is a holder of a temporary visa under the Migration Act 1958, other than a retirement visa holder (subclass 405 or 410), and is not an Australian citizen, a New Zealand citizen or a permanent resident.

Applications without proof of identity cannot be accepted.
You must submit certified proof of identity documents or use electronic verification to prove your identity.

Please see Section 9 of this form (or the following IMPORTANT INSTRUCTIONS REGARDING FORMS sheet attached) for further information.

Please complete Section 9 of this form or call 1800 060 312 (8am to 8pm [AEST/AEDT] Monday to Friday) for assistance.

Certified proof of identity

You will need to submit one or two forms of acceptable proof of identity with your application form, and provide certified copies of your original documents.

legalsuper will accept:

ONE OF THE FOLLOWING DOCUMENTS ONLY:

- current driver's licence (both sides) issued under State or Territory law; or
- current passport.

OR

ONE OF EACH OF THE FOLLOWING:

- notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address;
- a bank statement or utility notice with your current mailing address.

A *certified copy* means a document that has been certified as a true copy of an original document by one of the following persons:

- 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 judge of a court*;
- a magistrate;
- a chief executive officer of a Commonwealth court;
- a registrar or deputy registrar of a court*;
- a Justice of the Peace*;
- a notary public*;
- a police officer;

- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in a office supplying postal services to the public;
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955)*;
- an officer with two or more continuous years of service with one or more financial institutions; or
- a member of the Institute of Chartered Accountants in Australia and New Zealand, CPA Australia, the Association of Taxation and Management Accountants or the Institute of Public Accountants.

The certification should be dated and include the full name (both in print and signature), telephone number and type of authority (from above list) of the person certifying.

The document bearing the original certifying signature must be received by legalsuper, either by email or post.

Although they may be qualifying members of the legal profession, members (as well as their family members) cannot certify their own documents.

*If you live overseas these people can certify your documents.



Please note that you may be able to use electronic verification to prove your identity. If you want to use electronic verification, please complete Section 9 of the Pension membership application or call **1800 060 312** (Monday to Friday, 8am to 8pm [AEST/AEDT]) for assistance.