



# Application for Benefit Payment

Oracle Superannuation Plan

Please make your benefit payment choice by filling out the relevant sections below. You can make your selection from Parts 2, 3 or 4, or a combination of the three.

Note: If you are taking all or part of your benefit in cash or transferring to a self-managed superannuation fund, you will need to provide the Trustee with **paper copies** of certified proof of identity (see pages 5 and 6 for more information) as well as certified bank statements.

## 1 My Details

Last name	<input type="text"/>	Title	<input type="text"/>
First name	<input type="text"/>	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> dd mm yyyy
Telephone (business hours)	<input type="text"/>	Membership number	<input type="text"/>
Home address	<input type="text"/>		
	<input type="text"/>	State	Postcode

## 2 Leaving your super in the Oracle Superannuation Plan's Retained Benefit section

If you have more than \$10,000 in the Plan and you are a former Oracle employee, you can leave your super in a Retained Account in the Plan. If you stay in the Plan, your super will continue to be invested in your chosen investment option(s) until you either change your investment choice or choose to take it out of the Plan. You can change your investment option(s) effective from the first day of each month via the online Member Centre or by completing the relevant section on the *Super Options form* available at <https://super.towerswatson.com/super/oracle>.

You must keep at least \$10,000 in your Retained Account at all times. If your balance falls below this amount, you must take it out in cash or roll it into another superannuation fund.

### I want to leave:

- All of my benefit in the Retained Benefit section of the Plan.
- Part of my benefit in the Retained Benefit section of the Plan. (If you select this option, you need to indicate the amount you wish to leave in the Plan.)

I wish to leave \$  or %  of my benefit in the Retained Benefit section.

My email

### Providing your email address

The Trustee may decide to provide information about the Plan or your benefits electronically in the future. This might include Product Disclosure Statements, Benefit Statements, Exit Statements, Annual Reports, newsletters or information on material changes to your super or significant events. If you'd like to receive information electronically, where available, please provide your email address.

### 3 Transferring your benefit to an external superannuation fund

#### I want to transfer:

All of my benefit to an external superannuation fund.

Part of my benefit to an external superannuation fund. (If you select this option, you need to indicate the amount you wish to transfer to an external fund.)

I wish to transfer  or  of my benefit to an external fund.

#### If you wish all or part of your benefit to be transferred to an external fund, please indicate your choice of fund.

Please note that all relevant items below MUST be completed, otherwise your form will be returned. If you are transferring your benefit to more than one fund, please attach the same details requested below for your other fund/s and indicate the amount or percentage of your benefit to be transferred to each fund. If you are rolling over to more than one fund, then the tax components will be split between your chosen rollover funds in proportion to the amount rolled over to each fund.

Name of fund/institution:

Address:

Telephone:

Email address:

Fund Australian Business Number (ABN) 11 digits:

Member/Policy number:

#### Complete if the external fund is a self-managed superannuation fund (SMSF)

Electronic Service Address (ESA):

#### SMSF bank details

SMSF bank account name:

SMSF BSB number:

SMSF bank account number:

If you are transferring all or part of your benefit to a SMSF, you will need to provide a certified **paper copy** of:

- proof of your identity (see pages 5 and 6 for more information); and
- a recent SMSF bank statement, showing the SMSF bank account name, BSB and bank account number.

OR

#### Complete if the external fund is not a SMSF

Unique Superannuation Identifier (USI) 14 digits:

**IMPORTANT NOTE:** The details of your chosen fund(s) are required before payment will be made. Please contact your chosen fund(s) to obtain these details.

## 4 Taking all or part of your benefit in cash

Your Leaving Service Notification letter shows how much you can take as cash if you wish to (the “non-preserved” part), and how much of your superannuation benefit you cannot take as cash (the “preserved” part). Please check your letter before completing this section. You cannot generally withdraw your preserved amount in cash until you reach your preservation age and the Trustee is satisfied that you intend to permanently retire\* from the workforce. Preservation age is based on when you were born, as indicated in the following table:

Date of birth	Preservation age
Before 1/7/1960	55
1/7/1960 to 30/6/1961	56
1/7/1961 to 30/6/1962	57
1/7/1962 to 30/6/1963	58
1/7/1963 to 30/6/1964	59
1/7/1964 or later	60

Generally, no tax will apply to your benefit if you are over age 60.

### Please tick the applicable box(es):

- I have reached my preservation age and am permanently retiring from the workforce.
- I am over 60 years of age and either ceased employment after reaching that age or have ceased employment and intend to permanently retire.
- I am at least 65 years of age.
- I wish to cash some, or all, of my unrestricted non-preserved super.

\* “Permanently retire” means you intend never again to be gainfully employed for more than 10 hours per week.

### I wish to withdraw:

Please tick ONE box below.

- The maximum amount available to me in cash.
- Part of my benefit in cash. (If you select this option, you need to indicate the amount you wish to withdraw in cash.)

I wish to withdraw \$  of my benefit in cash.

The tax components of any cash payment will be in proportion to your total benefit (i.e. from your taxable and tax-free components). Benefits paid to members aged 60 or over are generally tax free. If the amount you nominate is more than the maximum amount you can take in cash, you will only be paid the maximum cash amount available.

If you are taking all or part of your benefit in cash, you will need to provide paper copies of certified proof of your identity. See pages 5 and 6 of this form for more information.

### Please indicate your payment option:

Please tick ONE box below.

- Pay the cash amount by mailing a cheque.
- Pay the cash amount by direct deposit into my nominated bank account:

(If selecting this option, please note that the account you nominate MUST be in your name. You will need to provide a certified paper copy of a recent bank statement verifying the account details below. We will notify you once the money has been deposited into your account.)

Account name:

BSB number (must be six digits):

Account number:

Name of institution:

## 5 Insurance Continuation Option

### Death cover

Your Leaving Service Notification letter may refer to an insurance continuation option if you had death insurance cover immediately before you ceased employment with Oracle. The option to continue your death cover (if any) is generally available within **60 days** from the date you cease employment (please refer to your Leaving Service Notification letter for more details).

### Temporary disablement cover

Oracle provides eligible employees with temporary disablement cover under a separate insurance policy. This cover ceases immediately when you leave the Company or reach age 65, whichever is earlier. The option to continue your temporary disablement cover (if any) is generally available within **60 days** from the date you cease employment with Oracle.

**If you would like a quotation to continue insurance cover, please indicate by ticking the box below.**

Yes, I would like to receive a quotation for continuing my death cover and temporary disablement cover.

**Please also advise if you are a smoker:**

Smoker     Non smoker

**Given the strict deadlines noted above, you may also wish to contact the Plan Administrator on 1800 127 953 prior to returning your form. Conditions apply to both of these options.**

## 6 Declaration

- I declare that all statements made herein to claim my benefit are true and correct to the best of my knowledge and belief.
- I acknowledge that I have received and understood the Plan's Privacy Policy and I agree to the use and disclosure of my personal information as disclosed therein.
- I authorise the Trustee of the Plan to pay my superannuation benefit in the manner which I have instructed on this form. In completing this form, I confirm that I do not require any further information regarding my benefit entitlements.
- I understand that if a contribution is received by the Plan after my full benefit has been paid out, a second benefit payment will be made in accordance with the instructions on this form.
- I understand that upon payment of my full benefit from the Plan, the Trustee of the Plan is released from all further claims, liabilities and obligations whatsoever in relation to my interest in the Plan.

If you are taking all or part of your benefit in cash or rolling over to a self-managed superannuation fund, remember to attach paper copies of certified proof of your identity as well as any additional documents you may need to provide. (See pages 5 and 6 for information on acceptable proof of identity documents.)

Signature

Date  /  /   
dd    mm    yyyy

**Please return your completed and signed form (including any paper attachments) to:**

The Plan Administrator  
Oracle Superannuation Plan  
PO Box 1442  
Parramatta NSW 2124  
Tel: 1800 127 953

## Acceptable proof of identity documents

### EITHER

#### One of the following photographic identification documents only (original or certified copy):

- A driver's licence issued by a State or Territory or equivalent authority of an overseas country;

- A passport;
- An identification card issued under a State or Territory law; or
- A national identity card issued overseas.

### OR

#### One of the following documents (original or certified copy):

- A birth certificate or birth extract;
- A citizenship certificate issued by the Commonwealth; or
- A pension or concession card issued by Centrelink that entitles the person to financial benefits.

### AND

#### One of the following documents (original or certified copy):

- Notice issued by the Commonwealth, State, Territory or ATO;
- Notice from a utilities provider; or
- Notice from a school principal that contains your name and residential address.

## Have you changed your name or are you signing on behalf of another person?

If you have changed your name, or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between (two or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking document
Change of name	Marriage Certificate, Deed Poll or Change of Name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of applicant	Guardianship papers or Power of Attorney.

## Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person authorised to certify documents must sight the original and the copy and make sure that both documents are identical, then make sure that all pages have been certified as true copies by writing or stamping "certified true copy" followed by their signature, printed name, qualification (e.g. Justice of the Peace or Australia Post employee) and date.

**Please note that certification requires an original signature. Photocopied, scanned or faxed copies cannot be accepted.**

The following people can certify copies of the originals as **true** copies:

- Accountant who is:
  - a fellow of the National Tax Accountants' Association; or
  - a member of any of the following:
    - Chartered Accountants Australia and New Zealand
    - The Association of Taxation and Management Accountants
    - CPA Australia
    - The Institute of Public Accountants
- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- APS employee engaged on an ongoing basis with 5 or more years of continuous service who is not specified elsewhere in this list
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Bailiff
- Bank officer with 5 or more continuous years of service
- Building society officer with 5 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 5 or more years of continuous service
- Employee of a Commonwealth authority engaged on a permanent basis with 5 or more years of continuous service who is not specified elsewhere in this list
- Employee of the Australian Trade and Investment Commission who is:
  - (a) in a country or place outside Australia; and
  - (b) authorised under paragraph 3(d) of the Consular Fees Act 1955 ; and
  - (c) exercising the employee's function in that place
- Employee of the Commonwealth who is:
  - (a) at a place outside Australia; and
  - (b) authorised under paragraph 3(c) of the Consular Fees Act 1955 ; and
  - (c) exercising the employee's function in that place
- Engineer who is:
  - (a) a member of Engineers Australia, other than at the grade of student; or
  - (b) a Registered Professional Engineer of Professionals Australia; or
  - (c) registered as an engineer under a law of the Commonwealth, a State or Territory; or
  - (d) registered on the National Engineering Register by Engineers Australia
- Finance company officer with 5 or more years of continuous service
- Holder of a statutory office not specified elsewhere in this list
- Judge
- 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 the Australian Defence Force who is:
  - (a) an officer; or
  - (b) a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 5 or more years of continuous service; or
  - (c) a warrant officer within the meaning of that Act
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Governance Institute of Australia Ltd
- Member of:
  - (a) the Parliament of the Commonwealth; or
  - (b) the Parliament of a State; or
  - (c) a Territory legislature; or
  - (d) a local government authority
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public, including a notary public (however described) exercising functions at a place outside:
  - (a) the Commonwealth; and
  - (b) the external Territories of the Commonwealth
- Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
  - (a) a State or Territory or a State or Territory authority; or
  - (b) a local government authority;
 with 5 or more years of continuous service, other than such an employee who is specified elsewhere in this list
- 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 employee of a Commonwealth authority
- Senior executive employee of a State or Territory
- SES employee of the Commonwealth
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time or part-time basis at a school or tertiary education institution
- A person who is licensed or registered to practise in Australia in one of the following occupations:
  - Architect
  - Chiropractor
  - Dentist
  - Financial adviser or financial planner
  - Legal practitioner
  - Medical practitioner
  - Midwife
  - Migration agent registered under Division 3 of Part 3 of the Migration Act 1958
  - Nurse
  - Occupational therapist
  - Optometrist
  - Patent attorney
  - Pharmacist
  - Physiotherapist
  - Psychologist
  - Trade marks attorney
  - Veterinary surgeon