



Application & Change Form for Account-Based Pension Members

Complete this form to **APPLY** for a standard Account-Based Pension or "transition to retirement" pension with IPE Super.

You can also use this form to **CHANGE** your existing IPE Super standard Account-Based Pension or "transition to retirement" pension arrangements including your income levels, payment details and investment choice.

Please indicate what you would like to do by ticking the appropriate box below:

I wish to **APPLY** for:

- An IPE Super standard Account-Based Pension.
- An IPE Super "transition to retirement" pension.

OR

I wish to **CHANGE** my existing:

- IPE Super standard Account-Based Pension
- IPE Super "transition to retirement" pension
- "Transition to retirement" pension to a standard Account-Based Pension[#]

[#] To transfer from a "transition to retirement" pension to a standard Account-Based Pension, you must satisfy a condition of release (see page 5 of *Your IPE Super Account-Based Pension Guide*). To apply for a transfer, tick this option and use this form to make your choices for your standard Account-Based Pension.

Note: If you are applying for a new standard Account-Based Pension or "transition to retirement" pension, you need to provide certified proof of your identity and submit it with your completed form. (Refer to pages 6 and 7 of this form for more information.)



PART A Personal details (please print)

Title (please tick): Dr Mr Ms Mrs Miss

Membership no.:

Given name:

Surname:

Home address:

Date of birth: / /

Telephone: ()
(Business Hours)

Email:

Providing your email address

The Trustee may decide to provide information about IPE Super or your pension 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.

PART B Your investment details

Standard Account-Based Pension

Your choice will be effective from the business day following the day on which this form is received by the Fund.

1. I wish to invest the following amount in an IPE Super standard Account-Based Pension:

\$ (must be at least \$25,000)

Note: There is a transfer balance cap which limits the total amount anyone can have invested in total in retirement pensions (where earnings are tax free) to \$1.6 million.

2. I wish to make the following investment selection for the amount in my standard Account-Based Pension account (please refer to *Your IPE Super Account-Based Pension Guide* for information about each investment option).

Choose from the options.

	(Must total 100%)
Pension Aggressive	<input type="text"/> %
Pension Assertive	<input type="text"/> %
Pension Balanced	<input type="text"/> %
Pension Cautious	<input type="text"/> %
Pension Conservative	<input type="text"/> %
Pension Cash	<input type="text"/> %
Total	100%

If you do not make an investment choice when you commence your pension, 100% of your account will be invested in the **Pension Balanced** option.

OR

"Transition to retirement" pension

Your choice will be effective from the business day following the day on which this form is received by the Fund.

1. I wish to invest the following amount in an IPE Super "transition to retirement" Account-Based Pension:

\$ (must be at least \$25,000)

2. I wish to make the following investment selection for the amount in my "transition to retirement" pension account (please refer to *Your IPE Super Account-Based Pension Guide* for information about each investment option).

Choose from the options.

	(Must total 100%)
Conservative	<input type="text"/> %
Active Balanced	<input type="text"/> %
Assertive	<input type="text"/> %
Assertive Plus	<input type="text"/> %
Cash	<input type="text"/> %
Diversified Fixed Interest	<input type="text"/> %
International Shares	<input type="text"/> %
Australian Shares	<input type="text"/> %
Total	100%

If you do not make an investment choice when you commence your pension, 100% of your account will be invested in the **Active Balanced** option.

PART C Your income details

Please select the annual pension payment you would like to receive this financial year. (For more information, refer to *Your IPE Super Account-Based Pension Guide*.)

Standard Account-Based Pension

Minimum income level

OR

Specified amount of: \$ p.a.

"Transition to retirement" pension

Minimum income level

Maximum income level

OR

Specified amount of: \$ p.a.

Refer to page 2 of *Your IPE Super Account-Based Pension Guide*, for more information on pension income limits.

PART D Your tax rebate

Include 15% rebate in taxation calculation?

Yes

No

Only members between their preservation age and age 60 are eligible for this rebate. See page 19 of *Your IPE Super Account-Based Pension Guide* for more information.

PART E Your payment details

Please direct my monthly pension payments to the following financial institution (i.e. bank, building society, credit union, etc):

Name of financial institution:

Branch address:

BSB number: (Must be 6 digits)

Account number:

Account name:

Notes: The account you nominate MUST be in your name. You will need to provide a certified copy of a recent bank statement verifying the account details specified. We will notify you once the money has been deposited into your account.

Your first payment will be made on or as close as possible to the 15th day of the month following the receipt of this form. The first payment will be proportioned accordingly.

PART F Your nominated beneficiaries

Option 1: I wish to make a reversionary beneficiary nomination. I understand this nomination will override any previous nominations I have made. I understand the Trustee will pay any remaining account balance at the time of my death to my spouse, unless my spouse requests the balance to be paid as a lump sum. In the event I have no surviving spouse at the time of my death, the Trustee will investigate my circumstances and pay any remaining balance to my dependants and/or my estate.

Option 2: I wish my account balance to be paid to my nominated beneficiaries and/or my estate (please complete a *Death Benefit Nomination Form* available from www.ipesuper.com.au or from the IPE Super Helpline on 1800 257 135).

PART G Declaration

I hereby apply to **become a member of/change my membership arrangements in** (please delete option that does not apply) the Account-Based Pension section of IPE Super based on the terms and conditions specified in the Trust Deed that governs the Fund.

I confirm that I have received and understood the *Your IPE Super Account-Based Pension Guide*, which outlines my benefits and rights as an Account-Based Pension member in the Fund, and understand the contents including the conditions relating to the purchase of my pension and the choices that are available to me. I agree to be bound by the Fund's Trust Deed.

I understand that transferring all or part of my benefit will result in a corresponding reduction in my benefits in my current category of Fund membership in IPE Super.

If applying for an IPE Super standard Account-Based Pension, I confirm that I:

- Have reached my preservation age (i.e. between 55 and 60 depending on my birth date) and have permanently retired from the workforce; or
- Am aged 60 years or over and have either ceased employment after age 60 or permanently retired from the workforce; or
- Have reached age 65; or
- Satisfy another condition of release (refer to page 5 of the PDS).

If applying for an IPE Super "transition to retirement" pension, I confirm that:

- I have reached my preservation age;
- I understand that my investment earnings will be subject to tax at up to 15%; and
- I understand that my account balance cannot generally be converted into a lump sum prior to my retirement.

In all cases, I also confirm that:

- I have read and understood the summary of the Fund's *Privacy Policy* as set out in the PDS and agree to the use of my personal information as disclosed therein;
- If I have provided my email address on page 2, I agree that the Trustee may use that address to send me information as set out on page 2 electronically;
- The information that I have provided on this form is true to the best of my knowledge and belief; and
- The instructions on this form override any previous instructions given by me to the IPE Super Fund Administrator about my Account-Based Pension arrangements.

Signature:

Date:

Remember to attach certified proof of your identity. (See the next page for information on what are classified as acceptable proof of identity documents.)

Return your completed form to:

**The Fund Administrator
IPE Super
PO Box 1442
Parramatta NSW 2124**

**If you need help to complete this form,
please speak to your licensed financial
adviser.**

Administrator use only

Date joined Company:

Date joined Account-Based Pension:

Date ceased employment
(if applicable):

Amount of superannuation
benefit to be transferred:

Signature:

Date:

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.

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

- Accountant who is:
 - (a) a fellow of the National Tax Accountants' Association; or
 - (b) a member of any of the following:
 - (i) Chartered Accountants Australia and New Zealand
 - (ii) The Association of Taxation and Management Accountants
 - (iii) CPA Australia
 - (iv) 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