

Application



1. Eligibility for a GuildPension account

You are eligible to commence a GuildPension account if you are an Australian citizen, New Zealand citizen or permanent resident of Australia. If you are a temporary resident visa holder, then you cannot commence a GuildPension account unless an exception applies. Contact our Member Services Team for further information.

Please complete either Section A **or** Section B below depending on the type of income stream you are applying for.

A. Transition to Retirement (TTR) - I declare that:

I have reached my preservation age, I am aged less than 65 and I am in gainful employment of at least 10 hours per week.

B. Account-Based income stream (which is a retirement phase income stream) - I declare that (tick one box only):

- I have reached 65 years of age, or
- I have reached my preservation age and have ceased gainful employment of at least 10 hours per week and do not intend to return to gainful employment of at least 10 hours per week (the Trustee may require supporting evidence), or
- I am at least 60 years of age and have ceased an employment arrangement since turning age 60, or
- I am no longer in paid employment due to permanent incapacity (the Trustee will require supporting evidence).

Refer to the *PDS* for information about your preservation age.

2. Personal details (please provide all your details in block letters)

<input type="text"/>	
Title	Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/>
Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/> Gender M/F <input type="checkbox"/>
Mobile phone no.	<input type="text"/>
Phone no. (home)	(<input type="text"/>) <input type="text"/>
Phone no. (work)	(<input type="text"/>) <input type="text"/>
Email	<input type="text"/>
Residential address	
Unit/Apt no.	<input type="text"/> Street no. <input type="text"/> Street name <input type="text"/>
Suburb	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>
Postal address (if different to Residential address)	
Unit/Apt no.	<input type="text"/> Street no./PO Box <input type="text"/> Street name <input type="text"/>
Suburb	<input type="text"/> State <input type="text"/> Postcode <input type="text"/>

Please provide your current GuildSuper or Child Care Super member number:

3. Tax file number declaration

Income stream payments are classified as income by the Australian Taxation Office (ATO) and, depending on your age, may be subject to income tax.

If you are under age 60, please complete an ATO tax file number declaration form and attach the completed form to this *Application*. It is not compulsory for you to provide your tax file number, but if you don't there may be taxation and other consequences. You can request a copy of the tax file number declaration form by visiting the ATO www.ato.gov.au/forms/tfn-declaration/.

I am (please tick one box only):

- under age 60 and I have attached a completed ATO tax file number declaration form,
- under age 60 and I have **not** attached a completed ATO tax file number declaration form. I understand that income tax will be deducted from my income stream payments at the highest marginal tax rate until I provide a completed ATO taxfile number declaration form to us, or
- aged 60 or over and I do not need to complete an ATO tax file number

4. Your initial investment

All your super savings you are investing to commence a GuildPension account will need to be coming from GuildSuper or Child Care Super and consolidate all other super monies from other funds before commencing a GuildPension account. Refer to the *PDS* for more information about the options that are available to you.

The minimum initial investment is \$10,000, subject to a general transfer balance cap (indexed annually) for Account-Based income streams only. Your opening investment balance affects the min and max amount that can be drawn down Please complete sections 1 **and/or** 2 below as appropriate.

- 1. I wish to start my GuildPension account with money from my existing GuildSuper or Child Care Super accumulation account.**

Please start my GuildPension account with (complete one of two options below):

- a full transfer of my existing GuildSuper or Child Care Super accumulation account which will close that account. I understand any insurance benefits I hold in that account will cease, or;
- \$ from my existing GuildSuper or Child Care Super accumulation account.

Transfers from the GuildSuper or Child Care Super accumulation account will be made proportionately from the tax free and taxable components of benefits (where applicable). If the GuildSuper or Child Care Super accumulation account has both preserved and non-preserved money, then the non-preserved amounts will be transferred first. Contact the Member Services Team if you would like to start a GuildPension account with money from another existing GuildPension account.

- 2 . I wish to start my GuildPension account with a Death Benefit Rollover from another super fund.**

The super fund releasing the rollover superannuation benefit must provide GuildPension with a *Death Benefit Rollover Statement (NAT 74924)* along with the money. Your GuildPension account will only be set up once the form and the money have been received.

Value of the rollover superannuation benefit: \$

TOTAL VALUE OF ALL AMOUNTS (SECTIONS 1 & 2) YOU ARE COMBINING TO OPEN YOUR GUILDPENSION ACCOUNT:

\$

5. Investment choice (please select your investment options)



You can select how you would like your GuildPension account balance invested and, if you select more than one investment option, which investment options you would like your income stream payments and any dollar-based administration fee is to be deducted from.

Initial balance

Please nominate which investment option you wish to invest your super savings in. You can invest in more than one investment option.

Investment option (account)*	% (to one decimal place)
Secure	
Balanced	
Growth	
Total (must add to 100%)	100%

If no investment selection is made, or if your investment selection is not clear, or if your investment selections do not add up to 100%, then the Trustee will invest your entire GuildPension account in the Balanced investment option.

*If you nominate more than one investment option, over time the percentage invested in each option will change depending on movements (e.g. income stream payments, withdrawals, etc.) in your account and the performance of your investment options.

Income stream payment and fee deduction options

If your super savings are invested in one investment option only (as nominated by you, or the Balanced investment option where you do not select an investment option for your initial balance), then you don't need to complete this section.

Complete this section only if you have nominated more than one investment option for your initial balance. You can select how you want your income stream payments and any dollar-based administration fee is to be deducted from your nominated investment option(s). You can specify that deductions are made from an individual investment option or pro-rated from your investment options based on the investment allocation at the time of deduction.

If no selection is made, then your income stream payments and fee deductions will pro-rated.

Select where you would like your income stream payments and fee deductions made from:

a) pro-rated according to the proportion invested in each investment option

or

b) the following investment option

Investment option (payments)	Select one investment option
Secure	
Balanced	
Growth	

If you have insufficient funds in the investment option selected or if your selection is unclear, then we will make income stream payments and fee deductions proportionally from all investment option(s) in which you are invested.

6. Pension payment details

The Australian Government has set a minimum limit on the income stream payments you must take each year. A maximum payment limit also applies to TTR accounts. Refer to the *PDS* for more information.

Annual income stream payment amount (please tick one box only)

- The minimum annual amount allowed under Government rules
- The maximum annual amount allowed under Government rules (only relevant for TTR accounts), or
- Specific annual amount gross: \$

The opening balance is used to establish the minimum or maximum (for TTR accounts) that can be accessed in the financial year. Pension payment amounts may be subject to income tax. Where income tax is required to be deducted, it will be deducted from the amount you have selected.

If you have nominated a specific amount, then the amount must be at least equal to the annual minimum amount and no more than the annual maximum amount (if applicable) limits allowed by the Government. If outside these limits in any year, an adjustment will be made to ensure compliance with Government rules. Your nominated income stream amount will be pro-rated for the first year and based on the payment period from the commencement of your account. Maximum income stream payments are not pro-rated.

If you nominate the minimum or (where applicable) maximum amount allowed under Government rules, the amount will be recalculated each year based on your age and account balance at 1 July.

- If your account is established between 1 June and 30 June, by ticking this box you can defer commencement of your pension payments until the next financial year.

Frequency of income stream payments (please select one)*:

- Twice monthly Monthly Quarterly Half-yearly Yearly

Date of first income stream payment

(Tick one box only. Your first payment will be deferred to the next financial year if you have requested this above.)

- On the first payment date after we send you confirmation of your GuildPension account details, or
- On the first payment date in the month of / / (specify month/year).

Conditional on the processing of your application and the receipt of all super monies prior to the month/year nominated. If either of these conditions is not met, then our Member Services Team will contact you.

7. Bank or other financial institution account details for pension payments

Your income stream payments will only be credited to your nominated Australian bank, building society or credit union account. The account must be held in your name, or jointly. Please complete the following details:

BSB no. - Account no.

Account name

* If the account is a joint account, then please provide the full names of both account holders.

8. Beneficiaries

Refer to the *PDS* for more information about choosing beneficiaries for the payment of a death benefit. Then select one of two options below:

Reversionary pension paid to your spouse or dependant* I wish my income stream to continue to be paid to my spouse or dependant nominated below upon my death.

Spouse or dependant details

Relationship to member	<input type="text"/>		
Title	<input type="text"/>	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
Surname	<input type="text"/>		
Given Name(s)	<input type="text"/>		
Address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
Country	<input type="text"/>		
Phone no. (home) (<input type="text"/>)	<input type="text"/>	Mobile no.	<input type="text"/>
Email	<input type="text"/>		

* You can only nominate one person for a reversionary pension. You cannot nominate your legal personal representative to receive a reversionary pension. The Trustee will pay a reversionary pension in accordance with your nomination unless the law requires otherwise.

Lump sum payment to your nominated beneficiaries I nominate that the following dependant(s) and/or legal personal representative be paid my account balance upon my death, in the proportions specified below. Note: You are making a non-binding nomination of beneficiaries for the payment of lump sum death benefits, which the Trustee will consider but is not bound by. If you do not make an effective reversionary or beneficiary nomination and the Trustee cannot identify eligible beneficiaries, then your account balance will be paid in a lump sum to your legal personal representative or as otherwise determined by the Trustee. If you would like to make a Binding nomination, please refer to our website Forms & Documents section to find a Binding Death Benefit Nomination form permitted by law.

Name of beneficiaries	Address	Relationship to you	% of benefit (to one decimal place)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total			100%

*Must total 100%. Lump sum nominations are not binding on the Trustee.

9. Declaration

I hereby apply to commence a GuildPension account. I understand and accept that I am bound by the provisions of the *Trust Deed* and pension standards in Government legislation and further declare that:

1. I am an Australian citizen or a New Zealand citizen or a permanent resident of Australia.
2. I have received or obtained the current GuildPension *PDS*, accompanying this application, in Australia.
3. I have read and understood the Product Disclosure Statement and Target Market Determination for retirement income stream members and accept the rules and risks outlined in the Product Disclosure Statement and Target Market Determination and I agree to be bound by the Trust Deed and rules of the Fund.
4. I am eligible to commence a GuildPension in accordance with the conditions detailed within the *PDS*.
5. I accept that neither the Trustee, nor any of its subsidiary or associated companies, nor any investment managers nor their subsidiary or associated companies, guarantees the performance of, or repayment of capital from, any investment in GuildPension.
6. I hereby give my consent to the Trustee to invest my GuildPension account balance in the nominated investment option(s), as per the percentages indicated in Section 5 of this application.
7. I have read and understood the Privacy Statement contained in the *PDS*.
8. I have read and understood the information in the *PDS* about providing my tax file number.
9. If I have disclosed personal information about any other person:
 - a) I confirm that I am authorised to disclose to you personal information about that person
 - b) I consent to its use for the purposes shown in the Privacy Statement, and
 - c) I consent to disclosure of that personal information to (and obtaining personal information about that person from) other parties, including those shown in the Privacy Statement, for any of these purposes.

I acknowledge that the Trustee may use my email address and/or mobile phone number to send me information digitally, including member product disclosure documentation and marketing material. This information may be sent by email with an attachment or may include a link to a website from where it can be downloaded. I note that should I wish to receive communications, including statements via mail rather than email, I can do so at any time by logging into my online account and changing my preferred form of communication.

Signature of member

X

Date

/ /

Next steps

Please forward this application to:

GuildPension Member Services
GPO Box 1088
Melbourne VIC 3001

Need help?

Call Member Services on **1300 361 477** or visit **guildsuper.com.au**

STEP 1

Go to an authorised person

(e.g., a person at your local pharmacy, school, bank, police station or post office – see Additional Note 1)

Take with you the following photographic identification documents (ID):

- Either your CURRENT driver's licence or passport (see Additional Notes 2 and 3) AND
- Photocopies of your CURRENT driver's licence or passport.

Photographic identification documents must contain your photo and signature and must not be expired (except for Australian passports which may have expired within the last two years).

If you are using your driver's licence and you have moved address, you'll need to provide photocopies of BOTH sides.

If you've **changed your name**, you must also provide a certified copy of the relevant name change document, for example, a Marriage Certificate, deed poll or change of name certificate from the Registry of Births, Deaths & Marriages, in addition to the above identification (see Additional Note 2).

If your **legal name or date of birth does not match our records** (excluding name changes covered above), please contact us for further instructions.

You need to take both the original ID and the photocopies.

You'll also **need a separate photocopy for each superannuation fund you are planning to roll over FROM** – so if you're rolling over amounts from three other superannuation funds to the Fund, then you'll need to get three separate photocopies of your ID certified.

STEP 2

Ask them to certify your ID

To certify your ID, an authorised person (see Additional Note 1) needs to:

- Compare and check the photocopy to the ORIGINAL
- The certifier must include on EACH page:
 - Written or stamped 'certified true copy'
 - Their signature and printed full name
 - Their qualification (e.g., Pharmacist, Bank employee, Police officer, Australia Post employee, etc.)
 - Date (the date of certification must be within the last 12 months)

See below for an example of how this should appear.

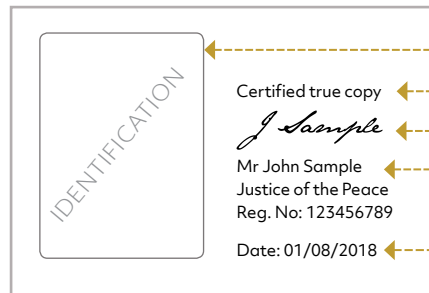
STEP 3

Send the documents back to us

Send the signed and certified copies of your ID back to us, attached to your forms(s) (see Additional Note 4).

ADDITIONAL NOTES

1. See overleaf for information on who can certify your ID. There may be a charge for certifying documents, please check directly with the certifier.
2. **There are other documents that can be used to prove your identity** if you do not have, or do not wish to provide, either a current driver's licence or passport. Refer to 'Other documents that can be used to prove your identity' below.
3. **If your identification or other document is not written in English**, the document must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.
4. If you are **signing a form on behalf of another person**, you will need to provide the following:
 - A certified copy of the Guardianship papers or Power of Attorney, and
 - A certified copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney, and
 - A certified copy of the appropriate proof of identity for the applicant.



- ← A clear copy of the document that identifies you (i.e. your driver's licence (front & back) or passport)
- ← Write or stamp 'certified true copy' of the original documents
- ← The authorised person's signature
- ← Full name, qualification, and registration number (if applicable) of the authorised person
- ← Date of authorisation (within 12 months of receipt)

OTHER DOCUMENTS THAT CAN BE USED TO PROVE YOUR IDENTITY

Either **one** of the following (they must include your photo and signature):

- A CURRENT card issued under an Australian State or Territory for the purpose of providing your age
- A CURRENT national identity card issued by a foreign government for the purpose of identification (see Additional Note 3)

OR

If you can't provide any photographic identification, you can provide **two alternative identification documents, one from each of the following lists**:

- Birth certificate or birth extract
 - Citizenship certificate issued by the Commonwealth of Australia
 - Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits
- AND
- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
 - Australian Tax Office Notice of Assessment issued in the last 12 months
 - Rates notice from your local council issued in the last three months
 - Electricity, gas or water bill issued in the last three months
 - Landline phone bill issued in the last three months (mobile phone bills are not acceptable) (The letter, notice or bill must show your name and current residential address)

Who can certify documents in Australia?

- **Australia Post permanent employee or agent** (who is currently employed with the post office and has at least two continuous years of service) **or agent** (in charge of supplying postal services to the public)
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court**
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service)
- **Justice of the Peace**
- **Legal practitioner on the roll of the Supreme Court of a State or Territory, or the High Court of Australia**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, chiropractor, dentist, nurse, optometrist, physiotherapist, psychologist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student)
- **Member of the Association of Taxation and Management Accountants**
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants**
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of, an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees)
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) or a State or Territory (or State or Territory Authority) or a **Local Government Authority** with two or more years of continuous service
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney or patent attorney**
- **Veterinary surgeon**

Who can certify documents outside of Australia?

- **Authorised staff member of an Australian Embassy, High Commission or Consulate**
- **Authorised employee of the Australian & Investment Trade Commission** who is in a country or place outside Australia and authorised under 3(d) of the Consular Fees Act 1955
- **Authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia and authorised under 3(c) of the Consular Fees Act 1955
- **Member of the Australian Defence Force** who is an officer or a non-commissioned officer with two or more years of continuous service
- **Notary Public from a foreign country.** Note: we require that the foreign country is ranked 129 or below in the last Transparency International Corruptions Perception Index (visit [transparency.org](https://www.transparency.org) for details)

Contact the Member Services Team if you are unable to provide any of the documents set out above.