Notice of meeting a Condition of Release

GuildPension

Who should complete this form?

GuildPension members who currently have a Transition to Retirement (TTR) income stream account and have met a Condition of Release. Please ensure you have read and understood the GuildPension *Product Disclosure Statement (PDS)* available at **guildsuper.com.au.**

What is this form for?

Use this form to notify us of the Condition of Release you've met, and to transfer your TTR account balance into a GuildPension retirement phase pension, allowing you full access to your money. You will also benefit by reducing the tax you pay on income stream payments, and you will no longer pay tax on investment earnings.

When to complete and send this form?

- Complete this form when you meet a Condition of Release and mail it to **GuildPension, GPO Box 1088, Melbourne VIC 3001**
- We will process your request effective the date we receive this form
- Requests cannot be backdated

What happens when we receive this form?

From the day we process this form:

- your account balance will become unrestricted non-preserved and will be subject to the retirement phase pension rules.
- your investments will be transferred to the equivalent untaxed investment options, unless you change your investment strategy by making an investment selection on this form.
- investments earnings tax of up to 15% will no longer apply.
- there will be no maximum restrictions on income stream payments.
- a general transfer balance cap ($2.1m for 2026/27) will apply:
  - monies more than the general transfer balance cap will have to either be withdrawn as a lump sum or transferred to a GuildSuper/Child Care Super accumulation account, otherwise there will be tax consequences.
  - the transfer balance cap applies to all retirement phase pensions you hold with GuildPension and other super funds.

Other things you should know

- Your existing income stream payments will continue in accordance with your chosen payment frequency. If you wish to change income stream payment amounts and/or the payment frequency, then download and complete a Change of details form and send to GuildPension.
- Once your assets are in a retirement phase pension, you can make lump sum withdrawals at any time. To make a lump sum withdrawal, download and complete a Request a Benefit Payment form and send to GuildPension.
- You cannot add monies into your GuildPension account once it has commenced. If you have additional super monies to invest, then you will have to start another GuildPension account or transfer your existing GuildPension back into an accumulation account and combine it with your other super.
- Your preferred beneficiary nomination will remain if you have made one. To change your nomination, download and complete a Change of details form and send to GuildPension.
- If you wish to nominate or change a reversionary beneficiary, then you should contact our Member Services Team.
- It's a good idea to get personal advice about your GuildPension account that takes into account your personal circumstances.

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

Your GuildPension Transition to Retirement member no.

Date of birth | Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other (Specify): | Gender

Surname | Given name(s)

POSTAL ADDRESS

Street no./ PO Box | Street name | Suburb

State | Postcode | Country

Phone (H) | Phone (W) | Mobile phone

Email

RESIDENTIAL ADDRESS

☐ Same as postal address ☐ Different to above; please complete the information below

Street no. | Street name | Suburb

State | Postcode | Country

2. Meeting a Condition of Release

I declare that (tick one box only):

☐ I have reached 65 years of age, or

☐ I have reached my preservation age* and 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, or

☐ I am at least 60 years of age and have ceased an employment arrangement when reaching age 60, or

☐ I am no longer in paid employment due to permanent incapacity (please contact the Member Services Team for details of supporting evidence you need to provide), or

☐ I have met another Condition of Release, please specify:

* See the GuildPension PDS for information about preservation age.

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3. Investment choice (please select your investment options)

Complete this section if you want to change the investment strategy applicable to your account balance once it is transferred to the retirement phase pension, and the investment options you want your income stream payments and any dollar-based administration fee to be deducted from.

If you do not complete this section, or if your investment selection is not clear, or if your investment selections do not add up to 100%, then your account balance will be switched to the equivalent untaxed investment options and your income stream payments you have chosen for your current Transition to Retirement account will remain.

Payments & fees

Where you have investments in more than one option, you can choose which option your pension payments are taken from. If you do not make a nomination your payments will be deducted proportionally from each option. If you have insufficient funds in the investment option selected, then we will make income stream payments and fee deductions proportionally from all investment option/s in which you are invested.

Choose your investment option/s

Investment options*	Account balance (% to one decimal place)	Payments
Growth		
Balanced Growth		
Moderate		
Cash		

* 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. Your selections must total 100%.

4. Declaration

By completing and signing this form, I:

- ☐ Confirm I met the Condition of Release as specified in Section 2 on the date specified in Section 3.
- ☐ 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 4 of this application.
- ☐ 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.

Signature of member ✗ Date

Next steps

Please forward this application to:

GuildPension, GPO Box 1088, Melbourne VIC 3001

Need help?

Call the Member Services team on **1300 361 477**

Issued by Stewarda Pty Ltd ABN 56 098 527 256, AFSL 236049, RSE Licence L0000185 as trustee of the Smart Future Trust ABN 68 964 712 340, RSE Registration No R1000566 (the Fund). GuildSuper and GuildPension are products in the Fund.

11/2026