Change member details and options

PENSION Members can use this form to change their member details or investment options, to nominate or update their beneficiaries or to provide their tax file number to the trustee. Members with a transition to retirement pension (TRP) can also use this form to request the conversion of their TRP to a retirement pension (eligibility conditions apply).

Section 1: Your request

If you have any questions, please call us on **1300 614 644** or email **enquiry@smartMonday.com.au**

For more information go to our website **smartMonday.com.au**

Please select the appropriate option.

- ☐ **Provide or change member details** – complete sections 2, 3 and 9.
- ☐ **Convert TRP to a retirement pension** – complete sections 2, 4 and 9.
- ☐ **Switch investment options** – complete sections 2, 5 and 9.
- ☐ **Provide payment instructions** – complete sections 2, 6 and 9.
- ☐ **Nominate or update beneficiaries** – complete sections 2, 7 and 9.

Section 2: Your membership details

Member number (if known)

Given names

Surname

Date of birth (DD/MM/YYYY)

Phone (mobile)

Email

smartMonday is a registered trading name of smartMonday Solutions Limited ABN 48 002 288 646 AFSL 236667, the sponsor of the Smart Future Trust ABN 68 964 712 340 (the Fund). The trustee of the Fund is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. This document has been prepared by smartMonday on behalf of the Trustee. smartMonday products are part of the Fund.

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Section 3: Your new details

Title

Given names[1]

Surname[1]

Date of birth (DD/MM/YYYY)

Gender (M, F)

Phone (mobile)

Email

Postal address

Suburb

State

Postcode

Section 4: Convert TRP to a retirement pension

Your TRP will convert automatically to a retirement pension when you reach age 65. If you wish to convert your TRP prior to age 65, you must satisfy one of the following 'conditions of release'.

I declare that (tick appropriate condition of release):

- ☐ I have retired permanently from the workforce
- ☐ I have ceased a paid employment arrangement since turning age 60. Date ceased employment: (DD/MM/YYYY)
- ☐ I am permanently incapacitated[2]
- ☐ I have been diagnosed as being terminally ill[2]

When your TRP converts to a retirement pension:

- there is no maximum limit on the annual income amount you can choose to receive
- you can withdraw lump sum amounts in addition to your annual income payments
- investment earnings on assets in your retirement pension are tax free.

See the *smartMonday PENSION* *Product Disclosure Statement* for more information.

[1] For name changes, you need to attach a certified copy of a relevant official document showing your original name and your new name. See the factsheet *Identification (ID) rules and certification of documents* on our website for Change of name requirements and who can certify document copies. For a date of birth correction, you need to attach a certified copy of your birth certificate, driver's licence or passport.

[2] Additional requirements apply to a release under these conditions. Please contact us.

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Section 5: Your investment switch

Complete the appropriate columns to change the investment options for your current account balance. Your decision is important and it may significantly affect the amount of superannuation you receive.

Important information

Current account balance

- The investment options you choose must add up to 100% (min. 5% in any option).
- Investment switches submitted on a valid form will usually take **3 to 5 business days** to be completed and displayed in your account.
- smartMonday may, from time to time, suspend switching capabilities and unit pricing of investment options. We will endeavour to notify members of significant interruptions via smartMonday.com.au

Option	Current account balance (%)
High Growth	
Growth	
Balanced Growth	
Moderate	
Defensive	
Cash	
Total	**100%**

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Section 6: Your pension income payment details

Frequency of pension payments

How frequently would you like to receive your pension payments? Please select the appropriate option.

- ☐ Monthly
- ☐ Quarterly
  15 March
  15 June
  15 September
  15 December
- ☐ Half yearly
  15 June
  15 December
- ☐ Yearly

If you do not make a selection the default is **monthly.** All payments are made on the 15th of each month, commencing in the month this form is received or the following month if received on the 10th or later. Payments by direct credit are expected to reach your account by the 21st of the month at the latest.

According to current Government rules, income payments and withdrawals from a TRP will be drawn in the following order:

- unrestricted non-preserved
- restricted non-preserved
- preserved.

These rules may change in future.

Method of pension payments

Payments will be made electronically via direct credit.

Please give details of your account for the direct credit and attach a copy of a bank statement for your nominated account to confirm your bank details and account information (ie bank name, BSB, account name and number).

I wish to have my pension benefit banked into the following account.

Name of account holder

Name of financial institution

BSB number

Account Number

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Section 6: Your pension income payment details *(continued)*

Pension payment amount

Complete according to the type of pension you have. Depending on your age and the type of pension, tax may be deducted from your payments. Any amounts you request below should be on a before-tax basis.

I would like my annual pension income payment/s to be paid as indicated below:

☐ **Retirement pension**

- ☐ The minimum allowed under Government rules*
- ☐ The following amount that is above the Government minimum

  $ _____

☐ **Transition to retirement pension**

- ☐ The minimum allowed under Government rules*
- ☐ The maximum allowed under Government rules*
- ☐ The following amount that is above the Government minimum but below the maximum

  $ _____

* Your payment will automatically be adjusted on 1 July each year in order to maintain this instruction.

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Section 6: Your pension income payment details *(continued)*

Investment options for pension payments

Please indicate from which option(s) you wish to be paid (complete dollar amounts OR percentage amounts).

If you do not make a selection, your pension payment will be drawn in proportion to your current investment holding within the Pension.

Options	$ or %
High Growth	
Growth	
Balanced Growth	
Moderate	
Defensive	
Cash	
Total	

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Section 7: Your non-binding death benefit nomination

In the event of your death while you are a member of the Fund, the benefit provided under the rules of the Fund is usually payable by the trustee to one or more of your dependants or to your estate. Dependants are limited by law to your spouse, your children and any other persons who are financially dependent on you or in an interdependency relationship with you. Your nomination of preferred beneficiaries below will only be used as a guide by the trustee in deciding who should receive your death benefit. (Note: If you wish to make a binding nomination, complete the *Binding death benefit nomination* form on our website.)

☐ If you do not have any dependants please cross this box.

If you do have dependants, we recommend that you list them as your preferred beneficiaries or your legal personal representative/executor for payment of your death benefit below. However you are not required by law to do so. You may change this nomination at any time. Attach a letter if you wish to nominate more than four beneficiaries.

Your percentage nominations must amount to 100% of your benefit.

Beneficiary 1

Name in full

Date of birth (DD/MM/YYYY) | Relationship | Percentage of benefit (%)

Beneficiary 2

Name in full

Date of birth (DD/MM/YYYY) | Relationship | Percentage of benefit (%)

Beneficiary 3

Name in full

Date of birth (DD/MM/YYYY) | Relationship | Percentage of benefit (%)

Beneficiary 4

Name in full

Date of birth (DD/MM/YYYY) | Relationship | Percentage of benefit (%)

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Legal personal representative/executor

Name in full *(if it is a corporate body, provide official name)*

Percentage of benefit (%)

Postal address

Suburb | State | Postcode

Section 8: Privacy

The fund is subject to the trustee's privacy statement, which is available at eqt.com.au/global/ privacystatement.

Section 9: Your declaration and authorisation

I declare that:

- I am the person named on this form, or have the power of attorney to act on the member's behalf.
- The information I have provided on this form is true and correct.
- I understand investment switches submitted on a valid form will usually take **3 to 5 business days** to be completed and displayed in my account.
- I understand that smartMonday may, from time to time, suspend switching capabilities and unit pricing of investment options.
- I have read the current PDS which is designed to help me understand the product and to enable me to make an informed investment choice that is suitable for me.
- My nomination of preferred beneficiaries is not legally binding on the trustee. I also understand that I can change this nomination at any time.
- I have read the privacy statement, and consent to my personal information being handled in accordance with that statement.
- If I am disclosing personal information about another person, I have obtained their consent to disclose their personal information to smartMonday or the trustee. I have made them aware that smartMonday or the trustee may disclose their information to third parties that are reasonably necessary to assist in the provision of the relevant services or products. If I have not obtained the consent of the other person, I will inform smartMonday or the trustee of this.

Signature | Date (DD/MM/YYYY)

Send your completed form to: smartMonday, GPO Box 1202, Brisbane, QLD 4001