



KPMG Executive
Superannuation Plan
Partners application form

Preparation date: 1 June 2024

What to do next

This application form must be completed by Partners of KPMG wishing to join the KPMG Executive Superannuation Plan. (Note: Executive Directors do not need to complete this form)

> Complete the application form

Read the Product Disclosure Statement (PDS) available on the KPMG benefits portal. If you are a Partner of KPMG, please complete and return the enclosed *Application form*. Note, this form is required, regardless of your *Choice of Fund* election.

> Choose your investments

Before choosing your investment options, you should read the important information in the PDS reference guide *Your investment options*.

If you don't choose an investment option when completing the *Application form*, we will invest your money in the **smartMonday Lifecycle (MySuper)** option.

> Consider your insurance

Consider your insurance arrangements carefully. All eligible KPMG Partners are provided with **standard** automatic cover for death and TPD.

KPMG makes additional contributions while you are a Partner to cover the cost of your death and TPD insurance.

Note: Salary Continuance Insurance is provided to all eligible Partners through an insurance policy held by KPMG. This policy does not form part of the smartMonday PRIME KPMG Executive Superannuation Plan. For more information, please see the '*Guide to Salary Continuance Insurance*' available on the KPMG Benefits portal, or speak with a KPMG People, Performance & Culture representative.

See the *KPMG Executive Superannuation Plan PDS Insurance guide* to learn more about insurance cover.

> Membership for your spouse or dependants

Membership is available for your spouse and/or dependants. This is a separate application form available on your KPMG Benefits portal. Insurance cover is available via application and the spouse/dependant member will be responsible for all administration costs and insurance premiums. These costs are not funded by KPMG.

> Nominate a beneficiary

Complete a *Binding death benefit nomination* form available at **smartmonday.com.au** to make a binding nomination. Alternatively, you can make a non-binding death benefit nomination for your super account by going online once you've received your username and registered for online services.

> Appointing a financial adviser

To appoint a financial adviser to your account, please complete and return a *Authority to Advise* form available from **smartmonday.com.au**

> Keep us updated of changes to your details

Complete a *Change member details* form or log in online and make the changes at **smartmonday.com.au** once you've received your username and registered for online services.

Application

KPMG Executive Superannuation Plan

Issue date: 1 May 2024

Complete this form if you are a Partner of KPMG and you want to become a member.

This application form relates to the Product Disclosure Statement for the KPMG Executive Superannuation Plan dated 1 July 2023 (the 'PDS') within the Smart Future Trust (the Fund). The PDS contains important information about investing in the Fund. It is important that you read the PDS before completing this application form.

Your details

If you have any questions,
please call us on **1300614644**

Title	Given name		
Surname			
Date of birth		Gender (M, F)	
Phone		Email	
Residential address			
Suburb		State	Postcode

If your postal address is different from your residential address, please provide details below.

Postal address		
Suburb		State
		Postcode

Tax file number (TFN) declaration

I understand that I don't have to provide my TFN, however if I don't, my concessional contributions may be taxed at the highest marginal tax rate and that the trustee will not be able to accept non-concessional contributions on my behalf. I am choosing to provide my TFN to the trustee:

- > to facilitate the administration of my super account, and to facilitate any other uses authorised by super or taxation law.
- > to facilitate the search for and consolidation of my super accounts, by seeking super information from the Australian Taxation Office (ATO) and/or a RSA provider or superannuation entity, as law allows.

Your TFN will be provided to any new fund to which you may later transfer, unless you advise us otherwise.

Tax file number

Return your completed form by emailing a scanned copy to enquiry@smartmonday.com.au or post it to GPO Box 1202 Brisbane QLD 4001

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 and issuer of this document is Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSE Licence L0001458. smartMonday products are part of the fund. The Target Market Determinations for smartMonday products are available at smartmonday.com.au/governance.
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Investment options

Before choosing your investment options, you should read the important information in our latest PDS reference guide *Your investment options*.

Please note:

- > The options you choose below must total 100%. When selecting your investments, there is a minimum weighting of 5% in each investment option.
- > Your initial contribution/rollover will be invested in the investment options you select below, and we will continue to invest your contributions in the selected options.
- > If you want to change your investment strategy after you join, you can switch between investment options online or by sending us a completed *Switching investment options* form available at smartmonday.com.au

I want my opening account balance and future contributions to be invested in the following investment option/s:

Option	Account balance (%)
smartMonday Lifecycle (MySuper)	
High Growth	
Growth	
Balanced Growth	
Moderate	
Defensive	
Australian Shares	
International Shares	
Cash	
Total	100%

Privacy

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

Your declaration

I declare that:

- > as a member of the fund I will be bound by the trust deed and the rules thereunder.
- > I have received and read a copy of the **smartMonday PRIME KPMG Executive Superannuation Plan PDS dated 1 July 2023**.
- > I have read the trustee's privacy statement and consent to my personal information being handled in accordance with that statement.
- > If I cease to be a Partner of KPMG, my account will be transferred to the Retained category of the fund and KPMG will cease to make additional contributions to my smartMonday account to cover the administration fees and insurance premiums. If I wish to keep my Death and TPD cover switched on in my account, I will need to maintain a sufficient account balance to support these deductions from my account. I understand that cover may cease if my account becomes inactive or I have not provided an election to keep my cover switched on.

Signature

Date

Return your completed form by emailing a scanned copy to enquiry@smartmonday.com.au or post it to GPO Box 1202 Brisbane QLD 4001



Completing the form *Rollover initiation request to transfer whole balance of superannuation benefits between funds*

By completing this form, you will initiate a rollover request to transfer the **whole** balance of your super benefits between funds. This form can **not** be used to transfer part of the balance of your super benefits.

You can **not** use this form to transfer your benefits to your own self-managed super fund (SMSF). You must use the form *Rollover initiation request to transfer whole balance of superannuation benefits to your self-managed super fund* (NAT 74662).

This form will not change the fund to which your employer pays your contributions. The *Standard choice* form must be used by you to change funds.

BEFORE COMPLETING THIS FORM

- Read the important information below.
- Check that the fund you are transferring your benefits **TO** can accept this transfer.

WHEN COMPLETING THIS FORM

- Refer back to these instructions where a question shows a message like this: ➔
- Print clearly in BLOCK LETTERS.

AFTER COMPLETING THIS FORM

- Sign the authorisation.
- Send the request form to either your **FROM** fund or your **TO** fund

IMPORTANT INFORMATION

- ❗ This transfer may close your account – you will need to check this with your **FROM** fund.

This form can **not** be used to:

- transfer part of the balance of your super benefits
- transfer benefits if you don't know where your super is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer super from
- change the fund to which your employer pays contributions on your behalf
- open a super account
- transfer benefits under certain conditions or circumstances – for example, if there is a super agreement under the *Family Law Act 1975* in place

CHECKLIST

- ☐ Have you read the important information?
- ☐ Have you considered where your future employer contributions will be paid?
- ☐ Have you checked your **TO** fund can accept the transfer?
- ☐ Have you completed all of the mandatory fields on the form?
- ☐ Have you signed and dated the form?

WHAT HAPPENS TO MY FUTURE EMPLOYER CONTRIBUTIONS?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions and may close the account you are transferring your benefits **FROM**.

If you wish to change the fund into which your employer contributions are being paid, you will need to speak to your employer about super choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit ato.gov.au or call the Australian Taxation Office (ATO) on **13 10 20**.

THINGS YOU NEED TO CONSIDER WHEN TRANSFERRING YOUR SUPERANNUATION

When you transfer your super, your entitlements under that fund may cease – you need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you.

Some of the points you may consider are:

- **Fees** – your **FROM** fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees, and exit or withdrawal fees. Your **TO** fund may also charge entry or deposit fees on transfer. Differences in fees that funds charge can have a significant effect on the super you will have to retire on – for example, a 1% increase in fees may significantly reduce your final benefit.
- **Death and disability benefits** – your **FROM** fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have – other funds may not offer insurance, or may require you to pass a medical examination before they cover you.
- When considering a new fund, you should consider checking the costs and amount of any cover offered.

WHAT HAPPENS IF YOU DO NOT QUOTE MY TAX FILE NUMBER (TFN)?

You are not required to provide your TFN to your super fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate, plus the Medicare levy, on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

If your super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will also make it easier to keep track of your super in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another super provider when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

TRANSFERS TO SELF-MANAGED SUPER FUNDS

You must use the form *Rollover initiation request to transfer whole balance of superannuation benefits to your self-managed super fund* (NAT 74662) to transfer your benefits to your own self-managed super fund (SMSF).

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 documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the 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 who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping '**certified true copy**' followed by their signature, printed name, qualification – for example, Justice of the Peace or Australia Post employee – and date.

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

- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia as a legal practitioner
- a judge of a court
- a magistrate
- a Chief Executive Officer of a Commonwealth court
- a registrar or deputy registrar of a court
- a justice of the peace
- a notary public officer
- a police officer
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- a permanent employee of the Australian Postal Corporation with two or more years of continuous service
- an Australian consular officer or an Australian diplomatic officer
- an officer with two or more years of continuous service with one or more financial institutions
- a finance company officer with two or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having two or more years continuous service with one or more licensees
- a permanent employee of the Commonwealth with two or more years continuous service
- a permanent employee of the State or Territory, or State and Territory authority with two or more years continuous service
- a permanent employee of a local government authority with two or more years of continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia, or the National Institute of Accountants, with two or more years continuous membership.

WHERE DO I SEND THE FORM?

You can send your completed and signed form to either the transferring or the receiving fund.

➤ MORE INFORMATION

For more information about super, visit the:

- Australian Securities & Investments Commission (ASIC) website at **moneysmart.gov.au**
- ATO website at **ato.gov.au/super**

For more information about this form, phone the ATO on **13 10 20**.



Australian Government

Rollover initiation request to transfer whole balance of superannuation benefits between funds under the *Superannuation Industry (Supervision) Act 1993*

COMPLETING THIS FORM

- Read the important information pages
- Refer to instructions where indicated with a ➔
- This form is only for whole (not part) balance transfers.

AFTER COMPLETING THIS FORM

- Sign the authorisation
- Send form to **either** your **FROM** (transferring) or **TO** (receiving) fund.

Personal details

Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

*Family name

*Given names

Other/previous names

*Date of birth Day / Month / Year

Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number, but there may be tax consequences.

➔ See 'What happens if I do not quote my tax file number?'

*Sex Male ☐ Female ☐

Contact phone number

Residential address

*Address

*Suburb

*State/territory *Postcode

Previous address

➔ If you know that the address held by your **FROM** fund is different to your current residential address, give details below.

Address

Suburb

State/territory Postcode

Fund details

FROM (Transferring fund)

*Fund name

Fund phone number

*Membership or account number

Australian business number (ABN)

Unique Superannuation identifier

❗ If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

TO (Receiving fund)

*Fund name

Fund phone number

*Membership or account number

Australian business number (ABN)

Unique Superannuation identifier

❗ You must check with your **TO** fund to ensure they can accept this transfer.

Authorisation

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and have obtained or do not require such information.
- I consent to my tax file number being disclosed for the purposes of consolidating my account.
- I discharge the superannuation provider of my **FROM** fund of all further liability in respect of the benefits paid and transferred to my **TO** fund.

I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

*Name (Print in BLOCK LETTERS)

*Signature

*Date Day / Month / Year

* Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.



E. enquiry@smartmonday.com.au

P. 1300 614 644

W. smartmonday.com.au

It all adds up



Done today
Smart easy actions



Positive actions
Grow your wealth



Brighter futures
Someday starts today