

# Australian Expatriate Superannuation Fund

## Benefit Payment Request - Lump Sum Accumulation Account

Form **4**

### The Trustee

will only accept this form if it is correctly and fully completed.

Any questions, call  
Member Services 1300 323 489

### Explanatory Notes

Please complete this form if you want to make a lump sum withdrawal from your Australian Expatriate Superannuation Fund.

If you wish to start a regular pension you will need to complete the Pension Application Form on our website [www.ivcm.com](http://www.ivcm.com)

If you wish to transfer to another rollover you will be required to complete the Transfer to another Super Fund Or where a transfer is to a Qualifying Recognised Overseas Pension Scheme (QROPS) you will be required to complete the Transfer to Another QROPS form available on our website [www.ivcm.com](http://www.ivcm.com)

Please complete this form in BLOCK CAPITALS and in black ink, returning the original to our office, Australian Expatriate Superannuation Fund, Lvl2, Suite 210, 25 Solent Circuit, Norwest Business Park, Baulkham Hills NSW 2153.

If you require further assistance we're always here to help on the phone. Just contact us on +61 2 7202 0151, Local 1300 323 489

### 1. Member details

Member number/s

Full name

Date of birth  
[dd/mm/yy]

Email address

Home Phone  
Number

Mobile Phone  
Number

Work Phone  
Number

Country of  
Residence

Residential  
Address

Postal  
address

 same as above

if not the same as Residential Address, please state here

Issued by the Trustee  
Tidswell Financial Services Ltd  
ABN 55 010 810 607  
AFSL 237628  
RSE Licence L0000888

**2. Payment**

2.1 Payment Disclaimer

You should consider the associated charges and costs as explained in our Product Disclosure Statement to ensure you are happy with the relevant payment options before proceeding.

Please tick the box to confirm you have read the Product Disclosure Statement in full and are fully aware of the associated costs.

2.2 Payment Option

Full Account Balance (I understand that my account shall be closed in full and any insurance cover will be terminated)

Partial Withdrawal of \$

From which investment options do you wish to deduct your partial withdrawal?

Pro rata across all investment options,

**OR**

From the specific investment options detailed below:

Full Name of Investment Option	Percentage	OR	Amount
	%	OR	\$
	%	OR	\$
	%	OR	\$

Please note that if no selection is made, your withdrawal will be made pro rata across all investment options.

**3. Accessing your Super (Retirement Declaration)** [tick one box only]

Your super is designed to provide you in retirement over the longevity. Taking a lump sum payment removes the money and is no longer considered to be part of the super. Please confirm which one of the following options refers to your circumstances.

I declare I have reached my prescribed Preservation Age and have permanently retired from the workforce.

I am between 60 and 65 years of age and have changed employers after reaching age 60.

I am over 65 years of age.

I am cashing in an amount from my unrestricted non-preserved part of my super which I can access (not available to QROPS Super policies).

**4. Payment Options**

Please complete the section below to specify your preferred payment option.

**Electronic Funds Transfer [EFT] to an Australian bank account**

Account Number

BSB Number    -

Account Name

Please note the account must be held in your name or jointly in your name and you must attach a copy of a document from your financial institution (e.g. a Bank Statement) showing your BSB, account number and account name which is no more than 3 months old.

**OR**

**International Money Transfer (IMT) to your financial institution overseas.**

Bank Code

Name of financial institution

Address of financial institution

Account Name

Please note the account must be held in your name or jointly in your name and you must attach a copy of a document from your financial institution (e.g. a Bank Statement) showing your account number and account name which is no more than 3 months old.

Account number or International Bank Account Number (IBAN)

PLEASE NOTE: International payments are subject to fees and charges. All payments are released and made in Australian Dollars.

**5. Claiming a Tax Deduction for Personal Contributions**

Do you want to claim a tax deduction for personal contributions made in the current or previous financial year? Yes  No

If yes, please complete a 'Notice of intent to claim or vary a deduction for personal super contributions' form available from the ATO, or ask your adviser or Member Services on 1300 131 227 to have one sent to you.

**6. Proof of Identity**

You will need to provide us with proof of identity before we can process your Benefit Payment Request. We are required to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

You must complete and return the separate '**Proof of Identity**' document which is available from our website [www.ivcm.com](http://www.ivcm.com) and provide certified copies of the identification document[s] listed before any payment can be made.

Failure to comply with the **Proof of Identity** requirements may further delay your payment.

I have enclosed the necessary '**Proof of Identity**' documents: Yes  No

**7. Providing your tax file number (TFN)**

Please provide your tax file number below after reading the following statement or you can opt not to provide your TFN number.

Please provide your tax file number below where you fully understand that on paying the benefits laid out in this form you allow Australian Expatriate Superannuation Fund to supply the TFN number to the Australian Tax Office. Supplying your TFN may provide you with tax advantages. We shall only collect, use and store your TFN number for lawful purposes that relate to the administration of your superannuation account.

My TFN is

**OR**

I have opted not to provide my TFN number and understand that any queries submitted by the Australian Tax Office I shall be responsible for directly.

**8. Tax Residency Declaration**

Please note: This section is only to be completed where your superannuation was originally transferred from the UK under a registered pension scheme or from another QROPS provider.

Please note: Information in this section is to help the Australian Expatriate Superannuation Fund on any HMRC reporting aspects. We require an original bank statement or a certified copy dated within the last 3 months to make payment.

Are you currently a resident in the UK for a tax purposes? Yes  No

Have you ever been resident in the UK for tax purposes? Yes  No

If yes, please provide the date you left the UK for the tax purposes:

**9. National Insurance Details**

Have you ever been provided with a National Insurance Number? Yes  No

If yes, please provide your National Insurance Number <sup>[2]</sup>.

Please note: If you have lost or you cannot remember your NINO you will be required to fill in and return a CA5403 to HMRC (The CA5403 is available on the HMRC website <https://www.gov.uk/government/publications/national-insurance-get-your-national-insurance-number-in-writing-ca5403> or phone National Insurance Registrations Helpline on 0300 200 3502 before returning this form.

**Where member isn't entitled to National Insurance Number**

I am not entitled to a NINO Reason why you are not entitled to a NINO

Any other Tax reference numbers that represent you

I hereby confirm that I am not a UK resident for tax purposes and have been a non-UK resident for full complete tax years.

I am currently a resident in  for tax purposes.

**Declaration**

- I declare that to the best of my knowledge and belief the information given on this notification is correct and complete.
- I acknowledge that I have flexi accessed my pension rights under an overseas scheme and have triggered the MPAA rule. I therefore have 91 days to inform any other pension provider I have done so.
- I agree that if my jurisdiction changes I shall inform Australian Expatriate Superannuation Fund by completing an APSS241.
- I accept it is an offence to make false statement and that the penalties are severe and could lead to prosecution.
- I acknowledge and accept the information within this form and service provided under it do not extend to any financial or tax advice.
- By signing this declaration, I give my consent to collection, use and disclosure of my personal and sensitive information under the Privacy Act 1988.
- I have read and understand the implications of not providing a tax file number
- I understand if I do not provide my tax file number additional tax may be deducted from my final benefit.
- I fully understand the amount I have selected in the payment option section 2.2. I hereby release the Trustee from any further liability to me or my executors, administrators, or dependants.

Member Signature
Date [dd/mm/yy]

**When complete**

email or post this form:

[australia@ivcm.com](mailto:australia@ivcm.com)

**AESF**

Lvl2, Suite 210,  
25 Solent Circuit  
Norwest Business Park  
Baulkham Hills NSW 2153  
Australia

**Notes Section**

What happens next?

Once you have completed the Benefit Payment Request – Lump Sum Accumulation Account form with the supporting documents outlined in our customer check sheet below, please return the original form to our address Australian Expatriate Superannuation Fund, Lvl2, Suite 210, 25 Solent Circuit, Norwest Business Park, Baulkham Hills NSW 2153, Australia.

On receipt of all requirements to process the lump sum, Australian Expatriate Superannuation Fund will anticipate on processing the withdrawal and reporting the payment where required to HM Revenue and Customs within 10 to 15 working days.

Please allow a few extra days for payment to reach your bank account.

**Checklist of documentation required**

- Fully completed Benefit Payment Request – Lump Sum Accumulation Account Form. (Original wet signature enclosed as copies are not accepted)
- Proof of Identity document and certified copies enclosed. (Please refer to our Proof of identity document on our website [www.ivcm.com](http://www.ivcm.com))
- Original Bank Statement valid within the last 3 months (internet printed accepted) – Must show YOUR name as a bank account holder on the Bank Name. (Bank Transactions can be erased or covered).
- FORM 3 – ATO Foreign Super Transfer original enclosed – Where tax is to be deducted from the fund before payment. Please note once a lump sum has been paid, tax cannot be processed under our process and procedure. Please note sections 15 and 16 cannot be left blank unless you are filing a blank return. If you do not know the answers to sections 15 and 16 you may wish to seek financial or tax advice.