

# Withdraw your super

## USE THIS FORM TO APPLY FOR A FULL OR PARTIAL WITHDRAWAL FROM YOUR REI SUPER ACCOUNT.

**Note:** If you are claiming early release of superannuation on the grounds of financial hardship, please complete the Apply for Super Payment due to Financial Hardship.

Please print in black or blue pen, in UPPERCASE. Write **X** to mark boxes.

- If you make a mistake while completing this form, simply cross it out and initial to verify your change.
- Your application will be invalid if you use liquid paper or don't sign the form.
- Allow up to five working days to process your withdrawal from the date we receive your application.
- To keep your account open, you need to leave a balance of at least \$6,000.
- For more information, read the **Product Disclosure Statement (PDS)** at [reisuper.com.au/pds](https://reisuper.com.au/pds)

### ▶ PART 1: YOUR DETAILS

<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="checkbox"/> Dr	Other	<input type="checkbox"/>	Member number									
Given names																
Surname							Date of Birth (DD-MM-YYYY)									
Residential address																
Suburb							State			Postcode						
Postal address. If the same as your residential address, mark <b>X</b> in this box. <input type="checkbox"/>																
Suburb							State			Postcode						
Mobile phone					Home phone											
Email																

I have attached Proof of Identification/Age to allow my benefit payment to be processed.

OR

I've previously provided certified identification to REI Super and acknowledge this identification is still current.

Note: if you've changed your name you will need to provide an original certified copy of your Marriage Certificate, Deed Poll or Change of name certificate from Births, Deaths and Marriages Registration office. If your date of birth is different to what we have you'll need to provide an original certified copy of your identification. Please read the How to prove your identity guide found at [reisuper.com.au/forms](https://reisuper.com.au/forms)



## ▶ PART 2: SELECT THE REASON FOR WITHDRAWING YOUR SUPER

Mark **X** in the box explaining the reason you want to withdraw your super (only choose one option).

**Please note:** if your reason for withdrawal is financial hardship, you'll need to complete a different application. Contact us for more information on 1300 13 44 33.

### Before retirement

**Withdraw unrestricted non-preserved funds**

Withdraw available funds from your REI Super account (subject to Trust Deed rules). You can see if you have unrestricted non-preserved funds on your annual statement or in your online account.

**Ceased employment after age 60**

I declare that since reaching age 60 I've left my employer (or one of my employers if I have more than one). I understand I can only access the super I've accumulated up to the date of release and if I continue to work, I won't be able to access the super I accumulate after this date until I meet another condition of release.

Date left work (DD-MM-YYYY)

/  /

**Compassionate grounds**

Apply to receive a release of super on compassionate grounds. Before completing this form, you need to make an application to the Australian Taxation Office (ATO) and receive approval from them. For more information, call the ATO on 13 10 20.

**Preserved benefit less than \$200**

Withdraw the full amount if you meet specific rules for this release.

**Approved Trustee release – Terminal Illness (TI)**

Withdrawal of a Trustee approved TI payment. **Note:** TI releases can be withdrawn at any time, once approved. However, withdrawals are only tax-free for the first two years after the doctor's certification.

**Approved Trustee release – Total and Permanent Disablement (TPD) / Permanent Incapacity**

Withdrawal of a Trustee approved TPD or Permanent Incapacity payment.

**Approved Trustee release – Death claim benefit**

Payment of a Trustee approved Death benefit as a beneficiary.

### After retirement

I declare that I've reached preservation age and have retired from the workforce and to the best of my knowledge and belief, don't intend to be gainfully employed for more than 10 hours per week. I'm not and won't be looking for paid employment in Australia.

- I understand I can only access the super I've accumulated up to the date of release and all future contributions and earnings are preserved until I meet another condition of release.
- I understand if REI Super does not have a record of my employment terminating, I may be required to provide evidence of this.

## ▶ PART 3: HOW MUCH DO YOU WANT TO WITHDRAW?

Things to consider:

- Lump sum tax may apply to cash withdrawals.
- Higher tax rates may apply if you're under preservation age.

Mark **X** at the amount you want to withdraw.

All unrestricted non-preserved amounts.

Full account balance.

Partial withdrawal, net of any applicable tax, of \$

Amount of \$  approved by the ATO for release of super on compassionate grounds. If you tick this box, attach a copy of the approval letter you received from the ATO. This letter will state the amount that the ATO has approved to be released to you.

You must leave a minimum balance of \$6,000 in your REI Super account if you want to keep it open.

Withdrawal amount in words:

## ▶ PART 4: WHICH ACCOUNT DO YOU WANT YOUR WITHDRAWAL PAID TO?

Things to consider:

- The account you nominate must be in your name. It can be in your name alone or joint names.
- Make sure you provide the correct BSB and account number as it may not be possible to recover your money if it's paid to the wrong account.
- If there are any discrepancies in the bank account details provided, REI Super may request you provide a bank account statement to verify your bank account details. Note: To receive a payment as a beneficiary you must provide a bank statement to confirm your bank account details.

Account name

Name of bank, building society or credit union

BSB    -

Account number

Please pay my withdrawal into the same account as my previous withdrawal.

## ▶ PART 5: YOUR SIGNATURE

Your signature below indicates that you have read, understood and agree to the following statements:

- I confirm the details I have supplied are true and correct and instruct the trustee of REI Super to process my request
- I acknowledge that, before I sign this form, I have read and understand the REI Super Product Disclosure Statement available at [reisuper.com.au](http://reisuper.com.au)
- I have read and understood the Privacy Policy which is available at [reisuper.com.au/privacy-policy](http://reisuper.com.au/privacy-policy) and I consent to my personal information being collected and used by REI Super in accordance with this policy.
- I understand if I do not provide you with all information requested in this form, you may not be able to accept or carry out my request.

I understand:

- the amount transferred from REI Super will be taken proportionately from the various investment options in which my super is invested.
- unless nominated by me in writing the amount transferred from REI Super will be taken from the components in the following order: unrestricted non preserved; restricted non preserved; preserved.
- the value of my super in REI Super will decrease by the amount transferred from REI Super in accordance with my request.
- the Trustee may not be able to action my transfer where the Trustee has been notified of family law proceedings in relation to my super.
- I understand that if I haven't provided prior instructions on my intent to claim a tax deduction or split eligible contributions with my spouse, I will not be able to claim a tax deduction or split the withdrawn contributions in the future.
- it may take up to five business days to process my payment instructions.
- the unit price used to calculate my benefit amount will be the most recent unit price released as at the time of processing my payment instructions.
- processing of my payment instructions will not commence until all payment requirements have been received by the Trustee.
- if I am withdrawing a part of my benefit, my withdrawal amount will be reduced, if necessary, to ensure that I maintain a balance of \$6,000.
- there may be a delay in payment if my details have changed.
- I discharge the Trustee from any liability with respect to the amount of my super that is withdrawn.

Signature

Date

## ▶ READY TO SEND US YOUR FORM?

**Note:** REI Super does not accept digital signatures. Please print this form, sign it, and send your completed form together with your proof of identity to:

Post: REI Super, PO Box 832, Newcastle NSW 2300

## ▶ WE'RE HERE TO HELP

If you need any assistance with filling out this form, or have any questions about super, please feel free to call us on **1300 13 44 33**.

