

Join BUSSQ Income account

Don't forget, if you are already a BUSSQ member you can join online via *MemberAccess* at bussq.com.au



Please complete and sign this form and return to: BUSSQ GPO Box 2775, Brisbane Qld 4001
For help completing this form call **1800 692 877**, email super@bussq.com.au or visit bussq.com.au

1 Type of income account required

Please tick one option.

- Transition to Retirement Income account
- Retirement Income account
- Beneficiary Income account
- Disability Income account

2 Personal details

BUSSQ member number (if known)

Mr/Mrs/Ms/Miss

Given names

Surname

Date of birth (dd/mm/yyyy)

Gender (M/F)

Daytime contact number

Mobile

Email

Street address

Suburb/Town

State

Postcode

Postal address (if different to above)

Suburb/Town

State

Postcode

3 Your Tax File Number (TFN)

- You don't have to provide your TFN and it's not an offence if you don't. If you do choose to provide BUSSQ with your TFN, BUSSQ will only use and disclose it for purposes approved by law, including finding and identifying your super, calculating tax and providing information to the ATO. These purposes may change in the future.
- If you choose not to provide your TFN you may pay more tax on your benefits and contributions and you will not be able to make personal contributions to BUSSQ. These consequences may change in the future.
- BUSSQ will disclose your TFN to another superannuation fund if you transfer your benefits there unless you advise us in writing that you do not want your TFN disclosed.

I elect to provide my TFN and declare it is:

Tax file number

4 Proof of identity

To protect your superannuation account and satisfy our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we need you to prove your identity before making withdrawals. You have two options for proving your identity.

Option 1

Electronic verification

BUSSQ can easily verify your identity electronically. You just need to provide your driver's licence or passport number details below and we arrange the checks for you.

We also need your consent for us to disclose your name, address and date of birth to a credit reporting agency to check and report to us on whether the details you provide match your personal information held by the credit reporting agency. If the details you provide cannot be matched, we will write to you to advise the name of the credit reporting agency that did the check and seek another means of verifying your identity. Checking your identity this way is not a credit check. It will not give us access to any other information about you and will not impact your credit rating or be stored against your credit information file.

I consent to my personal information being disclosed to verify my identity electronically

Australian driver's licence

Driver's licence number

State of issue

Expiry date

Full name as it appears on your driver's licence

Australian passport

Passport number

Country of birth

Full name as it appears on your passport

Option 2

Send us certified documents

For this option you need to provide certified proof of identity documentation as per the guide on page 7. If the identification documentation I provided has not been certified correctly I understand BUSSQ may use the information from the documents in conjunction with the information on this form to verify my identity electronically.

5 Employment status

Please tick one option.

Employed.

Under preservation age and not employed

Over preservation age and permanently retired

Over age 60 and have ceased employment Date ceased work (dd/mm/yyyy)

Over age 65 (you may still be employed)

Unrestricted non-preserved funds available



Please provide a copy of your separation certificate

WHAT'S MY PRESERVATION AGE?	If you were born	Before 1 July 1960	1 July 1960 to 30 June 1961	1 July 1961 to 30 June 1962	1 July 1962 to 30 June 1963	1 July 1963 to 30 June 1964	1 July 1964 or after
	You can access your super at age		55	56	57	58	59

6 Your rollover details

Please tick one option.

You must start your BUSSQ Income account with at least \$25,000.

Whole amount Partial amount

Amount to be transferred from your BUSSQ superannuation account.
(A minimum of \$2,000 must be retained if you elect a partial transfer.)

\$ or all bar \$2,000

Amount from your BUSSQ superannuation account that you wish
to receive as a lump sum (if any) before your Income account is set up.

\$

7 Tax deductions



You will also need to lodge a **Notice of Intent to claim a tax deduction form**.

If you have made personal contributions to superannuation you may be entitled to claim a tax deduction on these contributions up to the concessional contributions cap. You must claim a tax deduction before you make any lump sum withdrawals from your super account or commence an Income account.

If you intend to claim a tax deduction for contributions made to
your BUSSQ superannuation account, please show that amount here.

\$

8 Payment frequency

I wish to receive my Income account payments (please tick which option you would prefer).

Fortnightly Monthly Quarterly Half yearly Yearly

9 Income account start date

Date first payment to be made*

Next available^ **OR** Month of first payment

* Under current legislation if you commence your account before 1 June your first Income account payment must be paid before 30 June of that financial year. If you commence on or after 1 June, you can defer your first payment up to June the following financial year. To do this please select a month in the new financial year as your first payment date.

^ Fortnightly payments will automatically commence from the next payment date after your Income account commences.

10 Amount you wish to be paid

Minimum Specific amount per payment \$ 10% Maximum (for Transition to Retirement Income accounts only)

Please note: any applicable taxes will be deducted from the amount requested.

11 Your financial institution details



Please attach a copy of a current bank statement confirming your name, BSB and account number to confirm your details.

Financial institution name

Name in which the account is held

BSB number

Account number

12 Your investment choice

If you require more information on the BUSSQ Income account investment options, please refer to the *Income account Product Disclosure Statement (PDS)* or call BUSSQ on 1800 692 877.

Smart Income Strategy (default)

Our custom built investment strategy, designed for Retirement Income accounts

Cash %
Balanced Growth %

Income accounts payments will be drawn from the Cash option first.

OR

Pre-mixed options

Defensive Income Account

%

Balanced Income Account

%

High Growth Income Account

%

Single asset class options

Cash

%

Diversified Fixed Interest

%

Australian Shares

%

Aust. (Small Companies) Shares

%

All Shares (50/50)

%

International Shares

%

International (Emerging Markets) Shares

%

TOTAL MUST EQUAL 100%

I wish to have my Income account payments deducted from the

investment option.

13 Retirement reward

You may be eligible for the BUSSQ Retirement Reward when you open an Income account. This does not apply to Transition to Retirement Income accounts. For more information please refer to bussq.com.au or the *Income account PDS*.

Your Retirement Reward will be added to your Income account and then can be paid to you if you wish.

Please let us know your choice below:

Please pay my Retirement Reward

To my Income account

To my bank account

14 Beneficiary nomination

In the event of your death, you have three options as to how your Income account will be treated.

Option 1 - A Reversionary Income account



You must complete all fields for this to be processed.

A Reversionary Beneficiary will generally be your spouse. They will continue to receive your Income account payments in the event of your death. More information about Reversionary Beneficiaries can be found in the *Income account PDS*. Please note that you cannot change your Reversionary Beneficiary once you open your Income account. If you need to change your Reversionary Beneficiary a new account will need to be opened.

Person's full name

Relationship to you

Date of birth (dd/mm/yyyy)

Phone

Email

Option 2 - Make a binding nomination - BUSSQ accepts binding nominations - please complete the *Binding Death Benefit Nomination form* to advise us of your wishes. Binding nominations can only be made to dependants or your estate. See the *Income account PDS* for more information.

Option 3 - Nominate your preferred beneficiary/ies.

In the event of your death, please nominate to whom you would prefer your benefits to be paid. A death benefit is payable to your dependants and/or your estate or, in limited circumstances, to another person. The final decision rests with the Trustee. More information is available at bussq.com.au.

You can nominate one or more preferred beneficiaries. Attach a list if space is not sufficient.

First person's full name

Relationship to you

Date of birth (dd/mm/yyyy)

Phone

How much?

 %

Street address

Suburb/Town

State

Postcode

Second person's full name

Relationship to you

Date of birth (dd/mm/yyyy)

Phone

How much?

 %

Street address

Suburb/Town

State

Postcode

Third person's full name

Relationship to you

Date of birth (dd/mm/yyyy)

Phone

How much?

 %

Street address

Suburb/Town

State

Postcode

15 Residency declaration

Most temporary residents* are not eligible to open a BUSSQ Income account. For more information call us on **1800 692 877**.

I declare that: (Please tick the box that applies to you)

I am an Australian citizen, New Zealand citizen or permanent resident of Australia, or

I hold a Subclass 405 (Investor Retirement) or Subclass 410 (Retirement) visa.

* A temporary resident is someone who holds a temporary visa as described in the Superannuation Industry (Supervision) Regulations 1994 or in the Migration Act 1958.

16 Privacy and other important information

BUSSQ collects and uses your personal information in accordance with the BUSSQ Privacy Statement which is available from our website or by calling **1800 692 877**. Please call us if you have any questions about your rights under the privacy legislation.

17 Authorisation and declaration

In signing this application:

- I agree to provide the Trustee, within a reasonable period, with:
 - Any information they may request which relates to my membership of BUSSQ
 - Any changes to the information provided in this application.
- I understand that once commenced, my Income account payments will remain unchanged unless I advise the Trustee in writing. I agree that the Trustee will adjust my Income account payments from time to time to ensure that the level of payments do not fall outside the prescribed income levels specified by the regulatory authorities.
- I have read and understood the Conditions of the *Income account PDS*, and this application is made subject to the terms and conditions of that document.
- If deemed necessary by me, I have obtained financial advice from a qualified Financial Planner concerning my investment in the BUSSQ Income account.
- I declare that all the details in this application are true and correct and that I have read the PDS to which this application applies and agree to the offer contained in it and to be bound by the provisions of the Trust Deed (as amended) governing the Fund, and if I have received this PDS from the internet or any other electronic means, I declare that I have received it personally, or a printout of it, accompanied by or attached to the application form before making an application to BUSSQ.
- I understand and accept that the Trustee does not guarantee the performance of the investment strategy.
- I have reviewed the Retirement Reward terms and conditions found in the *Income account PDS*. I understand that any payments made via EFT will be subject to tax as a lump sum withdrawal.
- I am the person named on this form or I have a power of attorney to act on the member's behalf and have supplied to BUSSQ my certified Power of Attorney and identity documentation.
- If I have selected option 1 in section 4 I consent to my personal information being disclosed to verify my identity electronically.



Please sign and date.

Forms without both a signature and date are unable to be processed.

Signature of applicant

Dated (dd/mm/yyyy)

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Once completed and signed please return this form to: BUSSQ GPO Box 2775, Brisbane Qld 4001

SIGN
HERE

Certified documentation

For Option 2 under Proof of Identity (Section 4 of this form), you need to provide certified documents to prove your identity. Follow the below guide and either email your certified documents with your completed form to super@bussq.com.au or post them to **BUSSQ GPO Box 2775, Brisbane QLD 4001**.

Please note certified proof of identity is only valid for a maximum of 12 months from the date the identification was certified.

Certified copies of the following documents can be used to prove your identity:

One of the following documents only:

- A current driver's licence or permit issued under the law of a State or Territory.
- A passport issued by the Commonwealth which can be up to two years out of date, that contains a photograph of the person in whose name the document is issued.
- Proof of Age Card
 - A card issued under a law of a State or Territory for the purpose of providing the person's age which contains a photograph of a person in whose name the document is issued (includes Proof of Age Card or National Identity Card).
- National Identity Card
 - A card issued for the purpose of identification that contains a photograph and the signature of the person in whose name the document is issued; and
 - Is issued by a foreign government, the United Nations or an agency of the United Nations; and
 - If it is in a language that is not understood by the person carrying out the verification it must be accompanied by an English translation prepared by an accredited translator.

One of the following documents:

- Birth certificate or birth extract
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles you to financial benefits.

AND

OR

One of the following documents:

- Letter from Centrelink regarding a Government assistance payment
- Notice issued by Commonwealth, State or Territory Government within the past 12 months, containing your name and residential address.

For example:

- Tax Office Notice of Assessment
- Rates notice from local council.

Have you changed your name?

If you have changed your name, in addition to the above listed certified documentation, you need to supply a certified copy of one of the following documents:

- Marriage Certificate (required even if the parties are separated)
- Decree Nisi, Certificate of Divorce or Decree Absolute
- Deed Poll Documentation.

Are you acting on behalf of someone else?

If you are signing on behalf of another person you will need to send by post original certified copies of the following documents (we cannot accept these via email):

- Current Power of Attorney document (with each page of the document certified)
- The member's identity documents
- Your identity documents.

Certifying your documents

All copies of proof of identity documents should be certified as a true copy of the ORIGINAL by an authorised person. Some examples of authorised persons are:

- A Justice of the Peace or Commissioner for Declarations
- A Police Officer
- A finance company officer or representative of an AFSL license holder with five or more years continuous services with one or more licensees
- A lawyer, judge or magistrate
- Permanent employee of Australia Post with five or more years of continued service.

The certifier must sight the original and make sure both documents are identical, and then make sure all photocopied pages are certified as true copies by writing or stamping wording to that effect followed by their:

- Signature
- Name
- Qualification
- Date, and
- Phone number.



I certify this is a true copy of the original document.

Julie Preston
Justice of the Peace
19/06/2015
0412 345 678

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