

Pension Member Application Form

Please complete this form to set up a Transition to Retirement (TTR), Retirement or Disability Pension account.

Please print clearly using an in boxes where required.

IMPORTANT: You cannot add money to an existing pension account. To add more money from your super into your pension, you'll need to set up a new pension account or, in other words, 'restart' your existing pension. This means rolling over your existing pension balance back into super and then closing the pension account. Your super balance, plus the newly rolled-over funds from your closed pension, will be used to create one new pension account with a bigger balance.

To discuss you options and before changing your pension strategy, we recommend speaking to one of our experienced financial advisers on **1300 130 780**.

IMPORTANT: Before making a decision regarding insurance or investment changes, please refer to the relevant Target Market Determination at lucrf.com.au/TMD.

Step 1 | Your membership status

Please cross the appropriate box:

- I **AM** a member of LUCRF Super. My member number is (please call **1300 130 780** if you don't know your member number)
- I **AM NOT** currently a member of LUCRF Super.

Step 2 | Your details

IMPORTANT: You must provide proof of identification, and copies of a bank statement and a utility bill (both less than 3 months old), with this form (see the back page for more information). Please read our Personal Information Collection Statement at lucrf.com.au/privacy.

Title

Mr Mrs Miss Ms Other (please specify)

First name(s)

Last name

Date of birth

/ /

Gender

Male Female Other

Residential/Street address

Unit/Street number

Street name

Suburb/City/Town

State

Postcode

Postal address – if different to residential

Unit/Street/PO Box number

Street name

Suburb/City/Town

State

Postcode

Contact details

Email address

Home phone

()

Work phone

()

Mobile

From time to time we send marketing material. If you'd prefer **not** to receive this, please cross this box



Issued 1 October 2021 by L.U.C.R.F Pty Ltd ABN 18 005 502 090 AFSL 258481 as Trustee for Labour Union Co-operative Retirement Fund ABN 26 382 680 883 (LUCRF Super).

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Step 3 | Tax file number (TFN) declaration – only complete this step if you're under 60

Because the Australian Taxation Office (ATO) considers pension payments as income, you're required to complete an ATO TFN declaration form and submit it with this application. Download the form at lucrf.com.au or ato.gov.au, or call us on **1300 130 780** and we'll send you a copy.

I am under 60 and I have completed and attached the ATO TFN declaration form.

Step 4 | Your tax file number (TFN)

Provide your TFN

We're authorised under legislation to collect, use and disclose your TFN. Where provided, it will be kept confidential and used only for lawful purposes (which may change in the future). It's not an offence if you choose not to provide your TFN. However, giving us your TFN means that we can accept all types of contributions to your account. You also won't be subject to additional tax as a result of failing to provide your TFN and it'll be easier for you to find other super accounts in your name. If we transfer your super to another fund, we may disclose your TFN to the other fund unless you send us a request in writing not to disclose it.

I have already provided my TFN.

OR

I choose to provide my TFN. I am aware I do not have to provide my TFN, but by providing it I understand LUCRF Super will only use it for legal purposes.

I declare that my TFN is:

 **IMPORTANT:** You can use your TFN to periodically search for any super accounts you may have elsewhere using the Australian Taxation Office (ATO) SuperMatch service. Simply visit lucrf.com.au/combine or call us on **1300 130 780**.

Step 5 | Your LUCRF Pension options

What type of pension account are you applying for? Please cross the appropriate box:

Transition to Retirement Pension – I have reached preservation age* and I am currently working.

Retirement Pension – I have met one of the following withdrawal requirements (please cross the appropriate box):

I have reached preservation age*, have permanently retired and don't intend to work again for 10 or more hours per week.

I am 60 to 64 and have ceased a gainful employment arrangement since turning 60.

I have turned 65.

Disability Pension – I have spoken to LUCRF Super who has established that I am eligible to apply for this type of pension. (If you'd like to apply for a disability pension and you haven't spoken to us first, call us on **1300 130 780**).

*To find your preservation age, refer to our Pension Member Guide or call us.

Step 6 | Amount to be transferred

To set up a LUCRF Pension account, you must have a minimum starting balance of at least \$10,000. If you're setting up a transition to retirement pension, you'll also need to leave a minimum of \$1,500 in your super account to receive future contributions.

To contribute or transfer money into your new LUCRF Pension account, please choose an option below:

Transfer your **LUCRF Super** account to this pension (specify if it's a full balance transfer or other amount):

Full balance

OR

Full balance less minimum amount (\$1,500) required to keep super account active

OR

\$ Other amount

Transfer your **LUCRF Pension** account to this pension (specify if it's a full balance transfer or other amount):

Full balance

OR

\$ Other amount

Note: While your new pension account is being set up, we'll transfer your current pension balance into your existing super account. The funds will be invested as per your super investment strategy. If you don't have an existing super account, we'll temporarily hold your pension funds in the LUCRF Super Cash option.

Transferring money from an external super fund (please cross if appropriate)

I'd also like to rollover money from an external super fund into my new LUCRF Pension account.

To transfer money from an external super fund into your new LUCRF Pension account, please complete a Rollover Your Super form, available at lucrf.com.au, for each whole transfer from another super fund. You'll need to send these forms to us with this application form.

Step 7 | Your investment choice

 **You must complete this step if you don't want the default Balanced investment option to be applied to your account.**

Your funds are automatically invested in the Balanced option unless you tell us otherwise. This option has a diversified mixture of growth assets, such as shares and property, and defensive assets, like cash and fixed interest. If you don't want your funds invested in the Balanced option, please indicate here how you'd like your pension invested. **If you don't make a selection below, your pension will be invested in the Balanced option.**

I'd like my pension invested in the options in this table (choose one option or a mix of options. Indicate the percentages for each option in the table).

 Visit lucrf.com.au for more information about our investment options.

Investment options			
Balanced (default)	<input type="text"/> %	Australian Shares (Active)	<input type="text"/> %
High Growth	<input type="text"/> %	International Shares (Active)	<input type="text"/> %
Indexed Balanced	<input type="text"/> %	Australian Shares (Indexed)	<input type="text"/> %
Moderate	<input type="text"/> %	International Shares (Indexed)	<input type="text"/> %
Conservative	<input type="text"/> %	Property	<input type="text"/> %
		Cash	<input type="text"/> %
Must total 100%			

Step 8 | Your pension payment allocation

Please indicate how you'd like to draw down your pension payments. If you don't complete this step, you'll automatically be allocated Option 1.

Option 1: Pro-rata (default) method. Choose this option if you'd like your pension payments withdrawn from each investment option in the same percentages you selected in Step 7.

Option 2: Defined-proportion method. Choose this option to specify the percentage of each investment option you selected in Step 7 that you'd like to draw down your pension payments from (indicate the percentages for each option in this table).

Investment options			
Balanced (default)	<input type="text"/> %	Australian Shares (Active)	<input type="text"/> %
High Growth	<input type="text"/> %	International Shares (Active)	<input type="text"/> %
Indexed Balanced	<input type="text"/> %	Australian Shares (Indexed)	<input type="text"/> %
Moderate	<input type="text"/> %	International Shares (Indexed)	<input type="text"/> %
Conservative	<input type="text"/> %	Property	<input type="text"/> %
		Cash	<input type="text"/> %
Must total 100%			

Step 11 | Your beneficiary details

When opening a LUCRF Pension account, it's important that you carefully consider who you want to receive your remaining pension funds in the event of your death. You have three options (please choose **one** option only):

Option 1: Reversionary nomination (binding)

You can nominate one beneficiary to receive your LUCRF Pension as continuing pension payments in the event of your death. A reversionary beneficiary (usually your spouse) can only be nominated at the time you open your pension. The Trustee is bound to continue your pension payments to your chosen reversionary beneficiary.

A reversionary beneficiary nomination, when accepted by the Trustee, is final. This means that once you've nominated a reversionary beneficiary you cannot change or remove the nomination. You can only list one reversionary beneficiary below.

First name and initial (e.g. John D)

Last name

Date of birth

What relationship is your reversionary beneficiary nomination to you (they must be one of the following)?

Spouse Child Financial dependant Interdependent relationship

 **IMPORTANT:** Please read the 'Nominating beneficiaries' section of the Pension Member Guide to ensure that you fully understand the conditions of nominating a reversionary beneficiary and that you nominate a valid person.

Option 2: Non-binding nomination

You can nominate one or more beneficiaries to receive a lump sum payment in the event of your death. A non-binding nomination means the Trustee will take into account your wishes for the distribution of your benefit. However, it's paid at the Trustee's discretion who takes into account all relevant circumstances. It's usually paid to your dependant(s), executor, legal personal representative or estate.

First name and initial (e.g. John D)

Last name

Relationship to you

% share

First name and initial (e.g. John D)

Last name

Relationship to you

% share

First name and initial (e.g. John D)

Last name

Relationship to you

% share

First name and initial (e.g. John D)

Last name

Relationship to you

% share

SHARE MUST TOTAL 100%

If you'd like to nominate further non-binding beneficiaries, please attach your own list to this form. You can also call us on **1300 130 780** or download a Change of Details Form from lucrf.com.au. You can change or cancel your nomination at any time.

Option 3: Binding nomination  If you'd like to choose this option, you must complete a Binding Death Benefit Nomination Form available by calling us on **1300 130 780** or at lucrf.com.au.

This type of nomination means the Trustee must pay your death benefit to the person(s) you have nominated (subject to superannuation law). Binding nominations are valid for three years. You'll need to confirm your nomination within this period for it to remain valid.

You can change or cancel your nomination at any time.

Step 12 | Sign and date this form

- I hereby apply to the Trustee to open a LUCRF Pension account upon the terms and conditions contained in the Trust Deed (as amended from time to time).
- I acknowledge that I have read and understood the information in the Pension Member Guide – Combined Product Disclosure Statement and Financial Services Guide, available at lucrf.com.au.
- I confirm that all of the details given in this application form are accurate and complete. I undertake to inform the Trustee if any of my information changes and will provide further information as requested.
- I consent to the collection, use and disclosure of my personal information in accordance with the LUCRF Super Personal Information Collection Statement and the Privacy Policy available at lucrf.com.au/privacy or by calling **1300 130 780**.
- By creating this account, I understand the Trustee may be required to send me member communications such as annual reports, member and exit statements, notices of material changes or significant events and other member publications and/or marketing and research materials that are permitted by law, by:
 - sending them to me by email or a link to a website for download where I or my employer or other associates have provided my email address on my behalf
 - sending me an SMS where I have provided my mobile number – enabling me to download them from a website
 - subscribing me to *The New Daily* news subscription for free (I can unsubscribe at any time).
- I understand I can change my communication preferences, or, in instances, opt-out, by contacting LUCRF Super. By opting out of marketing communications, I understand that I will not receive marketing offers from LUCRF Super's partners, but I will still receive important information about my account, including annual statements, newsletters and other important notices, as well as opportunities to participate in research.
- I understand that before this request is processed, the document details I provide as evidence of my identity may be checked with the relevant government agencies, and against the Politically Exposed Persons (PEP) and Sanction registers using third-party services. The result may mean the request cannot be processed or additional identity checks may be required. More information can be found at dvs.gov.au and austrac.gov.au.

Signature



Date

/ /

Further information | Proof of identification (ID) and other supporting documents

When you open a LUCRF Pension account, you'll need to provide certified copies of the following:

1. proof of identification
2. a utility bill (less than 3 months old)
3. a bank statement (less than 3 months old).

What documents are accepted as proof of ID?

You must provide a certified copy of **one** of the following:

- current Australian driver licence, or
- current Australian passport.

Note: When you send us a certified copy of your Australian driver licence or Australian passport, we may use an electronic verification system to help us verify the documents supplied.

If you don't have a current Australian driver licence or a current Australian passport, you'll need to provide certified copies of **three** of the following documents:

1. At least **two** of these:
 - Current international passport
 - Australian immigration card (ImmiCard)
 - birth certificate or birth extract
 - citizenship certificate issued by the Commonwealth
 - current Centrelink pension card that entitles a person to financial benefits, or other current Australian government-issued photographic ID (such as a proof of age card or Australian tertiary institution student card).
2. And **one** of these documents showing your name and residential address:
 - a letter from Centrelink regarding a government assistance payment (less than 12 months old)
 - utility bill (less than 3 months old)
 - local government rates notice (less than 3 months old)
 - government benefits notice (less than 12 months old)
 - tax assessment notice (less than 12 months old).

LUCRF Super has the right to request additional identification information to meet verification requirements of the AML/CTF rules.

What is a certified document?

It's a 'true copy' of an original document, sighted and signed by an authorised individual. Documents that need certification must be certified and dated within 12 months of the date we receive them.

Who can certify a document?

Only certain individuals are authorised to certify copies of original documents. These include (but are not limited to):

- a pharmacist, dentist, optometrist, or general practitioner
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled as a legal practitioner on the roll of a state or territory Supreme Court or the High Court of Australia
- a permanent employee of Australia Post with two or more years of continuous service
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL) with two or more years of continuous service.
- a finance company officer with two or more years of continuous service (with one or more finance companies).

The individual must view both the original and the copy to make sure that both documents are identical. They must then write or stamp "This is a true and correct copy of the original" on each of the copies, followed by their signature, printed name, qualifications, address, phone number and the date.

 **For further details on providing proof of identification**, including what to do if you've changed your name or you're currently overseas, call us on **1300 130 780** or refer to our 'How to provide proof of identification' fact sheet available on our website.

Checklist

Before you send this form to us, make sure you have:

- completed and attached an ATO TFN declaration form (only if you're under 60)
- selected your pension option in Step 5
- selected your investment choice in Step 7 (if you don't want your funds invested in the default Balanced option)
- included certified proof of identification, and certified copies of a bank statement and a utility bill (both less than 3 months old).
- signed and dated this form at Step 12.

Send this form to

LUCRF Super
PO Box 211
North Melbourne VIC 3051

 If you need any help completing this form, please call us on **1300 130 780** or email mypartner@lucrf.com.au.