

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 discuss additional contribution options, call us on 1300 130 780 and speak to one of our qualified financial advisers.

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

! You must provide proof of identification 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 April 2020 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).

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)

A. 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 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 choose to provide my TFN and declare that it is:

B. Your super search consent and authorisation

I consent to LUCRF Super using my TFN to periodically search for any super accounts held elsewhere using the ATO SuperMatch service. I understand that:

- LUCRF Super will notify me of the search results
- any super held by the ATO will automatically be transferred into my LUCRF Super account, and
- my consent will remain in place until I contact LUCRF Super to cancel it by calling **1300 130 780**, or sending a signed request to mypartner@lucrf.com.au.

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

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 Transfer Between Funds* 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.

*The full name of this form is 'Rollover initiation request to transfer whole balance of superannuation between funds'.

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).

Investment options			
Balanced (default)	%	Australian Shares	%
High Growth	%	International Shares	%
Targeted Return	%	Indexed Shares	%
Moderate	%	Property	%
Conservative	%	Cash	%
MUST TOTAL 100%			

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

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)	%	Australian Shares	%
High Growth	%	International Shares	%
Targeted Return	%	Indexed Shares	%
Moderate	%	Property	%
Conservative	%	Cash	%
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)

Relationship to you

Last name

% share

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

Relationship to you

Last name

% share

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

Relationship to you

Last name

% share

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

Relationship to you

Last name

% 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 – Product Disclosure Statement and the Financial Services Guide, both 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* new 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 the document details I provide as evidence of my identity may be checked with the relevant government agency via the Document Verification Service (more information can be found at dvs.gov.au).

Signature



Date

/ /

Further information | Proof of identification

When you open a LUCRF Pension account, you'll need to provide a certified copy of your proof of identification.

What is a certified document?

Important: Your proof of ID must be certified and dated within 12 months of the date we receive it.


It's a 'true copy' of an original document, sighted and signed by an authorised individual.

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
- a registered medical practitioner
- a police officer
- a Justice of the Peace
- a registrar or deputy registrar of a court
- a permanent employee of Australia Post with two or more years of continuous service, and
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL) with two or more years of continuous service.

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 and 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.

What certified documents are accepted?

Accepted documents include the following:

1. One of these government-issued photographic ID documents:

- current Australian driver licence
- Australian passport (current or that has not been expired for more than two years)
- current foreign passport
- other current Australian government-issued photographic ID (such as a proof of age card or Australian tertiary institution student card).

OR

2. One of these government-issued non-photographic ID documents:

- birth certificate or birth extract
- citizenship certificate
- current foreign driver licence
- current Centrelink pension card.

And one of these documents showing your address:

- 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).

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 a copy of a recent bank statement
- 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.