

Pension Membership Application Form



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

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 fully qualified financial advisers.

Step 1 Your membership status

Please tick the appropriate box:

I AM a member of LUCRF Super. My member number is: (please contact us 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 of this form for more information).

Please read our Personal Information Collection Statement at lucrf.com.au/privacy.

Date of birth (dd/mm/yyyy)

 / /

Please tick the appropriate box: Mr Mrs Miss Ms Other (please specify)

First name(s)

Last name

Residential/Street address

Unit/Street number Street name

Suburb/City/Town State/Territory Postcode

Postal address – if different to residential

Unit/Street/PO Box number Street name

Suburb/City/Town State/Territory Postcode

Contact details

Email address

Mobile phone Work phone

Home phone

From time to time we send marketing material. If you don't want to receive this, please tick this box



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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 4a Your tax file number (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:

Step 4b Your super search consent and authorisation

I consent to LUCRF Super using my TFN to search for any super held by other super providers or the ATO. I understand that any super held with the ATO will automatically be transferred into my LUCRF Super account. LUCRF Super will notify me of any accounts held with other super providers before seeking my approval to transfer these funds into my LUCRF Super account.

I understand that my consent will remain in place until I contact LUCRF Super to cancel it. Before combining my super accounts, I understand that I should consider how it might affect my insurance in other funds and if they have any exit fees.

Note: We'll only use your TFN in accordance with your consent. You can cancel your consent by calling **1300 130 780**, or writing to us at mypartner@lucrf.com.au.

Superannuation amounts held with other providers and reported to the ATO as a result of a super search may differ to the amount transferred to your LUCRF Super account as a result of investment returns, exit fees or penalties by the other provider.

Step 5 Your LUCRF Pension options

Please tick 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 tick the appropriate box):

I have reached preservation age*, have permanently retired and don't intend to work again for more than 10 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 be required 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 tick 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 Request to Transfer Whole Balance of Superannuation Benefits Between Funds form for each whole transfer from another super fund. You'll need to send these forms to us attached with this application form.

Step 7 Your investment choice

You must complete this step.

Your funds are automatically invested in the Balanced (default) investment option. This option has a diversified mixture of growth assets, such as shares and property, and defensive assets, like cash and fixed interest. Please indicate how you'd like your pension invested. If you don't make a selection from below, your pension will be invested in the Balanced (default) option.

I'd like my pension invested in the Balanced (default) option.

OR

I'd like my pension invested in the options in this table (choose one option or a mix of options):

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

Please indicate the percentages in the following table:

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

Step 8 Pension payment allocation

Please indicate how you'd like to draw down your pension payments. If you don't make a selection, 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.

Please indicate the percentages in the following table:

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

Step 9 Your payment instructions

There are three options to choose from when selecting how much of your LUCRF Pension you'd like to receive each year.

I'd like to receive (please tick **one** option only):

- the minimum amount of my account balance allowed under government legislation (see the Pension Member Guide).
- a percentage amount of my account balance: % per annum (based upon 12-month payment period)*, OR
- a nominated amount of my account balance: \$.00 per payment frequency*.

*You cannot withdraw more than 10% of your transition to retirement pension account balance per year. There's no maximum withdrawal limit for retirement pensions.

Payment frequency Nominate how often you'd like to receive your pension payments (tick **one** option only).

Payment frequency	
<input type="checkbox"/> Weekly (Paid every Thursday)	<input type="checkbox"/> Twice yearly (Paid on the 28 th of June and December)
<input type="checkbox"/> Monthly (Paid on the 28 th of each month)	<input type="checkbox"/> Yearly Please nominate your first payment date. Your payment will then be made on the same date and month each following year. <input type="checkbox"/> 14 th or <input type="checkbox"/> 28 th day of <input type="text"/> (month) of <input type="text"/> (year)
<input type="checkbox"/> Twice monthly (Paid on the 14 th and 28 th of each month)	
<input type="checkbox"/> Quarterly (Paid on the 28 th of March, June, September and December)	

Your bank account details[^]

Your pension payments are paid directly by electronic funds transfer (EFT) into your nominated bank or financial institution account.

Name of bank/building society/credit union

Branch suburb/city/town

State/Territory

Postcode

Account holder's name (must include the name of the pension account holder)

Branch number (BSB)

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Account number

[^]Please send us a copy of a recent bank statement with this application so we can confirm your account details.

Step 10 Retirement or disability pension member insurance details

If you're closing your existing LUCRF Super account in order to open a LUCRF Retirement or Disability Pension account, you'll automatically retain any Death & Total and Permanent Disablement (TPD) or Death Only insurance cover you hold. For further information, please refer to our Pension Member Guide. This insurance is subject to our terms and conditions. Cover automatically ceases when you turn 70.

Please tick one of the options below.

- I want to **continue** my insurance cover.
- I want to **cancel** my insurance cover.

Note: If you don't tick a box above, your insurance cover will continue.

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 may only 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 alter or remove the nomination. You must list only one reversionary beneficiary below.

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

Last name

Date of birth (dd/mm/yyyy)

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 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 disbursement 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

Relationship to you

Last name

% share

First name and initial

Relationship to you

Last name

% share

First name and initial

Relationship to you

Last name

% share

First name and initial

Relationship to you

Last name

% share

MUST TOTAL 100%

If you'd like to nominate further 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.

Option 3: Binding nomination

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.

IMPORTANT: 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.

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.
- 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 (dd/mm/yyyy)

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Further information Proof of identification

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

What is a certified document?

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:

- a pharmacist
- a registered medical practitioner
- a police officer
- a Justice of the Peace
- 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 'certified true copy' on each of the pages, 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
- included certified proof of identification and a copy of a recent bank statement
- signed and dated this form.

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.