

Zurich Insurance-only Superannuation Plan Benefit Payment form

When to use this form

Complete this form to receive the superannuation entitlements we hold for you, including a refund of premiums from an insurance-only superannuation policy. If you do not meet a current condition of release (refer to sections 3 of this form), you will need to complete Section 5 of this form, *Superannuation Fund Nomination*, to transfer your benefit to another complying superannuation fund.

Important: Some benefit payment requests must be supported with Proof of Age, and in some cases other documentation. Please refer to 'Checklist' (Section 10 of this form).



1 Personal details

Title	Surname		
Given name(s)		Date of birth	/ /
Note: Please attach evidence such as a copy of a marriage certificate to verify any name change.			
Residential address		State	Postcode
Postal address (if different to above)		State	Postcode
Contact details	Work ()	Home ()	
	Mobile	Email	

2 Policy details

Zurich Insurance-only Superannuation Plan policy number:

3 Condition of release

In order for you to personally receive the superannuation entitlements we hold for you, including a refund of premiums from an insurance-only superannuation policy, you must have met a condition of release.

If you **do not** meet a current condition of release you will need to complete **Section 5** of this form "*Superannuation Fund Nomination*" to transfer your benefit to another complying superannuation fund.

I request that Zurich release my benefit on the grounds of (please tick appropriate box)

☐ Attaining age 65 (go to section 4)

☐ Permanent retirement* (go to section 4)

*I have reached age 60 and have ceased gainful employment and have no intention to become gainfully employed either on a part time or full time basis.

4 Payment details (to be completed where you have met a condition of release only)

Direct credit details

Please provide the Australian bank account details held in your name or a joint account where you are an account holder.

Name of financial institution	
Address	State Postcode
Bank/State/Branch (BSB number)	- Account number
Account name	

Please check with your bank or financial institution that account details are correct. Incorrect information can result in payment to the wrong account. The Trustee is not responsible for funds paid to the wrong account on your instruction.

5 Superannuation Fund Nomination (to be completed where you have not met a condition of release)

You must check with your receiving fund to ensure they can accept this rollover. Please note that the amounts rolled over may be subject to fees and charges

Receiving fund details

Fund name

Unique Superannuation Identifier (non-SMSF)

Australian Business No. (ABN)*			–			–			–		
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Contact name (if known)

Policy/account/membership no

State

Postcode

Office hours phone number

For SMSFs only (details to match those held at the ATO)

Account name

SMSF Australian Business No. (ABN)

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[illegible]

Electronic Service Address (ESA)

*Must be completed prior to your withdrawal being processed.

6 Tax File Number (TFN)

Your TFN is confidential and under superannuation law Zurich and the Trustee is allowed to collect it to administer your request. Your TFN may be disclosed to the Trustee of another complying superannuation fund if your benefits are transferred, unless you request in writing for your TFN not to be disclosed.

I advise that my TFN is:

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and I authorise for this number to be quoted for the circumstances listed above.

Note: It is not compulsory for you to quote your tax file number, however, if you don't you may pay more tax on your benefit than you have to. In this instance you would have to reclaim the additional tax through the income tax assessment process.

7 Notice of intent to claim a deduction (for eligible persons* only)

IMPORTANT: If you are eligible to claim a deduction for contributions made to this superannuation fund, you must provide the Trustee with a valid notice of intent to claim a deduction form while you are still a member of that Fund. Legally you are unable to claim for contributions made to a Fund that you are no longer a member of.

A valid Notice of intent to claim a deduction form can be obtained:

- By calling Zurich Customer Care on 131 551
- On the ATO website, www.ato.gov.au (Google search – ATO notice of intent to claim)

*Please refer to the ATO website, www.ato.gov.au, for information regarding eligible persons.

8 Member's declaration and discharge

I declare that all information and documents I have provided are true and correct.

- Where the benefit is being transferred to another complying superannuation fund, I authorise the Trustee of the Zurich Insurance-only Superannuation Plan, a division of Brighter Super, to transfer the superannuation benefit including refund of premiums to the nominated fund (provided the nominated fund accepts).
- I am aware I may ask for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits and have obtained or do not require such information.
- I am aware that if I am eligible to claim a deduction for contributions made to this superannuation fund, I must provide the Trustee with a valid notice of intent to claim a deduction form while still a member of the Fund.
- I consent to my tax file number (if quoted) being disclosed for the purpose stated in the Product Disclosure Statement.
- I discharge the Trustee and Zurich of all further liability in respect of the benefits paid.

Member's signature

Date _____

x /

Your privacy

The Trustee is bound by the Privacy Act 1988 (Cth). In completing the forms or questions herein you will be providing us with your personal and, perhaps, sensitive information. The collection and management of this information is governed by the Privacy Act 1988. Brighter Super Trustee (ABN 94 085 088 484 AFSL 230511) is the Trustee of the Zurich Insurance-only Superannuation Plan. The Privacy Statement of the Trustee can be found at brightersuper.com.au/about-us/governance/reports-and-policies/privacy.

9 What identification items do we need from you?

To enable the Trustee to finalise your transfer request, we require proof of identification to be provided together with your completed Superannuation fund nomination form. If your transfer request is for a rollover to another complying superannuation fund (excluding a Self-Managed Superannuation Fund) this will normally be done by validating your TFN using the Australian Taxation Office's SuperTICK service. For transfers to a Self-Managed Superannuation Fund and where we are unable to validate your TFN, you will be required to provide proof of identity documents to Zurich before we can finalise your transfer.

Please note that the processing of your transfer will be delayed where you do not provide adequate identification.

In circumstances where we are unable to validate your TFN using the ATO's SuperTICK service, or where you wish to rollover to a Self-Managed Superannuation Fund, or you have satisfied a condition of release and elected to have the funds paid as a cash withdrawal, you will need to provide us with a certified copy of ONE of the following photographic documents:

Please tick which one applies

- ☐ An **Australian passport** (provide the pages that identify you, including the page with your photograph). A passport that has expired up to 2 years ago is also acceptable;
- ☐ An **Australian State or Territory driver's licence bearing your photograph** (front and back copies are required);
- ☐ A **proof of age card** issued by an Australian State or Territory (must contain a photograph of you);
- ☐ A **Foreign passport containing your photograph and signature** (see below for information on providing foreign language documents).

OR

If you cannot provide a certified copy of one of the above documents then you must provide **certified copies** of one document from column A and one document from column B.

A	B
☐ Australian birth certificate OR ☐ Australian death certificate (for death claims only)	☐ Letter from Centrelink (or other Commonwealth, State or Territory agency) issued to you within the last 12 months regarding a government assistance payment showing your name and residential address
☐ Australian citizenship certificate	☐ Utilities bill or local government notice issued to you within the last three months showing your name and residential address
☐ Health card issued by Centrelink	☐ Notice issued by the ATO to you within the last 12 months showing your name and residential address
☐ Pension card issued by Centrelink (front and back copies)	☐ Notice from school principal showing name, residential address and period of attendance of person under 18 issued within previous three months

If you cannot provide any of these documents or you are unsure how to complete your identification form please contact us on 131 551 for assistance.

How to certify a copy of a document

The law requires that we receive certified copies of the identification documents you provide us. A certified copy is a document that has been certified as a true copy of an original document by certain persons.

An example of a certified document:

I, John Smith of 123 Park Street, Sydney NSW 2000 in the capacity of a Justice of the Peace certify that this copy is a true and accurate copy of the original.

Signature: J. Smith

Date: 01/01/2024

Please note:

- Any identification documents that are in a foreign language must be accompanied by an English translation from an accredited translator.
- If identification documents are being certified outside of the Commonwealth of Australia, generally speaking they may only be certified by an Australian consular officer (within the meaning of the Consular Fees Act 1955) or an Australian diplomatic officer. For further information on obtaining certification whilst overseas, please contact Zurich Customer Care on 131 551.

Who can certify your identification document?

Under the Anti Money Laundering / Counter Terrorism Financing Act, a certified copy means a document that has been certified as a true copy of an original document by one of the following persons:

1. A person who is currently licensed or registered under a law to practice in one of the following occupations:

Chiropractor	Patent attorney
Dentist	Pharmacist
Legal practitioner	Physiotherapist
Medical practitioner	Psychologist
Nurse	Trade marks attorney
Optometrist	Veterinary surgeon

2. A person enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner

3. A person on the following list:

- Australia Post Permanent Employee or Agent (who is currently employed with the post office & has at least two continuous years of service or is in charge of supplying postal services to the public)
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Bailiff
- Bank Officer, Building Society Officer or Credit Union Officer (with two or more continuous years of service)
- Commissioner for Affidavits or Declarations
- Fellow of the National Tax Accountant's Association
- Finance Company Officer (with two or more continuous years of service)
- Justice of the Peace
- Marriage celebrant (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- Member of Chartered Secretaries Australia
- Member of Engineers Australia (other than at the grade of student)
- Member of the Association of Taxation and Management Accountants
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Australian Defence Force (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority (State or Territory)
- Minister of Religion (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- Notary Public
- Permanent employee of the Commonwealth (or Commonwealth Authority) or a State or Territory (or State or Territory Authority) or a Local Government Authority with two or more years of continuous service
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police Officer or Sheriff
- Teacher employed on a full-time basis at a school or tertiary education institution
- Senior Executive Service Employee of the Commonwealth (or Commonwealth Authority) or a State or Territory (or State or Territory Authority)
- Court Officer: Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court

4. An Officer with, or Authorised Representative of an Australian Financial Services Licensee (who has had at least two years of continuous service with one or more licensees)

10 Checklist

Before you send this form to us, please complete the following checklist. It identifies information that must be provided when applying for a refund from your Zurich Insurance-only Superannuation Plan. Ensuring that all information is provided will assist us in processing your request as quickly as possible.

For SMSF rollover and cash withdrawal benefit payments, the following MUST be enclosed:

- ☐ Proof of identity document(s) (see Section 9)
- ☐ Your Tax File Number (optional)

Remember, if you intend claiming contributions made to the Fund as a deduction, the Trustee must receive a valid Notice of intent to claim a deduction form while you are still a member of the Fund.

Questions? Call 131 551

Please send your completed form to:

**Zurich Australia Limited
Customer Care
Locked Bag 994
North Sydney NSW 2059**

or via email to: client.service@zurich.com.au