

This form can be used to transfer other superannuation to AGEST.

You will need to complete a separate form for each old account you wish to transfer to AGEST.

Things you need to consider when transferring your superannuation

When you transfer your superannuation, your entitlements under that fund may cease. You need to consider all relevant information before you make a decision to transfer your superannuation. If you ask for information, your superannuation provider must give it to you. Some of the points you may consider are:

- > **Fees** – Your fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees as well as exit or withdrawal fees. AGEST does not charge any entry or deposit fees on your transfer in. Differences in fees funds charge can have a significant effect on what you will have to retire on. For example, a 1% increase in fees may significantly reduce your final benefit.
- > **Death and disability benefits** – The fund you are transferring from may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave the fund, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.

Important information

- > If you do not complete all sections of this form, it may delay the transfer of your account balance or your old fund may reject your request.
- > Before submitting this form, you may wish to check that all contributions into the other fund (eg from your employer) have been received. Under limited circumstances, your old fund may reject your request to transfer your full account balance. For example, if they expect to continue receiving employer contributions for you from an employer.
- > If you are requesting the transfer of only a partial amount from your old fund, they may need to contact you if further information is required to process your request.
- > After you have completed the attached form, you should send it to your old fund for processing. AGEST will write to you to confirm receipt of your rollover.

Important Tax File Number (TFN) information

- > You are not obligated to provide your TFN to your superannuation fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate plus the Medicare levy on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.
- > If your superannuation fund does not have your TFN, you will not be able to make personal contributions to your superannuation account. Choosing to quote your TFN will also make it easier to keep track of your superannuation in the future.
- > Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

If you provide your TFN on the attached form, your old fund will generally pass this on to AGEST when the transfer occurs. However, you can also provide your TFN to AGEST by:

- > logging into your account at www.ages.com.au or
- > calling us on **1300 724 378**.

Proof of Identity

In accordance with Government guidelines, you must provide proof of identity to enable a transfer between different superannuation funds.

One of the following documents only:

- > driver's licence issued under State or Territory law
- > passport.

OR

One of the following documents:

- > birth certificate or extract
- > citizenship certificate issued by the Commonwealth
- > pension card issued by Centrelink that entitles the person to financial benefits.

AND

One of the following documents:

- > letter from Centrelink regarding a Government assistance payment
- > notice issued by Commonwealth, State or Territory Government or local Council within the past twelve months that contains your name and residential address. For example:
 - Tax Office Notice of Assessment
 - Rates notice from local Council

Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date. The following can certify copies of the originals as true and correct copies:

- > a permanent employee of Australia Post with five or more years of continuous service
- > a finance company officer with five or more years of continuous service (with one or more finance companies)
- > an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- > a notary public officer
- > a police officer
- > a registrar or deputy registrar of a court
- > a Justice of the Peace
- > a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- > an Australian consular officer or an Australian diplomatic officer
- > a judge of a court
- > a magistrate, or a Chief Executive Officer of a Commonwealth court.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship between two (or more) names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of applicant	Guardianship papers or Power of Attorney.