

Departing Australia Superannuation Payment Direction Form

Use this form to request a benefit payment from the Russell Investments Master Trust (the Fund, iQ Super), if you worked in Australia on an eligible temporary work visa and have now left Australia. Print clearly in BLOCK LETTERS.

Please note:

- » You should read **Section 8 – Important information** before completing this form.
- » All sections of this form must be carefully completed.
- » If you are a temporary resident **and have not left Australia**, there are only certain conditions in which you can request a cash payment. Please read the information on *Temporary residents* in the **Section 8 – Important information** of this form.
- » If you will be claiming a tax deduction for contributions you have made, you must submit a notice to us in relation to those contributions before closing your account.
- » Any application to split contributions with your spouse must be submitted before those contributions are transferred out of the Fund.
- » You can submit this form before or after leaving Australia. However, please note that we will only be able to finalise your request after we receive all supporting documentation as set out in this form.

This form acts as an authority for us to release your benefit to you. Once complete, please return this form, together with any requested documentation and certified identification to us.

1. Personal details

a. Title (please select)

Mr Mrs Miss Ms Dr Other >

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY)

e. Sex (please select)

Male Female

f. Member number

g. Your Australian address (please provide a street address, not a PO Box)

State

Postcode

Country

h. Your overseas mailing address

State

Postcode

Country

i. Telephone

1. Personal details (continued)

j. Email

k. Name of last employer to make contributions for you into the Fund

l. Date you departed or intend to depart Australia (DD MM YYYY)

2. Providing your Tax File Number (TFN)

! Please complete this section if you have not provided your TFN to the Fund.

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 Trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the Trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- » Your superannuation fund will be able to accept all types of contributions to your account(s).
- » Concessional contributions to your superannuation account(s) will generally be taxed at the concessional rate of 15%.
- » Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits.
- » It will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Your TFN will otherwise remain confidential.

Fill in your TFN here:

3. Supporting documentation for temporary resident

Tick one of the three boxes below to indicate what evidence of immigration status you are providing:

I have lodged a Certification of Immigration Status and/or request to cancel a temporary resident visa (Form 1194) with the Department of Immigration and Border Protection (DIBP).

I will lodge a Certification of Immigration Status and/or request to cancel a temporary resident visa (Form 1194) with DIBP.

I have attached a certified copy of my visa, or evidence that I was the holder of a temporary resident visa, which has ceased to be in effect, and a certified copy of my passport showing my photograph, identification pages and departure stamp. **Note:** This alternative option is only available, if you are claiming a superannuation withdrawal benefit of less than AUD 5,000.

4. Payment instructions

Total withdrawal of benefit in cash

You must provide information to prove your identity before receiving a cash payment by completing **Section 5 – Proof of your identity**. Please refer to the **Important information** section of this form for further details. An exit fee may apply, please refer to your Product Disclosure Statement (PDS) for more information.

Payment options:

- Cheque:** Cash payments will be made by cheque to your overseas mailing address provided in Section 1, unless you specify your direct deposit bank details below and provide the banking evidence required.
- Direct deposit:** Please complete this section if you would like your benefit paid directly to your Australian bank account. The nominated bank account must be in your name, or if it is a joint account, you must be one of the account holders. We can only make the payment into an Australian bank account. If you do not have an Australian bank account, we will forward your payment via cheque.
You must provide evidence that the bank account is yours. Acceptable evidence is either a pre-printed bank deposit slip, a recent* bank statement or confirmation letter from the bank. If you do not provide the required evidence, your cash benefit will automatically be paid by cheque.

i. Name of financial institution

ii. Name of account holder

iii. BSB number

iv. Account number

* Refers to recent bank statement dated within the last 6 months.

5. Proof of your identity

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act), superannuation funds are required to identify, monitor and mitigate the risk that the Fund may be used for the laundering of money or the financing of terrorism.

As a result, you need to prove that you are the person to whom the superannuation entitlements belong. Processing of this form cannot proceed until we have verified your identity.

Please provide a certified copy of your passport, showing your photograph and identification page/s. If you have already provided a certified copy of your passport under section 3, you do not need to provide a second copy. Please ensure your passport is current, we cannot accept a copy of an expired document. If your passport is not in English, it must be accompanied by an English translation prepared by an accredited translator.

Note: Make sure the copy you provide has been certified in accordance with the requirements set out in **Section 8 – Important information**. If your documents are not certified correctly or are otherwise unacceptable we will not be able to prove your identity, which will delay processing your payment request.

Provide certified copies of identification documents

I have attached copies of my certified proof of identity with this form, in accordance with the requirements set out in **Section 8 – Important information** of this form.

Important: Make sure the copies you provide follow the requirements set out in **Section 8 – Important information**. If your documents are not certified correctly or are otherwise unacceptable we will not be able to prove your identity, which will delay processing your payment request.

6. Declaration and signature

By signing this request form I am making the following statements:

- » I declare I have fully read this form and the information completed is true and correct.
- » I am the temporary resident named as the account holder of the specified super account/s.
- » The information given on this application, including any attachments, is accurate and complete.
- » I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this payment may have on my benefits, and do not require any further information.
- » I discharge the Russell Investments Master Trust from all further liability in respect of the benefits paid.
- » I have not relied on any advice from the Trustee of the Fund in making this request.
- » I have been given the opportunity to take my own independent personal financial advice before deciding to proceed with this request.
- » I understand that any insurance cover associated with my account will cease when my payment is completed.
- » I authorise the Fund to process my benefit in accordance with my instructions.

Member signature


Date (DD MM YYYY)

Member name

7. Checklist

- Have you completed **Section 5 – Proof of your identity**, and attached appropriate documentation if necessary? We cannot process these payments if you have not provided the appropriate certified documentation.
- Have you completed **Section 3 – Supporting documentation for temporary resident**, and attached appropriate documentation where requested?
- Have you read **Section 8 – Important information**?
- Have you completed all sections of the form?
- Have you signed and dated the form?
- Have you attached appropriate banking evidence, if you are applying for a cash payment to your bank account?
Refer to **Section 4 – Payment instructions** for more information.

8. Important information

 The following information will help you complete this form.

Please note:

- » All sections of this form must be carefully completed.
- » Any delay in receipt of this information will hold up the payment of your benefit.
- » If you have investment choice, you may switch investment portfolios during the processing of your instructions before your benefit is paid.
- » You may ask us for the information that you reasonably require for the purposes of understanding any of your benefit entitlements. This includes information about any fees that may apply, because of a transfer and the effect of the transfer on your benefit entitlements in the Fund. A payment fee may be debited to your account in respect of this payment request. Refer to the current PDS for more information.

Please attach any requested documentation

If you elect to have your benefit paid to you via direct deposit, you will be required to provide evidence in the form of a pre-printed bank deposit slip, a bank statement or confirmation letter from the bank that the bank account you nominate is yours.

Temporary residents

You can submit your application for a Departing Australia Superannuation Payment (DASP), before or after you leave Australia. However, please note that we can only finalise your request after we receive evidence of your immigration status following your departure from Australia, as set out in **Section 3 – Supporting documentation for temporary resident**.

Visit russellinvestments.com.au/factsheets and read the Departing Australia Superannuation Payment Fact Sheet for details of the additional documentation required to apply for this payment, or visit ato.gov.au for further information.

From 1 April 2009, temporary residents [excluding New Zealanders and 405 (investor retirement) visa or a subclass 410 (retirement) visa holders] can only claim their superannuation **prior** to departing Australia on the following grounds:

- » Death
- » Terminal medical condition
- » Permanent or Temporary Incapacity
- » Excess contributions release authority.

If this applies to you, please contact us for assistance.

Further advice

From phone-based to face-to-face options, our advice offer is designed to help you maximise your financial position. We offer expert, phone-based advice on a single super-related issue, as well as Retire Ready meetings for those looking to retire in the next five years—both at no cost to you.

If you want advice on your full financial picture, including investments outside super, we offer personal financial planning. We've partnered with senior financial advisers who are committed to helping you meet your goals. Your first meeting is free.

Privacy

Information about how the Fund uses and discloses the personal information that you provide is contained in the Trustee's Privacy Policy at russellinvestments.com.au/privacy. To access this Policy, your personal details or to make an enquiry about any aspect of your Fund membership, please:

- » visit russellinvestments.com.au/super
- » call us on 1800 555 667
- » write to us at iQ Super by Russell Investments, Locked Bag A4094, Sydney South NSW 1235.

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 exists between two (or more) names.

The following table contains information about suitable linking documents. If your document is not in English, it must be accompanied by an English translation prepared by an accredited translator.

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 the applicant	» Guardianship papers, or Power of Attorney

8. Important information (continued)

Certification of documents

All copied pages of original proof of identification documents and any copies of other required documents (including any linking documents) need to be certified as true copies by an individual approved to do so. You may find it easier to arrange for certification of your documents before you depart Australia.

Make a photocopy of your original document and then take both documents to one of the following people to be certified. 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 of original document' followed by their signature, printed name, qualification (eg Justice of the Peace) and the date.

The Fund will only accept documents certified by one of the following.

For documents certified within Australia:

- » Medical practitioner
- » Pharmacist
- » Police officer
- » Justice of the Peace
- » Legal practitioner
- » Notary public officer
- » Registrar or Deputy Registrar of a court
- » Judge of a court
- » Magistrate
- » Clerk of a court
- » Chief Executive Officer of a Commonwealth court
- » Sheriff
- » Sheriff's officer
- » Australian Consular Officer or an Australian Diplomatic Officer
- » Permanent employee of Australia Post with two or more years of continuous service
- » Agent of Australia Post who is in charge of an office supplying postal services to the public
- » An officer with, or authorised representative of, a holder of an Australian Financial Services license, having two or more years of continuous service with one or more licensees.

For documents certified outside Australia:

- » A person authorised by foreign law to administer oaths or affirmations, or to authenticate documents in that country
- » Australian Consular Officer or an Australian Diplomatic Officer
- » Member of the Australian Defence Force who is an officer, a non-commissioned officer with five or more years of continuous service, or a warrant officer.

Note:

- » In different circumstances, there may be other people who are able to certify documents. However, in the interests of protecting the entitlements of members of the Fund, we will only be able to accept documents which have been certified by a person in the above list.
- » We may be required to ask for further identification from you in order to meet relevant regulatory requirements if we are unable to verify you using the information you have provided.

» **Please return this form to:**
iq Super by Russell Investments
Locked Bag A4094
Sydney South NSW 1235

You can also contact us as follows:

Toll free on **1800 555 667**

Operating hours are from Monday to Friday, 9am – 5pm (AEST)

iq@russellinvestments.com.au

russellinvestments.com.au/super