

## Partial Withdrawal

Please read the *Important Notes* overleaf before completing this form.

This form can only be used if you are making a partial withdrawal of existing 'unrestricted non-preserved' monies from your account (you can find details of these benefits on your last Member Statement).

Complete, sign and return this form by fax to **(02) 9261 3683** or **(03) 9686 0377**. Alternatively, you may post this form to Maritime Super at Locked Bag 2001, QVB Post Office NSW 1230.

### Your Personal Details

Membership Category

Stevedores division

Seafarers division

Maritime Super division

Member Number

Surname

Given Names

Postal Address

Date of Birth

 /  / 

Phone Number

Email Address

Tax File Number    (if you have not already provided it earlier. Refer to the *Important Notes* overleaf.)

Do you wish to claim the benefit on the basis of ill health and be assessed for an increased tax-free component?  
(Refer to the *Important Notes* overleaf for 'Members who are permanently disabled')

Yes  No

### Details of your Partial Withdrawal

How much would you like to withdraw?

 \$

Tick (✓) if this amount is after-tax

### Investment Options

Specify the investment options as an amount (\$) OR a percentage (%). If no option is selected, we will deduct from Growth, then Balanced, Conservative, Cash Enhanced and finally Cash.

Growth	Balanced	Conservative	Cash Enhanced	Cash
\$ OR	\$ OR	\$ OR	\$ OR	\$ OR
%	%	%	%	%

How would you like your benefit paid?

Cheque posted to above address

OR

Funds to be credited to my bank account (specify below)

If paying into your bank account:

Bank and Branch Name

Name on Account (no third parties)

BSB Number

 - 

Account Number

### Member's Declaration

I confirm that the information provided on this form is true and correct and that I have read and accept the *Important Notes* overleaf.

(Tick if applicable) I have attached a certified copy of personal identification documentation.

Member's Signature

Date

 /  /

## Using this form

You may use this form to partially withdraw or commute existing unrestricted non-preserved benefits in Maritime Super. You can find details of these benefits on your last Member Statement or via Member Online.

Contact Member Services for a copy of the form you will need to complete if:

- you wish to make a total withdrawal or commutation from your Maritime Super account
- you wish to partially or fully rollover your Maritime Super Account to another superannuation fund; or
- you believe any of your benefits can be classified as 'unrestricted non-preserved' on the following grounds:
  - Leaving your sponsoring employer (to gain access to restricted non-preserved benefits)
  - Reaching preservation age, ceasing employment and never intending to work for ten (10) or more hours a week again.
  - Reaching age 60 and then leaving an employer
  - Total and Permanent Disablement
  - Terminal illness
  - Severe financial hardship
  - Compassionate grounds; or
  - Permanently departing Australia as a temporary resident.

Note: If you are a member of the Accumulation or Contributory Accumulation category in the Seafarers division, you must have left the seafaring industry before your benefit can be classified as 'unrestricted non-preserved'.

## Quoting your tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, Maritime Super 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. It is not an offence not to quote your TFN. However, giving your TFN to Maritime Super will have the following advantages (which may not otherwise apply):

- Maritime Super will be able to accept all types of contributions to your account(s) (subject to the category rules);
- the tax on contributions to your superannuation account(s) will not increase;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- 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.

## Members who are permanently disabled

Special taxation concessions are afforded members who are totally and permanently disabled. This assessment must be made by the Trustee when paying a benefit from the Fund. This means that if you have been assessed as Totally and Permanently Disabled under the rules of the Fund or as permanently incapacitated under superannuation law by the Trustee but did not withdraw your total benefit from the Fund at that time, the Trustee must assess whether you are totally and permanently disabled each time you withdraw an amount from the Fund. To do this, the Trustee will rely on the expert opinion of doctors you have consulted – but only for two years following the date of their last report to the Trustee. This means that if the Trustee does not hold two doctor's certificates which are no more than two years old at the time your benefit is paid, you will not receive an increased tax-free component in the benefit unless you provide the

Trustee with two current doctors certificates which state that, because of your ill-health, it is unlikely that you can ever be gainfully employed in a capacity for which you are reasonably qualified because of education, experience or training. Note that this form cannot be used to claim a Total and Permanent Disability benefit or to gain access to preserved benefits on the grounds of permanent incapacity. Contact Member Services for a copy of the form to use in these instances.

## Payment of benefit

Maritime Super will only pay benefits (including pensions) in the form of a cheque drawn in your name or by direct deposit to an Australian bank, building society or credit union account in your name. Generally, we are unable to telegraphically transfer funds to a foreign bank account, nor pay your benefit to a third party (including where a valid Power of Attorney or Guardianship Order operates in respect of your membership).

## Component procedures

Please note that you cannot elect the benefit components you wish to withdraw. Under taxation law, all benefits must be taken proportionally from your taxable and tax-free benefit components.

We must withdraw unrestricted non-preserved benefits first, then restricted non-preserved benefits and finally preserved benefits.

## Proof of identity

Federal government legislation supports the Trustee performing identity checks on members requesting a benefit payment (including a pension payment), rollover or transfer of superannuation money.

For more information on providing identification, please read the *Identification Documents information sheet* (available on the Maritime Super website). Please note that we may not be able to pay your benefit until you have been personally identified by the Trustee.

When providing proof of identity documentation, you must send the original certified copies to us (you cannot fax or email these documents). For further information, contact Member Services.

## Privacy information and consents

Personal information is collected from or in respect of you to enable Maritime Super to administer your benefits. If you do not supply the required information, we may not be able to do so (and may be unable to action your requests). We may disclose this personal information to a number of parties, such as the administrator of the Fund, your employer(s), Maritime Super's professional advisers, insurer(s) and service providers, as required by law and/or as authorised by you. You may be entitled to gain access to personal information we may have on file in respect of you. If you wish to obtain access or have a complaint, please contact Member Services on 1800 757 607.

**For further information, contact Member Services on 1800 757 607.**