

# Living Super Withdrawal form



## About this form

Complete this form if you would like to withdraw money from ING Living Super.

## Please return to:

ING  
REPLY PAID 4307  
SYDNEY NSW 2001

### Important

Before you can withdraw cash from your super, ING and the Trustee require that your identity be verified. To do this you must send us original certified copies of documents which verify your identity. Please see section 7 of this form.

There are restrictions on when you can withdraw your super and, if eligible, your withdrawal may be subject to lump sum tax. Please refer to the ING Living Super Product Disclosure Statement and Product Guide for further information.

A withdrawal from a pension account is automatically treated as a lump sum payment. If you would like your withdrawal to not be treated as a lump sum payment, please log on to [ing.com.au](http://ing.com.au) and modify your pension payments.

**Please attach your certified identification documentation to this form when you mail the form to us.**

### Step 1: Your details

Client number

Living Super account number

First name

Last name

Date of birth (DD/MM/YYYY)

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### Step 2: Payment options

I am withdrawing the entire account balance and closing my account

or

This is a partial withdrawal and I am leaving my account open

If this is a partial withdrawal, please indicate the amount you would like to withdraw \$

### Important! Default investment sell-down order (for partial withdrawals only)

If you are initiating a partial withdrawal and the amount you want to withdraw is higher than what you have in your Cash Hub, the following sell-down order will apply, unless you provide instructions below:

- |                                                 |                                          |                                                                                            |
|-------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------------|
| 1. Cash Option                                  | 6. Balanced Option                       | 12. International Shares Option                                                            |
| 2. Australian Fixed Interest Option             | 7. Growth Option                         | 13. Listed securities (in order of highest value to lowest)                                |
| 3. International Fixed Interest (Hedged) Option | 8. High Growth Option                    | 14. Term Deposits that haven't matured yet (in order of earliest maturity date to latest)* |
| 4. Conservative Option                          | 9. Australian Listed Property Option     |                                                                                            |
| 5. Moderate Option                              | 10. Australian Shares Option             |                                                                                            |
|                                                 | 11. International Shares (Hedged) Option |                                                                                            |

If you want us to sell down your investments in a different order, please provide instructions by numbering the investments in the order you want to sell them.

- |                                                                       |                                                                                                                 |
|-----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Cash Option                                  | <input type="checkbox"/> High Growth Option                                                                     |
| <input type="checkbox"/> Australian Fixed Interest Option             | <input type="checkbox"/> Australian Listed Property Option                                                      |
| <input type="checkbox"/> International Fixed Interest (Hedged) Option | <input type="checkbox"/> Australian Shares Option                                                               |
| <input type="checkbox"/> Conservative Option                          | <input type="checkbox"/> International Shares (Hedged) Option                                                   |
| <input type="checkbox"/> Moderate Option                              | <input type="checkbox"/> International Shares Option                                                            |
| <input type="checkbox"/> Balanced Option                              | <input type="checkbox"/> Listed securities (in order of highest value to lowest)                                |
| <input type="checkbox"/> Growth Option                                | <input type="checkbox"/> Term Deposits that haven't matured yet (in order of earliest maturity date to latest)* |

\* Term Deposits will remain invested until the earlier of the maturity of the Term Deposit or the Term Deposit break notice period. Interest rate reductions apply when Term Deposits are broken early.



## Step 2: Payment options (continued)

Before you lodge a withdrawal request, you should consider the transaction costs in relation to the sale of your investments, as well as the interest rate reductions for any Term Deposits you break early.

For more detail about the investment options within Living Super, including the applicable fees, cut-off times, tax implications and the impact of closing Term Deposits early (notice period and interest rate reduction), please refer to the ING Living Super Product Disclosure Statement and Product Guide.

## Step 3: Eligibility for a Cash Benefit

To enable us to determine your eligibility for a cash withdrawal, please tick any of the following statements that apply to you:

- I am applying to withdraw from my Pension
- I have reached preservation age and do not intend to ever again be gainfully employed, either part-time or fulltime
- I am aged 60 or over and have left an employment arrangement since turning 60 (Please note that under this condition of release you can already have commenced working for another employer or be planning to do so in the future)
- I am aged 65 or more
- My account contains an unrestricted non-preserved amount and I wish to make a withdrawal of some or all of that amount

## Step 4: Payment details

Name of Bank, Credit Union, Building Society etc.

Branch address

Branch No. (BSB)

Account number

Account name

Please check that the details above are correct as ING does not validate the name of the account you are sending funds to and does not guarantee that funds sent in error to these details can be recovered.

## Step 5: Tax Deduction Notice

In relation to personal contributions made to your super account, please indicate whether you are:

- eligible to claim a tax deduction
- not claiming a tax deduction

If you're eligible to claim a tax deduction, please complete a Notice of Intention to Claim a Tax Deduction Form through ING online banking. Alternatively, you can download the form from the 'Downloads and Links' section in your online account or contact us on 133 464.

**Note:** If you do not submit a Notice of Intention to Claim a Tax Deduction or the Trustee does not accept the notice prior to your withdrawal, any personal contribution that forms part of the withdrawal will be treated as non-concessional contributions and you will not be able to claim a tax deduction in respect of the contribution.

## Step 6: Declaration and authority

By signing this form I am making the following statements:

- The information completed is true and correct.
- I am aware that I may ask the Trustee for information that I reasonably require for the purpose of understanding my benefit entitlements in ING Living Super, including fees or charges that may apply to any withdrawal request and the effect of any withdrawal request on any entitlements (such as insurance cover), and I have either sought this information, or do not require such information.
- I authorise ING Living Super to pay my benefit as instructed on this form and understand and acknowledge the implications and the effects of this transaction.
- I discharge the Trustee from all further liability in respect of the benefits paid.
- If I have insurance cover, I understand that such cover will stop for any event on or after the date the full account balance is paid.
- I understand that the withdrawal proceeds will be calculated in accordance with the governing rules applicable to ING Living Super after all relevant information is received by ING Living Super.

Signature

Date (DD/MM/YYYY)

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## Step 7: Verifying your identity

To withdraw funds from your account you will need to attach your certified identification documentation.

### To verify your identity follow the four simple steps below:

**Step 8.1** Choose either one identification document from list A or two documents from list B

**Step 8.2** Select an authorised person to certify your documents

**Step 8.3** Take copies and originals to the certifier and ask them to complete the certification

Send the certified documents to ING REPLY PAID 4307 SYDNEY NSW 2001.

## Step 8: Proof of identity

### Step 8.1: Choose identification documents

You need to choose either one document from List A or two documents from List B. Please note the certified copies will not be returned.

**NOTE: The documents must verify your Full Name AND either your Residential Address OR Date of Birth.**

#### List A

- Australian Driver's Licence (must be current, show current residential address and photograph)
- Australian Passport (either a current passport or a passport that expired within the last 2 years)
- Proof of Age Card / NSW Photo Card (must be current and show date of birth and photograph)
- International Passport (current, containing a photograph and a signature and accompanied by a translation from a Professional Translator accredited by the National Accreditation Authority for Translators and Interpreters if not in English)

#### List B

##### One of the documents

- Birth Certificate (issued by a State or Territory in Australia)  
**OR**
- Citizenship Certificate (issued by the Commonwealth of Australia)  
**OR**
- Pension Card or Health Card (must be current and issued by Centrelink entitling financial benefits)

##### AND

- Social Security notice issued by the Commonwealth, State or Territory in the past 12 months containing your name and residential address which records financial benefits provided to you  
**OR**
- Notice Issued by the Australian Tax Office within the past twelve months that contains your name and residential address and records debts payable by you  
**OR**
- Rates or Utilities notice issued in the last 3 months containing your name and residential address and recording the provision of services to you/your address

### Step 8.2: Select a certifier

Take the originals and copies of your identification documents to a document certifier from the list below. Ask them to follow the instructions in Step 8.3.

1. A Pharmacist
2. A Justice of the Peace
3. A Notary Public Officer
4. A Medical Practitioner or Nurse
5. A Police Officer
6. An Accountant (CA/CPA)
7. A Legal Practitioner
8. A Full-time teacher (school or tertiary)
9. A Bank/Credit Union/Building Society Officer with at least two years continuous service
10. A permanent employee of a Commonwealth, State/Territory or local government with at least two years continuous service.

### Step 8.3: Complete certification

The person who is authorised to certify documents must sight the original and the copy, make sure the documents are identical and then certify all pages as true copies. To do this they complete the two steps below:

1. Certify as true copies by writing or stamping "I hereby certify that these pages are a true copy of the original document shown to me on [date]"
2. Sign each document and print Name and Certifier Classification. For example; John Smith, Accountant

**For the curious:** This information was prepared and sent on behalf of Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635, the Trustee of ING Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. ING Living Super is a product issued out of the Fund. ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund.

