

Important Information

Starting a Pension Account

Check that you're eligible

EISS Super offers two types of pension accounts, a Transition to Retirement (TTR) Pension account if you're still working and an Account Based Pension account for when you're fully retired.

To commence a TTR Pension account you must have reached your preservation age (see table below).

To commence an Account Based Pension account you must either:

- have retired permanently and reached preservation age (see table opposite);
- have an unrestricted non-preserved benefit;
- have left employment since turning age 60 or over;
- be age 65 or over (whether employed or not); or
- be totally and permanently incapacitated.

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week.

Your preservation age

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

Note: A minimum investment of \$25,000 is required.

Transfer Balance Cap

The transfer balance cap means that you cannot transfer more than \$1.6 million in any single pension account or across multiple pension accounts (excluding TTR pension accounts).

If you exceed this cap:

- you will become liable to pay excess transfer balance tax on deemed earnings on the excess amount above the cap; and
- you will have to remove the excess amount (plus any deemed earnings) by either rolling the amount to a super account or withdrawing it from the pension account.

Your pension transfer balance cap is not affected by pension payments or investment earnings.

For further information, please refer to the Product Disclosure Statement (PDS) at eisuper.com.au/pds.

Choosing your payment amount

Minimum Amount – A Government imposed minimum payment amount applies each financial year, depending on your age and account balance on 1 July of that year (see table below).

Minimum pension payments

Age	Minimum % of Account Balance
Under 65	4%
65-74	5%
75-79	6%
80-84	7%
85-89	9%
90-94	11%
95+	14%

Maximum Amount – A maximum TTR Pension payment of 10% of your opening balance applies in the first year and then a maximum of 10% of your 1 July balance each following year.

There is no maximum payment limit for Account Based Pension accounts.

Each year on 1 July your new minimum and maximum (if applicable) limits will be recalculated using your new account balance and age.

Nominated Amount – You also have the option to specify a payment amount as long as the nominated amount is at least the minimum amount permitted (gross of tax where applicable) and must not exceed the maximum amount permitted (gross of tax) for TTR accounts.

EISS Pension

Application form

About this form

Use this form to apply to become a member of EISS Pension.

We need you to fill out this form to let us know:

- Your details
- The type of pension account you need
- Your initial investment amount and how you would like it invested
- Your pension amount and payment method
- Who you'd prefer to receive your benefit if you pass away while you're receiving pension payments

Note: A minimum investment of \$25,000 is required to start an EISS Pension.

We're here to help

If you need assistance completing this form, you can call us on 1300 369 901, Monday to Friday from 8am to 8pm (AEST).

Please complete all sections of this form as applicable, sign and return the completed form to:
EISS Super GPO Box 7039, Sydney, NSW 2001.

Step 1. Your details

Mr / Mrs / Ms / Miss / Other

Gender Male Female

Given name(s)

Surname

Date of birth / /

Residential address (must be advised)

Suburb

State

Postcode

Postal address (if different to the above)

Suburb

State

Postcode

Telephone

Mobile

Email

See the 'Sign the form' section of this application form for details of how we use your email address and mobile phone number.

Step 2. Pension type

EISS Super offers two types of pension accounts, a Transition to Retirement (TTR) account if you're still working and an Account Based Pension account for when you're fully retired. If you are unsure what pension type applies to you, check the eligibility information provided on the Important information section of this form.

Select one option ✓

TTR – go to Step 4

Account Based Pension Account – go to Step 3

Step 3. Preservation status (not applicable for TTR)

I declare that I (select one option ✓):

- have reached my preservation age and ceased gainful employment of at least 10 hours per week and do not intend to return to gainful employment of at least 10 hours per week (the Trustee may require supporting evidence); or
- have reached age 60 or more and have ceased employment since attaining age 60; or
- have reached age 65 or over; or
- have suffered Total and Permanent Disablement (TPD) or permanent incapacity and am no longer in paid employment (the Trustee will require supporting evidence); or
- am using unrestricted non-preserved funds to commence my EISS Pension.

Step 4. Provide your Tax File Number (TFN)

Don't pay more tax than you have to – let us know your TFN.

Your TFN is confidential and you don't have to give it to EISS Super. However, you may pay more tax than you have to if you don't supply it.

My TFN is:

Note: EISS Super is required by law to ask for your TFN. By providing your TFN, you're allowing EISS Super to use it to:

- find or identify your super when there's no other way;
- work out any tax payable;
- pass your TFN to the Australian Taxation Office (ATO) when you receive your super payout or have unclaimed super money after reaching pension age;
- pass your TFN to any other super fund or account to which your super is transferred in the future, unless you tell EISS Super in writing not to do so;
- report details of contributions to the ATO for working out whether any tax is applicable if contributions for you exceed certain limits, and;
- where required by law, pass your TFN to other Government agencies.

If you don't provide your TFN, now or later:

- you may pay more tax on contributions made by your employer and certain other contributions made by or for you. In some circumstances, you may be able to claim this back, however time limits and other rules may apply;
- the Trustee will only be able to accept contributions made for you by your employer. No other contributions, for example, after-tax contributions, can be accepted;
- you may pay more tax on your super benefit than you would otherwise (although you can claim this back when you lodge your tax return), and;
- it may be more difficult to find your super in the future if you change your address without notifying EISS Super or if you rollover any other super accounts you may have.

Note: The legal purposes for which EISS Super can use your TFN and the consequences for not quoting your TFN may change in the future.

Step 5. Make your initial investment

There is a limit (Transfer Balance Cap) on the amount of money you can transfer into the Retirement Phase of superannuation. If you exceed the Transfer Balance Cap you will be required to remove the excess and may be liable for additional tax. Please go to ato.gov.au/super for further information.

Minimum starting balance required is \$25,000.

Please start my pension account with the following amount (select one option ✓):

- Transfer from my EISS Super account**
- Transfer from my EISS Pension account**
- Transfer from my EISS Retirement Scheme**
- Transfer from my EISS Defined Benefit Scheme**

Maximum Amount Available

Partial amount of \$

(for TTR, an amount of at least \$5,000 must be retained in your EISS Super account)

My account number is

- Transfer from my other super account:**

Transfer from

\$

We can request to rollover your other super accounts into EISS Pension on your behalf. If you would like us to initiate your rollover request(s), complete the Rollover Request form at the back of this form.

Step 6. Choose your investment option/s

You can choose one investment option or any combination of the range of options available. Please complete the table below to make your investment choice. Please also ensure the total adds up to 100% otherwise we will be unable to establish your account.

	Percentage to be invested						
High Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
Balanced	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
Conservative Balanced	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
Conservative	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	.	<input type="text"/>	<input type="text"/>	%
Total	1	0	0	.	0	0	%

Step 7. Choose your payment drawdown

Payment drawdown

I wish to have my pension payment drawn from my investment options (select one option):

Proportionally from my investments

If you nominate for your pension payments to be made proportionately, it is important to note that over time the percentage invested in each investment option will change depending on movements (e.g. income stream payments, withdrawals, etc.) in your account and the performance of your investment options.

According to the nominated investment choice below

	Percentage to be invested
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Conservative Balanced	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Conservative	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Cash	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
Total	1 0 0 . 0 0 %

If your selection is unclear or does not add up to 100%, you will be contacted in writing to confirm your selection. Please ensure your selection adds up to 100% to avoid any delay. Once there is no longer enough money in your chosen options, your payments will be paid proportionally from your investments.

Step 8. Decide on your payment frequency and amount

Payment Frequency

I wish to receive my pension payment (select one option ✓):

Fortnightly Monthly Quarterly Half yearly Yearly

Nominate the first month and year in which your payment is to commence /

Note: Pension payments are made on or around the 20th of the month. To ensure you meet the payment date on the month you specify, you should endeavor to provide us with your completed (and correct) form at least 10 calendar days before the payment date. If you do not advise a starting month your payments will commence on the next available payment date.

If you do not nominate a commencement month, your pension payments will commence on the first available pay period after your account has been established.

Payment Amount

I wish to receive my pension payment as per the following (select one option ✓):

Minimum amount
 Nominated amount of \$ per annum

Note: If the annual amount to be paid to you is outside the limits, your payment amount will be adjusted to be either the minimum or maximum amount allowed. Your nominated pension amount will be pro-rated for the first year.

Maximum amount (TTR accounts only)
 Pro-rata of annual pension over the remainder of the financial year (reduced)
 Full annual pension to be paid in remaining months

If you do not tick an option above, you will be contacted in writing to confirm your selection. Please ensure you select an option to avoid any delay.

If you invest between 1 June and 30 June, by selecting this box, you can defer your pension payments until the next financial year.

Step 9. Nominate your bank account

Name of financial institution

BSB

Account number

Account name

Note: The account nominated above must be in your name and must be an account for which you can sign to withdraw, either solely, or with another person.

Step 10. Nominate your beneficiaries

You have the option of nominating a beneficiary/s to receive your pension as a lump sum or you can nominate a reversionary beneficiary to receive your pension via ongoing pension payments.

Select one option ✓

Reversionary beneficiary

Please refer to the EISS Pension Product Disclosure Statement (PDS) for information on who can be nominated as a reversionary beneficiary. You can only nominate one person as a reversionary beneficiary, and you cannot change this nomination once your pension starts.

Name

Relationship

Date of Birth

Male

Female

Binding beneficiary

To make a binding nomination, you need to complete the 'Binding Nomination' form, available from eisuper.com.au/nominate or by calling us on 1300 369 901.

The persons you nominate must be your 'Dependant' or legal personal representative (that is, the executor or administrator of your estate).

Step 11. Tax File Number (TFN) declaration

Pension payments are classified as income by the Australian Taxation Office (ATO) and depending on your age, you may be subject to income tax.

If you are under age 60, please complete an ATO tax file number declaration form and attach the completed form to this Application form. It is not compulsory for you to provide your tax file number, but if you don't there may be taxation and other consequences.

I declare that (select one option):

I am under age 60 and I have attached a completed ATO tax file number declaration form

I am under age 60 and I have not attached a completed ATO tax file number declaration form. I understand that income tax will be deducted from my income stream payments at the highest marginal rate until I provide a completed ATO tax file number declaration form to us, or

I am age 60 or over and I do not need to complete an ATO tax file number declaration form.

Step 12. Providing proof of identity

For identification purposes, you MUST attach a certified copy of either your Driver's Licence or Passport (or acceptable alternatives). See the 'Providing proof of identity' section for details of certification and acceptable alternative documents. Failure to provide appropriate proof of identification may result in delays in the processing of your payment(s).

I have provided proof of my identification

Step 13. Do you require a Centrelink schedule?

If you receive income support payments from Centrelink or the Department of Veterans' Affairs, you may wish to provide them with an updated Centrelink Schedule specifying your new pension details.

Yes, I require a Centrelink Schedule

Your privacy is important to us

We are required to comply with relevant privacy laws. The personal information that we collect is used to process your application, administer your account(s), provide you with services and conduct research about how to improve our services and products. Unless required or authorised by law, we will only provide your personal information to authorised service providers who use the information to administer the Fund and provide services on our behalf.

The EISS Super Privacy Policy is available to view at eisuper.com.au/privacy or you can obtain a copy by contacting us on 1300 369 901.

Step 14. Sign the form

By signing this form I:

- acknowledge that I have read and understood this form;
- acknowledge that I have received all information I require in order to exercise the choices I have made;
- acknowledge that I have read and understood the Product Disclosure Statement (PDS) and agree to be bound by it;
- accept that I will be bound by the provisions of the trust deed and rules which govern the operation of EISS Pension;
- understand that the investment for my EISS Pension will be made up of one lump sum and that the pension is not guaranteed for life or any set period;
- understand that the investment choice I have indicated will be used to invest my initial investment amount;
- understand that the payment strategy I have indicated will apply to my account balance until further notice from me;
- accept that the illustrations of risk and return shown in the PDS are based on assumptions which may or may not be borne out in practice;
- understand that investment returns are not guaranteed and can be positive or negative;
- acknowledge that, if I need assistance in relation to establishing my pension, I should seek advice from a financial planner;
- acknowledge that caps apply to the amount I can transfer into the Retirement Phase and it is my responsibility to monitor these caps;
- acknowledge that if I provided my email address and/or mobile phone number in this Application form, the trustee may, at its discretion, use that email address or mobile phone number (as amended and notified to the trustee from time to time):
 - to send me information concerning my super, including any annual reports, member and exit statements, notices of material changes or occurrence of significant events and other member communications or publications; and
 - for marketing and research purposes, including sending me information about other financial products or services offered by the trustee or any of its related parties (unless I have requested you not to do so by contacting us);
- acknowledge that the trustee may provide any member communications (including any annual reports, member and exit statements, notices of material changes or occurrence of significant events and other member publications) and/or marketing and research material that are permitted by law to me by:
 - sending it to me by email (which may include a link to a website from where it can be downloaded) where I have provided my email address including any email address provided by any other person on my behalf; and /or
 - SMS (where we have a mobile phone number provided by you); and/or
 - making it available to me on a website from where it can be downloaded;
- understand and consent to my information being collected, disclosed and used in the manner set out in this form;
- understand that, under Australian Taxation Office regulations, I must keep a copy of this form for five (5) years from the date completed.

Member Signature

X

Date

D D / M M / Y Y Y Y

Sign here

Please return your completed form to:

EISS Super
GPO Box 7039,
Sydney, NSW 2001.

Rollover request

About this form

You should use this form to provide us with authority to transfer your super from another fund to EISS Pension.

We're here to help

If you need assistance completing this form, you can call us on 1300 369 901, Monday to Friday from 8am to 8pm (AEST).

Please complete all sections of this form, sign at Step 3, and return the completed form along with your EISS Pension 'Application form' to:

EISS Super GPO Box 7039, Sydney, NSW 2001.

Step 1. Your details

Please provide your Member Number and Account Number if you already have an account with EISS Super.

Member Number

Account Number

Mr / Mrs / Ms / Miss / Other

Date of birth / /

Given name(s)

Surname

If we have any questions about this form we'll contact you on the details you provide below:

Telephone

Mobile

Email

Step 2. Rollover fund details

Fund name

Membership or Policy number

Fund ABN

Unique Superannuation Identifier (USI)

Transfer Amount (select one box): Full Amount A partial amount of \$

Step 3. Sign the form

By signing this form I:

- acknowledge that I have read and understood this form;
- request that EISS Super transfer the specified value held in respect of me for the selected super funds or policies;
- understand that on payment by my previous super fund/s, I discharge that super fund/s from any further liability in respect of the amount transferred;
- understand that information contained in this request will be handled by the trustee(s) to process my rollover;
- understand some rollovers received will be subject to 15% tax. This will apply to all rollovers from untaxed sources, for example rollovers from some Government sector funds and Superannuation Guarantee Contributions forwarded via the Australian Taxation Office (ATO);
- understand that, generally there's no charge for receiving money rolled in from other funds, but you should check with your other fund/s to see if they charge withdrawal fees;
- consent to my Tax File Number being disclosed for the purposes of consolidating my account;
- understand that EISS Super will receive confirmation once my money has been received from my previous fund/s;
- understand that all amounts transferred from your previous fund/s will be credited to this account and accumulate with investment returns (both positive and negative) based on my chosen investment option;
- understand that by completing this request I may lose any insurance entitlement I have in my previous fund/s. Your insurance cover can generally be found on the other fund's website, or on a recent statement;
- understand that, under ATO regulations, I must keep a copy of this form for five (5) years from the date completed;
- understand and consent to my information being collected, disclosed and used in the manner set out in this form;
- understand that I have the right to ask my previous super fund for information that I reasonably require for the purpose of understanding any super entitlements I may have in that fund/s, including information about any fees and charges that may apply to the transfer and information about the effect of the transfer of any entitlements I have in my previous super fund. I confirm that I do not require such information from my previous fund (or I already have that information).

Member Signature

Date

Sign here

Providing proof of identity

How to certify ID documents

1. Organise original document(s)

Organise the acceptable ID document(s) and make clear and full photocopies.

2. Certify ID

Take the original document(s) and the photocopies and have them certified by an authorised person.

3. Post the documents

Post the signed and certified ID document(s) back to us, attached with your form.

Acceptable documents

You will need to supply a certified copy of one of the following:

- a current Australian driver's licence (photocopy both sides);
- Australian passport (which may be expired within 2 years);
- a state or territory card issued which contains your photograph;
- a current foreign driver's licence with your photograph, date of birth and a translation if necessary;*
- a national identity card with your photograph and signature;
- a foreign passport issued by a foreign government;* or
- pension card issued by the Department of Human Services (Centrelink) that entitles you to financial benefits.

Or, if you do not have one of the documents listed above, you will need to supply two other certified forms of ID, listed below.

One of the following:

- an Australian birth certificate or birth extract;
- an Australian citizenship certificate;
- a birth certificate issued by a foreign country*; or
- pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits.

And, one of the following which contains your name and address:

- a Centrelink letter regarding a government assistance payment; or
- a notice issued within the last 3 months by the Commonwealth government, state or territory government, a local council or a utilities provider.

Who can certify your ID documents?

- Justice of the Peace (JP);
- Permanent employee of Australia Post with at least five (5) years continuous service;
- Legal practitioner (e.g. solicitor or barrister);
- Police officer;
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL) having two (2) or more years of continuous service with one or more licensees;
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants;
- A finance company officer, a bank, credit union or building society officer, with two or more years of continuous service;
- A member of the Commonwealth parliament or a state or territory parliament;
- A diplomatic or consular officer of an Australian embassy or high commission;
- A magistrate, judge of a court or chief executive officer of a Commonwealth court;
- A notary public officer; or
- A registrar or deputy registrar of a court.

*If the document is not written in English it must be accompanied by an English translation from an accredited translator. That person must be currently accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI) at the level of professional translator or above.

Have you changed your name?

If you have changed your name you will need to supply certified ID in your current name and a certified copy of one of the following documents that supports your name change:

- a marriage certificate;
- a deed poll; or
- a change of name certificate from the Births, Deaths and Marriages Registration Office.

Are you acting on behalf of another person?

If you are acting on behalf of another person you will need a certified copy of:

- guardianship papers or a power of attorney; or
- your ID and the member's ID.

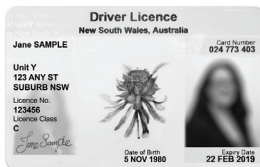
Has your ID been correctly certified?

You will need to show your original ID and the photocopy to an authorised person. They will:

- compare the copy and the original; and
- write or stamp on all pages 'This is a true and correct copy of the original' followed by their signature, printed name, qualification (e.g. JP, Police Officer) and the date.

I certify that this is a true and correct copy of the original document before me.

Lisa Blank
..... J.P.
LISA BLANK
Justice of the Peace Reg No: 000000
Date: 2-3-2018



You will need to provide the original certified ID to us.

How long is your certified ID valid for?

Certified documents showing ID and date of birth are valid for two (2) years from the certification date.

We may request additional documentation if your documents are not correctly certified, out of date or we are having difficulty in verifying that we are dealing with the right person.