

Application form

How to complete

Important

This Application Form is for investment in Australian Ethical Super and must not be circulated or distributed uncompleted unless accompanied by a copy of the Product Disclosure Statement (PDS), which along with the Additional Information Booklet (Pension) (AIB) contains information relevant to investing in the Super Fund. You can download a current PDS and AIB at [. . .](#)

Please use **BLOCK LETTERS** and **black ink**.

Complete this form if you are starting a pension account or transitioning to retirement with regular payments. You should read and understand the PDS before making an investment. Interests in the Australian Ethical Retail Superannuation Fund are offered by Australian Ethical Investment Limited ABN 47 003 188 930, AFSL 229949 and issued by the Trustee of the Fund, Australian Ethical Superannuation Pty Ltd, ABN 43 079 259 733, RSEL L0001441, USI AET0100AU.

Applicants under the age of 60 will need to complete a Tax File Number Declaration Form, which is available by calling us on 1300 134 337 or on our website

Send your completed form to:

Australian Ethical Super, Locked Bag 20013, Melbourne VIC 3001.

Step 1: Member details

Title

Mr

Mrs

Ms

Miss

Other, please specify

Surname

Date of birth

D	D	M	M	Y	Y	Y	Y
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Full given name(s)

Male

Female

Work phone number

Home phone number

Mobile phone number

Email address

If you provide your email address, we will set your communication preference to online by default. You can change your communications preferences in *client access* on our website, or by calling us.

Step 1: Member details (continued)

Residential address (PO Box is NOT acceptable)

Street number and name

Suburb

State

Postcode

Country

Postal address (If different to residential address)

Street number and name

Suburb

State

Postcode

Country

Step 2: Start a pension

A minimum amount of \$30,000.00 is required to start a standard income stream.

Please select which income stream you wish to use:

Transition to retirement (Taxed) income stream

Standard income stream

If you are 55 – 59 have you permanently retired from the workforce?

Yes

No

If you are 60 – 64 have you ceased employment since turning 60?

Yes

No

Are you aged 65 or more?

Yes

No

Funding your pension account

If you are commencing a pension with more than one rollover and/or contribution, an Australian Ethical Super 'holding' account will be set up for you which will incur the standard fees and costs as our Super product.

Select how you would like to start your pension account:

Transfer super from my Australian Ethical Super account.

Member number

Full amount

Full amount minus: \$

Other amount: \$

Cheque contribution of: \$

Cheques should be made payable to Australian Ethical Retail Superannuation Fund (for [insert your name]) and crossed Not negotiable. Send your cheque along with this form.

Rollover from another fund: **Complete section on the next page**

Step 2: Start a pension (continued)

How many funds will you be rolling over from:

To rollover from multiple funds, please copy this section of the form.

Is this a full or partial rollover. If partial, \$

Name of fund

Member number*

USI

ABN

*Member number must be provided for your benefit to be rolled over

Is this a full or partial rollover. If partial, \$

Name of fund

Member number*

USI

ABN

*Member number must be provided for your benefit to be rolled over

Is this a full or partial rollover. If partial, \$

Name of fund

Member number*

USI

ABN

*Member number must be provided for your benefit to be rolled over

Step 2: Start a pension (continued)

Bank account details

Provide details of the account into which you would like your pension paid. The account must be in your name and can be a joint account:

Name of financial institution	Branch
<input type="text"/>	<input type="text"/>
BSB number	Account number
<input type="text"/>	<input type="text"/>
Account holder name	Account holder 2 name (if joint account)
<input type="text"/>	<input type="text"/>

Select the frequency of your pension (one selection only):

monthly

quarterly (Starting in)

MONTH

six-monthly (Starting in)

MONTH

annually in (Cannot be July)

MONTH

Payments will be made on the 15th day of the month at the elected frequency.

Select your **annual** pension amount (one selection only). Refer to Section 2 of the Additional Information Booklet for details.

Amount of annual pension \$ OR minimum OR maximum
(only an available option for transition to retirement pensions)

Step 3: Selecting your investment options

Investment options

If no selection is made your pension will be invested into the Conservative option.

Options	Percentage*
Defensive	
Conservative	
Balanced	
Growth	
International Shares	
Australian Shares	
TOTAL	100%

*Ensure that your investment selections total 100% and that each option is in whole percentages.

Step 4: Choose your payment drawdown strategy

You can nominate which investment options to draw your pension payments from. If no selection is made, pension payments will be drawn proportionately from the investment options you are invested in.

Please select how you would like your pension payments to be drawn (select one option):

Proportionately from my investments (pro-rata)

Choose this option if you would like your pension payments to be drawn proportionately from the investment options you are invested in.

Percentage split according to the nominated investment choice below:

Options	Percentage
Defensive	
Conservative	
Balanced	
Growth	
International Shares	
Australian Shares	
TOTAL	100%

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 proportionately from your investments.

Pension payment drawdown order (sequential)

If you nominate a drawdown order, we will deduct payments from the first option until your investment in that option is exhausted, and then deduct payments from the second option and so on.

Options	Drawdown order - number from 1 to 6
Defensive	
Conservative	
Balanced	
Growth	
International Shares	
Australian Shares	

Step 5: Nominating beneficiaries

Nominating beneficiaries is an important decision to make. You can choose one of the three different types of nominations available to you below. We recommend you seek legal and tax advice if you are not sure what is appropriate in your circumstances.

Preferred beneficiaries

Select the person(s) who you would prefer to receive your pension in the event of your death. You can only nominate a person that meets the definition of a 'dependent' under superannuation law. This includes your spouse, defacto partner, children, a person with whom you have an interdependency relationship, or a person who is financially dependent upon you. You can also nominate your legal personal representative(s).

These nominations are non-binding and will only be used by Australian Ethical Super as a guide.

Name	Relationship	Percentage
TOTAL		100%

Binding death benefit

If you would like your nominated beneficiaries to be binding on Australian Ethical Super, then complete the Binding Death Benefit Nomination Form, which is available on our website.

Your nominations will be binding provided it meets the legal requirements and as outlined in the Binding Death Benefit Nomination form. We recommend you seek legal and tax advice if you are not sure what is appropriate in your circumstances.

Reversionary beneficiary

You can nominate one person to be a reversionary beneficiary. This can include your spouse, defacto partner, children, a person with whom you have an interdependency relationship, or a person who is financially dependent upon you.

A reversionary beneficiary is someone to whom the pension will continue to be paid via regular payments (pension) following your death.

First name

Last name

Relationship

Date of birth

D	D	M	M	Y	Y	Y	Y
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Step 6: Adviser information

If you use a financial adviser, please have them sign and stamp this section. Your financial adviser's stamp confirms they hold a current AFS Licence and are authorised to deal in and/or advise on superannuation products.

Adviser details

Adviser name

Address

Phone number

Fax

Dealer stamp

Dealer group

Email address

Dealers or advisers stamping and/or signing this document do so on the understanding that Australian Ethical has no agency relationship with any broker or adviser and that no broker or adviser acts under Australian Ethical's authority.

Adviser service fee

Adviser Service Fees (ASF), whether single or annual, will be calculated and deducted from your account at the end of the month.

For dollar based fees, if there are insufficient funds in your account at deduction date, the adviser service fee will be deducted at the end of the month when sufficient funds are first available to pay the full amount of the fee.

Single asset based fee	
Maximum per payment - \$2,000	\$
Ongoing asset based fee	
Maximum 1% p.a.	% p.a.
Maximum \$1000 per month	\$ per month

All fees are quotes exclusive of GST.

Adviser signature

Signature

Date

D	D	M	M	Y	Y	Y	Y
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Signatory's full name (please print)

Step 7: Proof of identity

As a requirement of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF legislation), you need to provide identification documentation with this transfer request to prove you are the person to whom the super entitlements belong. Please provide to us either one certified primary Identification (ID) document or two certified secondary documents as listed below.

Your primary ID document requirements

You MUST supply ONE primary document from this list

- Australian Driver's Licence (current)
- Australian Passport (not expired more than 2 years)
- International Passport (current)
- Proof of Age Card/NSW Photo Card (current and government issued)

OR

Your secondary ID document requirements

Supply ONE of the following;

- Australian birth certificate, birth extract or citizenship certificate
- Foreign birth certificate or citizenship certificate
- Government issued concession card, such as a pensioner concession card, a health care card, or a seniors health care card


AND

Supply ONE valid option that contains your current residential address;

- Utility Bill or Council Rates Notice (less than 3 months old)
- Taxation Notice or Centrelink Statement (less than 12 months old)

How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

 IDENTIFICATION	<ol style="list-style-type: none">1 Certified true copy2 J. Sample3 Mr John Sample Justice of Peace NSW4 0444 444 444 Registration No.1234567895 Date: 01/01/2020	<ol style="list-style-type: none">1 A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)2 Write or stamp 'certified true copy' of the original document3 The authorised person's signature4 Full name, qualification, state, phone number and registration number (if applicable) of the authorised person5 Date of certification (within 12 months of receipt)
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Step 8: Proof of identity

Who can certify documents in Australia?

- Permanent employee of the **Australian Postal Corporation** with two or more years of continuous service who is employed in an office supplying postal services to the public.
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public.
- **Architect**
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank Officer, Building Society Officer or Credit Union Officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Financial Adviser or Financial Planner**
- **Justice of the Peace**
- **Holder of a Statutory office not specified in another item**
- **Legal Practitioner**
- **Marriage Celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, Chiropractor, Dentist, Nurse, Optometrist, Physiotherapist, Psychologist, Midwife, Occupational Therapist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student), a Registered Professional Engineer of Professionals Australia or registered under a law of the Commonwealth, a State or Territory or registered on the National Engineering Register by Engineers Australia
- **Member of the Australasian Institute of Mining and Metallurgy**
- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Governance Institute of Australia Ltd**
- **Member of the Institute of Chartered Accountants in Australia and New Zealand**, the Australian Society of Certified Practising
- Accountants, Member of the Institute of Public Accountants or the Association of Taxation and Management Accountants
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Migration agent registered under Division 3 of Part 3 of the Migration Act 1958**
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority) **or a Local Government Authority** with two or more years of continuous service
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **SES Employee of the Commonwealth**
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney, Patent Attorney**
- **Veterinary surgeon**

Who can certify documents outside of Australia?

- **an authorised staff member of an Australian Embassy, High Commission or Consulate**
- **an authorised employee of the Australian Trade Commission** who is in a country or place outside Australia
- **an authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia
- **a Member of the Australian Defence Force** who is an officer or a non-commissioned officer with two or more years of continuous service
- **Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index:**

Step 9: Declaration and signature

By completing the Application Form I declare that:

My application is lawful because

- All the details I have provided for this application are true and correct.
- I confirm that I am an Australian citizen, New Zealand citizen or Permanent Resident of Australia.
- I received and accepted this offer in Australia.

I have made an informed decision because

- I have read the PDS to which this application applies.
- If I have received the PDS from the internet or by other electronic means, I have received the entire document.

I am responsible for my decision to make this application, and

- I acknowledge that no representation has been made to me by or on behalf of Australian Ethical other than those contained in the PDS.
- I am not making this application because of an unsolicited meeting with or phone call from another person.

I am aware that Australian Ethical Super will have records of my personal information, and consent to my information being used and/or disclosed to:

- administer my investment;
- provide information to me;
- conduct market research and analysis;
- develop products;
- meet regulatory obligations;
- inform the licensee or adviser I have indicated on the Application Form, until I notify you otherwise.*

I have read all the terms and conditions contained in the Product Disclosure Statement and, in particular

- I agree to the offer contained in the PDS and to be bound by the provisions of the Trust Deed that governs Australian Ethical Super.
- I understand that Australian Ethical has the right to reject any applications, switches or regular contributions.
- I understand that by electing to use the phone and/or email facilities, I agree that Australian Ethical will not be responsible to me for any fraudulently completed, incorrect or incomplete communications and that Australian Ethical will not compensate me for my losses. I also release and indemnify Australian Ethical against any liabilities whatsoever arising out of Australian Ethical acting on any communications received by phone or email.
- I understand the nature of risk attached to the investments I am applying for and acknowledge that neither Australian Ethical, nor the Trustee of the Fund guarantee a return of capital or the performance of my investment.

I am authorised to sign this application form because

- If this application is signed by me under a Power of Attorney, I declare that I have not received notice of revocation of that power and I hereby supply a certified copy of the Power of Attorney.

Providing my TFN

- If I have provided my TFN at Step 1, I declare that I have read the important information about my tax file number and consent to providing my TFN for the legal purposes stated, including finding and amalgamating my superannuation benefits, providing information to the ATO, and providing information to another superannuation fund if I transfer my benefits.

Payments to my nominated financial adviser

- If this application is made through a financial adviser, and I have authorised the adviser to receive payment by way of an ongoing adviser service fee, I understand this fee will be deducted from my investment and will continue until I provide notice for it to cease.
- The ASF deduction will stop if there are no funds available to deduct this fee.
- I declare that the ASF relates to advice on superannuation only.

Information authority

- If you completed the Adviser authority section, you will allow your adviser (a third party) to request information in relation to your Australian Ethical Super account(s) on your behalf and have access to view your information on the online adviser portal.
- The authorisation is not effective until we receive and process the completed form, and will remain effective until you revoke or change your authority. Once we receive your completed form, we will provide your adviser (**indicated in step 5**), with information (oral, written or electronic) in relation to your Australian Ethical Super account as if the request was made by you. If you do not want your adviser, at any time, to be able to access information in relation to your Australian Ethical Super account(s), you should notify us immediately.
- Your adviser will not be authorised to change your personal contact details, give any instructions or carry out any transactions on your behalf, including switching investment options, making contributions, requesting a rollover or making lump sum withdrawals. Personal information such as your tax file number and bank account details will not be released to the nominated person under any circumstances.
- I agree to give Australian Ethical notice if I would like to change or revoke this authority. I agree that Australian Ethical is not responsible for any loss or delay which results from Australian Ethical providing information to my adviser.
- I agree and understand that I have directly engaged the dealer group and/or the adviser to provide financial services. I agree that Australian Ethical is not a party to that arrangement and is not liable for any loss which results from that arrangement.
- Although your adviser has 'read only' access through the portal, you acknowledge that by allowing this person to access your personal information, there is an increased risk that your personal information could be used in unauthorised ways. You agree that we will not be held liable for any loss arising from: a) any failure by an adviser to keep their password secure and confidential; and/or b) any fraud or inappropriate action taken by an adviser (or a person purporting to be an adviser) as a result of using information held about you.
- I understand and agree that if the person nominated in this form moves to a new adviser firm or dealer group, this authority will continue to be effective unless I notify Australian Ethical to cancel it.

* Personal information is collected by and held for Australian Ethical by its administrator in accordance with the Privacy Act 1988 (Cth), for the purpose of administering accounts, providing services associated with those accounts and may be used for marketing and research purposes. Without this information we would not be able to provide our services to you. You can opt out of receiving marketing material at any time by calling us or notifying us by email. Your personal information may be disclosed to third party service providers (some of which may be located overseas) or otherwise as permitted by law. For further information about how personal information is handled, (our complete privacy policy can be viewed at (a hard copy of the policy can be provided on request).

Step 9: Declaration and signature (continued)

Signature

Signature

X

Date

D	D	M	M	Y	Y	Y	Y
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Signatory's full name (please print)

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Contact us

t 1800 021 227
e
w

Australian Ethical Superannuation Pty Ltd
ABN 43 079 259 733