



## Perpetual WealthFocus Pension Plan

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315 RSE R1057010  
Perpetual WealthFocus Superannuation Fund ABN 41 772 007 500 RSE R1057010

# Pension refresh form

Please read the following information regarding the pension refresh facility before you complete this form.

To be eligible for this service, you must:

- hold both a WealthFocus Super and WealthFocus Pension (account based pension) account
- maintain a minimum balance of \$1,500 in your super account if you wish to keep this account open after your new pension is commenced and/or hold insurance cover through WealthFocus Super
- start your new pension account with a minimum balance of \$20,000
- be eligible to commence a WealthFocus Pension Plan (account based pension or transition to retirement account based pension).

If you do not have an existing WealthFocus Super account, you will need to open one prior to commencing a pension refresh. Please contact us for more information.

Your current personal information, investment and payment instructions for your existing pension account will be transferred to your new pension account. Your new pension account will not commence until all transactions requested or required as part of the pension refresh process have been completed. In some cases regular business processes may need to be carried out before some steps of the pension refresh process can be completed, which may delay its completion.

To receive a waiver of buy/sell spreads you need to transfer to the same Investment Options in the same amounts as you are currently invested in your existing pension and super accounts.

Before completing this form, you should:

- read the current WealthFocus Super Plan and WealthFocus Pension Plan Product Disclosure Statements which include important information on the operation of your super and pension accounts
- consult a financial and/or tax adviser and have them assist you to complete this form
- consider the tax and social security implications associated with your transaction/s.

Please complete this form if you would like to have your existing WealthFocus Pension Plan account and WealthFocus Super Plan account used to commence a new WealthFocus Pension Plan account. The form also provides you with the option to contribute additional funds into your existing WealthFocus Super account and also to claim a tax deduction and complete a re-contribution (optional).



# Perpetual WealthFocus Pension Plan

Perpetual Superannuation Limited ABN 84 008 416 831 AFSL 225246 RSE L0003315 RSE R1057010  
Perpetual's Investor Choice Retirement Fund ABN 41 772 007 500 RSE R1057010

## Pension refresh form

Please complete all pages of this form in **BLACK INK** using **CAPITAL LETTERS**.

### 1. Investor details

Client number	<input type="text"/>
Existing Perpetual WealthFocus Pension Plan account number	<input type="text"/>
Existing Perpetual WealthFocus Super Plan account number	<input type="text"/>
First name	<input type="text"/>
Last name	<input type="text"/>
phone (after hours)	<input type="text"/>
phone (business hours)	<input type="text"/>

We will transfer the proceeds of your existing Perpetual WealthFocus Pension Plan account to your existing Perpetual WealthFocus Super Plan account. Please note that we may be required to make one last pension payment from your Pension Plan account prior to transferring your balance if you have not received your pro-rata minimum pension payment for the financial year.

### 2. Employment status

Your application cannot be processed if this section has not been completed.

I am retired (or have met another condition of release that allows access to my superannuation benefits).

I have reached my preservation age but I am still working and am under age 65 (we will open a transition to retirement pension for you within the Pension Plan.)

### 3. Contribution/rollover details to WealthFocus Super Account

Complete this section if you would like to contribute or rollover funds to your WealthFocus Super account in addition to the proceeds of your existing pension account, prior to commencing your new pension account. Please ensure that your previous superannuation provider has been instructed to rollover your funds.

#### Contribution limit reminder

An annual limit of \$25,000 applies to concessional contributions and generally \$150,000 for after-tax contributions. For people aged 50 and above or turning 50 before 30 June 2012 concessional contributions of \$50,000 may be made each year. Members under age 65 can make after-tax contributions totalling \$450,000 in a financial year provided no such contributions are made in the following two years. You should speak to your financial adviser about these limits when considering your situation. Contributions made in excess of the above limits will effectively be taxed at the highest marginal rate.

#### One-off contribution

Contribution type	Amount	Further details
Personal contribution	\$ <input type="text"/>	If you are eligible and intend to claim a tax deduction on these contributions you will also need to complete section 4.
Employer contribution	\$ <input type="text"/>	
Salary sacrifice contribution	\$ <input type="text"/>	
Spouse contribution	\$ <input type="text"/>	You will also need to include a completed CGT cap election form (available from the ATO).
CGT contribution	\$ <input type="text"/>	
Personal injury payment	\$ <input type="text"/>	You will also need to include a completed contributions for personal injury form (available from the ATO).
<b>Total</b>	\$ <input type="text"/>	

**Rollovers**

If you are transferring from another super fund please provide the below details. You will also need to complete the 'Transfer authority' form for each rollover being requested and send it to your previous superannuation provider.

Name of the previous institution	Policy/account number	Approximate amount
		\$
		\$
		\$
		\$
<b>Total</b>		\$

**4. Recontribution and tax deduction instruction (optional)**

As part of the pension refresh you are able to claim a tax deduction on personal contributions you have made into your Perpetual WealthFocus Super Plan during the financial year, if you are self employed and eligible. You are also able to complete a retribution.

**Claim a tax deduction**

Are you eligible and intend to claim a tax deduction for personal contributions made in the current financial year ending 30 June 20   ?

Yes  Confirm the amount you intend to claim below.  
 (Note: We will process your claim for a tax deduction prior to any retribution, if applicable)

No  (Go to section 5)

I am eligible and intend to claim a tax deduction for my personal contributions of:	\$
Total contributions made:	\$

This is your notice to us, to be effective from the date of this application, for the amount you intend to claim as a tax deduction under Section 290-170 of the Income Tax Assessment Act 1997. We will deduct 15% contributions tax from this amount. We will send you an acknowledgement of the amount you intend to claim as a tax deduction which you will need to retain for tax purposes for the current financial year.

**Recontribution in Super Plan**

This section allows you to complete a full or partial lump sum withdrawal from your Super Plan which will then be recontributed as a non-concessional contribution into your Super Plan. If you are aged between 65 and 74 then in order to be able to complete a retribution you need to be eligible to contribute under the employment work test. You also need to ensure that you do not breach the non-concessional contribution limits for your age otherwise additional tax will apply.

(i) Employment work test (for members aged 65 to 74):  
 I confirm that I have worked for at least 40 hours in a period of 30 consecutive days in the current financial year

Yes  No  (if your answer is no, you are not able to retribute)

(ii) Reconstitution amount:  
 Please retribute the following amounts from my existing Super Plan account

Full balance  Partial balance  Amount \$

The retribution can be processed either before your existing Pension Plan is commuted into the Super Plan or after the Pension Plan is commuted into the Super Plan. Please confirm when you would like us to complete the retribution:

Before commutation of existing pension account into super account

After commutation of existing pension account into super account



## 7. Declaration and signature

By signing this request form I declare and agree that:

- I have fully read and understand this form and the Perpetual WealthFocus Pension Plan PDS in relation to the operation of the pension refresh
- All of the information I have provided on this form is true and correct
- If applicable, in the case of contributions, that I have read and understood the contribution eligibility rule in the WealthFocus Super Plan Product Disclosure Statement – Part 1, and that I am eligible to make or have contributions made for my benefit and will notify the Trustee if I am no longer eligible
- If I am claiming a personal tax deduction in relation to my contributions, I:
  - intend to claim these personal contributions in the financial year I have identified in this form
  - have not yet lodged my tax return for the financial year identified in this form
  - am an existing member of the Fund
  - have not yet commenced a superannuation income stream based in whole, or part, on the contributions for which I am claiming a tax deduction
  - intend to claim the personal contributions stated in this form as a tax deduction and have not included these contributions in an earlier notice.
- I authorise Perpetual to obtain information from the ATO regarding my superannuation account in relation to my TFN, PAYG or other superannuation tax-related matters.

I understand the effects of transferring between my Super Plan and Pension Plan accounts and commencing a new pension and I am aware of any applicable tax, social security and other considerations.

I consent to the transfer of the full proceeds from my existing pension account to my existing superannuation account and subsequent commencement of a new pension account using my existing information and instructions.

print name	<input type="text"/>
signature	<input type="text"/>
date	<input type="text"/> / <input type="text"/> / <input type="text"/>

### Important notes:

- If a pension payment is due to you within 5 business days of receiving your instruction to refresh your account, we will delay the processing of your instructions until that pension payment is made.
- The unit price you will receive for transactions relating to your pension refresh facility will depend on the day each transaction/s is processed.