

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 Plan
- 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 Perpetual 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 retribution (optional).

Pension refresh form

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

1. Member details

member number	<input type="text"/>
Existing Perpetual WealthFocus Pension Plan member number	<input type="text"/>
Existing Perpetual WealthFocus Super Plan member 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 age 60 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

Please indicate below the amount of your contributions and/or rollover (please ensure that your previous superannuation provider has been instructed to rollover your funds).

Contribution limits

Please refer to the Product Disclosure Statement for information about contribution limits. You should speak to your financial adviser about these limits when considering your situation. Contributions made in excess of the limits will attract additional tax.

One-off contribution

Contribution type	Amount	Further details
personal contribution	\$	If you are eligible and intend to claim a tax deduction on these contributions you will also need to complete section 4.
spouse contribution	\$	
downsizer contribution	\$	You will also need to complete a 'Downsizer contribution into superannuation' form (available from the ATO).
CGT contribution	\$	You will also need to include a completed 'Capital gains tax cap election' form (available from the ATO).
personal injury payment	\$	You will also need to include a completed 'Contribution for personal injury election' form (available from the ATO).
Covid-19 contribution	\$	You will also need to include a completed 'Notice of re-contribution of COVID-19 early release amounts' form (available from the ATO).
Total	\$	

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
		\$
		\$
		\$
		\$
Total		\$

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 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 67 and 74 then in order to be eligible to claim a tax deduction for the recontributed amount you need to meet the employment work test or satisfy the work test exemption. You also need to ensure that you do not breach the non-concessional contribution limits otherwise additional tax will apply. Please refer to the Product Disclosure Statement for information about contribution limits.

(i) Tax deduction for personal superannuation contribution (for members aged 67 to 74)

I intend to claim a tax deduction and I confirm that I have worked for at least 40 hours in a period of 30 consecutive days in the current financial year or satisfy the work test exemption

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

To meet the work test exemption, you must meet 3 conditions:

- you satisfied the work test in the financial year before the year in which you made the contribution
- your total super balance is less than \$300,000 at the end of the previous financial year
- you did not use the work test exemption in a previous financial year.

(ii) Recontrubution 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 ☐

5. New pension account details

Amount to be transferred from your super account to your new pension account

\$

Comment (if any)

Would you like us to transfer all of the personal details and payment instructions in place on your current pension account to your new pension account? Note: A new minimum pension payment will usually be calculated for your new pension account, as required under the law.

Yes ☐ (go to section 6)

No ☐ If you would like to alter your personal details, investment strategy, beneficiaries etc, you will need to complete the relevant forms and submit with this application.

If you would like to alter the details of your pension payments or bank account details, please complete the section below.

Pension payment details

I would like to receive my pension payments: monthly ☐ quarterly ☐ half yearly ☐ yearly ☐

I would like my pension payment amount to be: minimum maximum (only applicable to TTR pensions)

or

Specify an amount (before tax) of \$ p.a. or \$ per payment

I would like my specified payments to automatically increase each year (not applicable to TTR pensions):

☐ no

yes by an amount of 1% 2% 3% 4% 5%

☐ yes in line with CPI

I would like to receive my first pension payment on the: 27th of MONTH (subject to all documents being received five working days in advance)

Payment bank account details

Please provide your bank account into which all payments are deposited. The account can be in your name or a joint account of which you are one of the account holders.

[illegible]

If you provide us new bank account details we will require a copy of the bank account statement. Please provide this statement with your completed form.

6. 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 Perpetual 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
- I understand I am responsible for contributions, and contributions in excess of contribution limits will attract additional tax
- If I am claiming a personal tax deduction in relation to my contributions:
 - I intend to claim the personal contributions stated as a tax deduction
 - I am a current member of the Perpetual WealthFocus Superannuation Fund
 - Perpetual WealthFocus Superannuation Fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
 - I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, or
- before the end of the income year following the year in which the contribution was made.
- I authorise the Trustee to obtain information from the ATO regarding my superannuation account in relation to my TFN, PAYG or other superannuation tax-related matters
- I acknowledge that the Trustee is required to provide information to the ATO regarding my superannuation account.

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"/> <input type="text"/> / <input type="text"/> <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.

Forward your completed form to:

Perpetual WealthFocus Super and Pension
Reply paid 92151
Parramatta NSW 2124

Alternatively, you can send us a copy by email:

superandpension@perpetual.com.au