

Step 2 – Select the pension you are applying for

- Transition to Retirement Income Stream (this applies if you are still working and are under age 65).
- Account Based Pension (this applies if you have permanently retired from the workforce or are over age 65).

Step 3 – Complete your preservation status

(not applicable for Transition to Retirement Account Based Pension)

Your benefit may be subject to preservation. If the preservation portion of your benefit is over \$200, legislation requires that this amount be retained in an approved superannuation fund until:

- You are at least 65 years of age or over;

OR

- You are at least 60 years of age and have ceased employment since attaining age 60;

OR

- You have reached your preservation age*, have ceased employment and have permanently retired# from the workforce.

* Your preservation age depends on your date of birth – see the table below:

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

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week. Gainful employment means employed or self-employed for gain or reward in any business, trade, profession, calling, occupation or employment. If you are eligible, please complete one of the following declarations and **attach proof of age** to allow your benefit payment to be processed e.g. photocopy of your driver's licence, passport or birth certificate).

- Yes, I have reached preservation age, ceased employment and permanently retired from the workforce.
- Yes, I am at least 60 years of age and I have ceased employment since attaining age 60.
- Yes, I am at least 65 years of age.

Step 4 – Make your initial investment

To establish a Lutheran Super Pension, a minimum investment of \$50,000 is required. Your pension will not commence until your amount has been transferred from your Lutheran Super Account.

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 www.ato.gov.au/super for further information.

- Choose the amount you wish to invest (minimum \$50,000):

\$ (Please note, you need to keep a balance of \$5,000 in your Lutheran Super Accumulation Account if you wish to keep the account open)

OR

- Close my Lutheran Super Accumulation account. (This means your entire benefit will be transferred to your new Pension Account and your super account will be closed).

OR

- I wish to keep a minimum balance of \$5,000 in my active Lutheran Super Account and the remaining funds to be invested in Lutheran Super Pension Category.



Step 5 – Decide on your pension amount

I wish to receive (before tax) an annual pension as follows: **(Select one option only)**

- Minimum amount permitted
- Nominated amount* of \$, per annum
- Maximum amount permitted (Transition to Retirement Income Stream only)

*This amount must be at least the minimum amount permitted.

Please note: If you have not ticked an option above, payments will be made at the minimum amount permitted.

I wish my pension to be paid as follows: **(Select one option only)**

- monthly
- quarterly
- yearly

Please note: Pension payments will be debited around the 15th of each month.

Commencement

Please note:

I would like my Pension Payment to start:

- as soon as possible
- in the following month: (please note payment must be before June 30 of each financial year)

Step 6 – Complete your payment details

Please pay my pension to my nominated account (details below)*:

My bank account details are as follows:

Name of institution

Branch name

Branch address

BSB

Account number

Account name

* If you do not provide these details, we will be unable to commence your pension payments.



Step 7 – Choose your investment options

You can choose up to 8 investment options in any percentage. Please ensure the total adds to 100%.

Simply choose the investment options available to you as shown in your Product Disclosure Statement for Pension members or other documentation provided in relation to investment choice. If you nominate invalid options or if you provide any information that is incomplete or ambiguous in the opinion of the Trustee, your request will not be actioned. You will be advised if this is the case.

If you're unsure of your decisions we recommend that you see a licensed or appropriately authorised financial adviser.

Please refer to your Product Disclosure Statement for Pension Members, or other documentation provided, for details about the investment choices and options available under the fund.

I wish to have my initial investment allocated between the following investment strategies:

	Percentage to be invested			
Option 1- Cash and Term Deposits	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 2 - Conservative Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 3 - Balanced Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 4 - Balanced Growth Socially Responsible Investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 5 - High Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 6 - High Growth All Australian Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 7 - High Growth – All Australian Shares Socially Responsible Investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 8 - High Growth All International Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
TOTAL	1	0	0	%

Investment option(s) for your pension payments

You can choose to have your pension payments made from one or more of the investment options you have chosen above for your account balance. For example, if your account is invested 80% High Growth and 20% Cash and Term Deposits, you could choose to have your payments made from the Cash and Term Deposits option only.

Once there's no longer enough money in your chosen option(s), payments will automatically be deducted from the account balance invested in your other option(s). You'll be notified at the time, and can adjust your investment choice if desired.

	Percentage			
Option 1- Cash and Term Deposits	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 2 - Conservative Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 3 - Balanced Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 4 - Balanced Growth Socially Responsible Investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 5 - High Growth	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 6 - High Growth All Australian Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 7 - High Growth – All Australian Shares Socially Responsible Investment	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Option 8 - High Growth All International Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
TOTAL	1	0	0	%

Step 8 – Nominate your beneficiaries

Who'll get your super if you die while you're in the Lutheran Super?

If you die while there is money in your Pension Account, this money will be paid out to your spouse, dependants or estate. You have three options when nominating your beneficiaries:

- You can choose to make an **Agreement** with the Trustee as to how your Pension Account will be distributed on your death, in which case the Trustee will pay a lump sum benefit in accordance with your instructions;

OR

- Alternatively, you can nominate your **Preference** to the Trustee as to how you would prefer your lump sum death benefit to be paid. The Trustee will not be legally bound by your wishes, but will take them into account when making their determination;

OR

- You may choose for your Pension Account to be paid to your spouse or an eligible dependant (subject to certain conditions) as a **Reversionary Pension**.

For full details on Agreed and Preferred beneficiaries and lump sum death benefits and also Reversionary pensions, please refer to the **Nominating your beneficiaries** section of the Product Disclosure Statement (PDS).

Continued over



Step 10 – Reversionary Pension nomination

(please only complete if you ticked the appropriate box in Step 8)

Before your pension commences you can choose for your Pension Account to be paid to your surviving spouse (including a de facto and same sex partner), any person with whom you have an interdependency relationship or your child subject to your child:

- being under age 18;

OR

- being under age 25 and financially dependent on you;

OR

- suffering from a prescribed disability.

Please note you may only choose one dependant to receive a Reversionary Pension.

For full details on Reversionary pensions please refer to the **Nominating your beneficiaries** section of the PDS.

If you wish to nominate a reversionary beneficiary please provide their details below.

Full name of Nominee

Relationship to you **(Select one option only)**

- Spouse Child Interdependency relationship

Address

Date of birth / /

Step 11 – Provide Tax File Number Declaration

Your TFN is confidential and it is not an offence to not provide your TFN. However in line with the Superannuation Industry (Supervision) Act 1993, the Trustee of Lutheran Super is authorised to ask for your TFN. The Trustee will only use your TFN for lawful purposes. These purposes may change in the future if there are changes to legislation.

You should note that if you don't provide your TFN, you may pay more tax than you have to. To minimize any extra tax being withheld from your pension payments, you will need to complete and return an ATO Tax File Number Declaration form.

- I have completed and attached the Tax File Number Declaration Form available from the Australian Tax Office or the Helpline on **1800 635 796**.

Step 12 – Providing proof of your identity

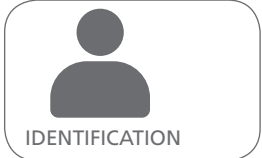
You will need to provide certified proof of your identity. The easiest way to do this is as follows:

- photocopy both sides of your current drivers licence or passport
- take the photocopies of your ID and the original of the partly completed statutory declaration to Australia Post* or your local Police station**
- ask them to certify your ID.

* to be able to certify your documents, the Australia Post employee must be a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service in an office supplying postal services to the public. Australia Post will charge a small fee for each photocopy you need to get certified.

** a police officer, sheriff or sheriff's officer can certify your ID.

The person certifying your ID documents will include the following details on the copy:

	<p>← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)</p> <p>Certified true copy ← Write or stamp 'certified true copy' of the original document</p> <p><i>J. Sample</i> ← The authorised person's signature</p> <p>Mr John Sample ← Full name, qualification and registration number (if applicable) of the authorised person</p> <p>Justice of Peace ← Date of certification (within 12 months of receipt)</p> <p>Registration No. 123456789</p> <p>Date: 01/03/2015 ←</p>
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Step 12 – Providing proof of your identity

Alternatively, you can refer to the 'Completing Proof of Identity' fact sheet on the website at www.lutheransuper.com.au for a list of other people who can certify your ID document(s) and witness your statutory declaration.

If you don't have a driver's licence or passport

You will need to provide a certified copy of one document from each of the following groups:

- Birth certificate or birth extract¹
- Citizenship certificate issued by the Commonwealth
- Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

AND

- Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- Tax Office Notice of Assessment issued in the last 12 months
- Rates notice from local council issued in the last 3 months
- Electricity, gas or water bill issued in the last 3 months
- Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

Name change

If you have changed your name, you must provide a certified copy of the relevant name change document¹, for example, a marriage certificate, deed poll, decree nisi/divorce order or change of name certificate issued by the Births Deaths and Marriages Registration office.

Signing on behalf of another person

If you are signing on behalf of the applicant you will need to provide the following:

- A **certified** copy of the Guardianship papers or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity of the applicant.

¹Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

Step 13 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the fund.

Have you:

- Provided your member details in **Step 1**?
- Completed all steps of the form and provided copies of documentation (where required)?
- Signed and dated the form (**Step 14**)?

Completing Proof of Identity

- Have you attached the correct identification as outlined in the Completing proof of identity section? Select the identification you have provided:
 - One Primary identification document; or
 - Two Alternative identification documents (one from each of the lists specified)
- Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
- Is your document correctly certified? Ensure the certifier has included ALL of the following on each page:
 - Written or stamped 'certified true copy'
 - Signature and printed name
 - Date – the date **MUST** be within twelve months of the date we receive your completed form.
 - Qualification (such as Justice of the Peace, Australia Post employee, etc)

Please refer to the Completing proof of identity section for more details on how to certify a document and a list of valid certifiers.



Your Privacy

LCA Nominees Pty Ltd ABN 61 008 204 939 is the trustee of the regulated superannuation fund known as Lutheran Super ABN 93 371 348 387. Lutheran Super is administered by the trustee with the assistance of a professional administration company engaged by us to perform administration services for the fund. We collect and handle personal information about you in order to manage and administer your superannuation arrangements. We may also use it to supply you with information about products and services offered by us and our related companies that we expect to be of interest to you. If you do not wish to receive marketing material, please contact us on 1800 635 796, or write to our Privacy Officer using the details listed below.

Our Privacy Policy is available to view at www.lutheransuper.com.au or you can obtain a copy by contacting us on 1800 635 796.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, another super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage and administer your super, including your employer, our professional advisors, insurers, other organisations who provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and to our other service providers where it is used to assist with managing and administering your super.

In the process of managing and administering your super arrangements with us, your personal information may be disclosed to service providers who are based outside of Australia. It is anticipated that our current professional administrator may disclose personal information to information technology servers which are based in the United Kingdom, the United States, India, New Zealand or Bermuda. We will use all reasonable efforts (with the assistance of our professional administrator) to ensure that information disclosed via our professional administrator to foreign countries will not be held, inappropriately used or disclosed by the recipient of the information in those countries.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 635 796 or write to our Privacy Officer; The Privacy Officer, Lutheran Super, 197 Archer Street, North Adelaide, South Australia 5006.

Step 14 – Sign the form

Your application will not be accepted unless you have signed this declaration.

By signing this form I:

- apply to become a member of the pension category of Lutheran Super.
- I have attached a completed Tax file number declaration form from the Australian Tax Office.
- acknowledge that I have read and understood the attached Product Disclosure Statement for Pension Members and agree to be bound by it.
- acknowledge that I have received all information I require in order to exercise the choices I have made.
- acknowledge that caps apply to the amount I can transfer into the Retirement Phase and it is my responsibility to monitor.
- accept that I will be bound by the provisions of the trust deed and rules which govern the operation of the pension category of Lutheran Super.
- acknowledge that if I've provided my email address details in this application form, the Trustee may, at its discretion, use that email address to send information, including any annual reports, member and exit statements and notices of any material changes or the occurrence of significant events, by electronic means.
- understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

/ /

Please return your completed form together with your proof of identity and Tax File Number Declaration form to Lutheran Super, GPO Box 4303, Melbourne, VIC 3001.

