



Change your details VicSuper Flexible Income

* Indicates that providing this information is mandatory. Not doing so may delay the processing of your request.

When completing this form, please ensure you use all capital letters eg A B C and check boxes with a cross eg X

Important information

Once you have completed the relevant step/s, please proceed to Step 8 for privacy information and Step 9 to authorise your changes.
This form can also be used by Term Allocated Pension members.

Step 1: Complete your personal details

Member number*

Title Mr Mrs Ms Miss Other (*please specify*)

Surname*

Given name/s*

Date of birth* Gender* Male Female

Residential address* (*must be provided*)

 Postcode*

*If you are providing an overseas address you must also provide proof of identity.
For more information, please refer to the 'Proof of identity' section on pages 5 and 6.*

Postal address (*if the same as your residential address, mark 'AS ABOVE'*)

 Postcode

Daytime phone number (so that we can contact you during business hours if needed)

Email

By providing your email address you are agreeing to receive communications from us via email, or via MembersOnline. You can change or further customise how you receive your communications from us at any time by logging into MembersOnline or calling the Member Centre on 1300 366 216.

If you are not registered for MembersOnline we will send you a password shortly. Some correspondence cannot be sent electronically so you may still receive some communications from us in the post.

Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.

Step 2:
Change of
personal details

Complete this section if you have changed your surname, address or phone number.

If you are changing your name you must provide proof of identity and a certified linking document. For more information please refer to the 'Proof of identity' section on pages 5 and 6.

Former surname

Former given name/s

Former address

Postcode

Former daytime phone number (during business hours)

Step 3:
Change your
bank account details

Complete this section to change the bank account to which your regular income payments are made.

- Deposits can only be made into an account held in your name or jointly in your name.
- You can generally access your funds within two days of being paid.
- We cannot be held liable for any errors that occur based on the account details you provide.

Account holders name

Branch (BSB) number

Account number

Bank/institution name

We are required to obtain and verify proof of identity before we can change your bank account details, in accordance with our obligations under the AML/CTF Act 2006.

For more information on this step see 'Proof of identity' on pages 5 and 6.

I have also attached a certified copy of a primary photographic identification document

OR

certified copy of a primary non-photographic identification document

AND

certified copy of a secondary identification document.

Step 4:
Make a once-off
Income payment
request

For VicSuper Flexible Income only

Complete this step to make a request for a once-off Income payment.

Once-off Income payment

\$ Gross Net of tax

Amount in words

Important:
This once-off income payment will be made in addition to your regular income payment and your regular income payment order will apply. The amount you nominate must be within the limits applicable to your account.
If you do not choose gross or net, the nominated amount will be paid to you as a gross amount before tax (if applicable) is deducted.

The amount you nominate must not reduce your account balance to less than \$7,000.
If you instead wish to receive a lump sum withdrawal, please complete a *Make a lump sum withdrawal from VicSuper (form V711)*. You can request a copy by calling our Member Centre on **1300 366 216**.
For those under age 60, tax may still apply to your income payments. Please refer to the *VicSuper Flexible Income Product Disclosure Statement (PDS)*, Section F - Taxes for more details. You may wish to seek tax advice before proceeding.

Step 5:
Change your
income amount

Complete this step to change the amount of your income payments.

- On 1 July 2007 new payment rules took effect for VicSuper Flexible Income accounts that commenced after this date. If you started a VicSuper Flexible Income account prior to 1 July 2007, and have not already changed to the new payment rules, you may change to the new rules by completing Step 7 or continue to receive your income under the old rules.
- If you select a specific amount, the amount you nominate is a gross amount, before tax (if applicable) is deducted and must be within the limits applicable to your account.
- The new income amount will apply from your next payment.

Please select **one** of the following options.

Minimum amount*

OR

Specific amount

\$ per payment

Would you like to index this amount in line with CPI each year? Yes

OR

Maximum amount* (applicable to VicSuper Flexible Income with Transition to Retirement feature or VicSuper Flexible Income on old payment rules).

OR

No further payments required for the remaining financial year (if possible). Proceed to Step 6 to select month that payment starts in new financial year.

* If you select the minimum or maximum option, the payment amount will be minimum or maximum (where applicable) less income already received divided into the remaining installments for the financial year. If you have already received more than the minimum or the maximum, no further payments will be paid for the financial year.

Step 6:
Change your
payment frequency
and/or timing

Complete this section to change the frequency of payments to your nominated bank account. Please tick your preference below.

- Payments are processed on the 15th of the month (or previous business day where the 15th falls on a weekend or public holiday) and the last business day of the month.
- This change will apply to your next income payment provided we receive this form five working days prior to the day of the month on which your income payment is paid.

Options (please tick one only)

Twice monthly Monthly Quarterly
 Half yearly Yearly

If you have chosen a monthly, quarterly, half yearly or yearly payment please indicate which day of the month you would like to receive your payment:

15th day of the month last working day of the month

Please indicate the month you would like your next payment.

Month

Step 7:
Change to the new
payment rules

Complete this step to change to the new payment rules if you commenced your account prior to 1 July 2007, and have not previously changed to the new payment rules.

I have read the *VicSuper Flexible Income Product Disclosure Statement (PDS)* and understand the implications for my account of moving to the new payment rules. I also understand that once I move to the new payment rules I cannot elect to change back to the old rules.

Yes, please change my VicSuper Flexible Income to the new payment rules

Step 8:
Read the *Privacy brochure*
(personal information)

The personal information provided on this form is collected by and held for Aware Super, in accordance with the Australian Privacy Principles of the *Privacy Act 1988* (Cth), for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1300 366 216** or visit vicsuper.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

Step 9:
Authorisation,
sign this form

Complete this step to authorise your changes. Before you sign this form, please carefully check the information you have provided to ensure it is correct.

I certify that:

- I have fully read this form and the explanatory notes and the information completed is true and correct
- all personal details on this form are correct
- the changes on this form are irrevocable and binding until I make further changes
- I have received and read the privacy information. See Step 8
- I acknowledge that the Trustee may require additional proof of identity in certain circumstances under the *AML/CTF Act 2006*
- I understand payments cannot be made from funds invested in a term deposit
- I have fully read the *VicSuper Flexible Income Product Disclosure Statement (PDS)* and understand that this form is not personal advice.
- I understand that I can contact the Member Centre on **1300 366 216** or visit vicsuper.com.au/retirement website for the latest information on VicSuper Flexible Income and its features including the PDS.

Surname*

Given name/s*

Signature*

Date*

Step 10:
Send your form
to us

Send your completed form and documentation to **VicSuper, GPO Box 89 Melbourne VIC 3001**

Change your details VicSuper Flexible Income

Please complete this form to change any of the following details of your VicSuper Flexible Income account or to make a once-off income payment request:

- personal details and address – complete Step 2
Note you must provide proof of identity when providing an overseas address; please refer to the 'Overseas residents' section on page 6 for more information and what must be provided.
- bank account details – complete Step 3
Note you must provide proof of identity when changing your bank account details; please refer to the Proof of identity section for more information and what must be provided.
- make a once-off income payment request - complete Step 4
Note the amount you nominate must be within the limits applicable to your account and must not reduce your account balance to less than \$7,000.
- your annual income – complete Step 5 to select an amount – complete Step 7 to select the new payment rules
- your payment frequency – complete Step 6

You are able to change your payment details at any time. If you would like to change your income payment amount, payment frequency or payment order, you can do so using MembersOnline. This is a free and secure online service that is available via our website, vicsuper.com.au

Registering for MembersOnline is easy. You can either:

1. visit our website at vicsuper.com.au/signup OR
2. call our Member Centre on 1300 366 216.

If you have any questions about this form or Retirement Income Solutions, please call our Member Centre on 1300 366 216 or visit vicsuper.com.au

Minimum payment limits

Government legislation requires that you draw a minimum amount of your income each year based on your age. If you roll over an amount to commence a VicSuper Flexible Income account after 1 June, you do not have to receive an income payment in that financial year.

The table below shows the minimum payment limit percentages:

| Age at commencement or 1 July each year | Standard minimum limits* |
|---|--------------------------|
| Under 65 | 2% |
| 65-74 | 2.5% |
| 75-79 | 3% |
| 80-84 | 3.5% |
| 85-89 | 4.5% |
| 90-94 | 5.5% |
| 95 and over | 7% |

* These minimum payment limits have been reduced by 50% for the 2020/21 financial year. Please refer to the *VicSuper Flexible Income PDS*, Choosing your income level for more details.

Proof of identity

Under the *Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act 2006* super funds are required to obtain and verify proof of identity before you are able to be paid a superannuation benefit.

In addition to the proof of identity requirements described, we may from time to time be required to collect and verify additional proof of identification documents.

What information do you need to provide?

You are required to provide your:

- full name
- date of birth
- residential address.

Your full name must be verified in all cases. In addition, either your date of birth or your residential address must also be verified.

In order for your name, date of birth and residential address to be verified, you must provide:

- an original or certified copy of a **primary photographic** identification document such as a drivers licence or passport

or both

- an original or certified copy of a **primary non-photographic** identification document, such as a birth certificate or Centrelink pension card, and
- an original or certified copy of a **secondary identification** document such as an Australian Tax Notice of Assessment issued within the past 12 months or a utilities notice issued within the past three months.

A full listing of the documents you can provide can be found on our website at vicsuper.com.au/forms

Any documentation provided must not have expired, with the exception of a Commonwealth passport which has expired within the preceding two years.

If you reside overseas or direct us to make your payment to an overseas address or to a foreign bank account, you must provide verification of all three items listed above. Please refer to the 'Overseas residents' section on page 6.

Who can certify a document as a true copy?

If you bring your **original** documents in person to one of our advice centres, a Fund representative will be able to verify your documents for you. However, if you provide a **copy** of your documents (eg if you send a copy by mail) all copied pages of **original** proof of identification documents must be certified as true copies by any individual approved to do so (see below and page 2 for more details).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg justice of the peace, pharmacist, etc) and date.

Guide to providing proof of your identity

Get your ID certified

Take both the ORIGINAL and a PHOTOCOPY of your identification documents to an authorised person - see below for details.

To certify your ID the authorised person needs to:

- Compare the photocopy to the original
- Include the following details on the copy:
 - stamp or write 'I certify that this document is a true copy of the original having been sighted by me on this day DD / MM / YYYY'
 - their qualification eg police officer
 - their name
 - their address and phone number and
 - their signature.

This is shown in the image below.

Return your documents to us

Post your completed form/s with your certified ID document/s to:

VicSuper
GPO Box 89
MELBOURNE VIC 3001



Australian residents

This list shows the most common categories of people who can certify proof of identity documents for change of details purposes:

- pharmacist
- teacher employed full time at a school or tertiary education institution
- legal practitioner
- medical practitioner (eg your local GP)
- nurse
- police officer
- an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees.
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants (IPA)
- justice of the peace

You can access a full list of acceptable proof of identification documents and people who can certify these documents at vicsuper.com.au/forms

Overseas residents

What proof of identity information must be provided?

A passport issued by the Commonwealth,

OR

A passport or a similar document issued for the purpose of international travel, that:

- a. contains a photograph and the signature of the person in whose name the document is issued
- b. is issued by a foreign government, the United Nations or an agency of the United Nations, and
- c. if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator.

AND

one of the following:

- a. a licence or permit issued under the law or equivalent authority of a foreign country for the purpose of driving a vehicle that contains a photograph of the person in whose name the document is issued and contains their residential address, or
- b. a notice that:
 - was issued to an individual by a local government body or utilities provider within the preceding three months
 - contains the name of the individual and his or her residential address, and
 - records the provision of services by that local government body or utilities provider to that address or to that person.

Who can certify the document as a true copy?

The following people can certify copies for overseas residents:

- a judge of a court
- a registrar or deputy registrar of a court
- a police officer
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the *Consular Fees Act 1955*)
- Employee of the Australian Trade Commission who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and
 - exercising his or her function in that place
- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(d) of the *Consular Fees Act 1955*; and
 - exercising his or her function in that place
- a person authorised as a notary public in a foreign country.

If we do not receive the required proof of identity documents certified by an eligible person, your change of details request will be delayed. Overseas residents must provide proof of identity with every change of details request.

Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a **certified linking document**. A linking document is a document that proves a relationship exists between two (or more) names.

Suitable linking documents include:

| Purpose | Suitable linking documents |
|-----------------------------------|---|
| Change of name | Certified copy of marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office |
| Signed on behalf of the applicant | Certified copy of guardianship papers or Power of Attorney |

If you are providing a linking document due to a change of name or you are signing on behalf of another person, you must also provide certified copies of proof of identification documents as outlined. If both documents are not provided, the change of details request will be delayed until correct documentation is provided.