

# Change of income stream membership details



You can use this form to update your:

- personal or contact details
- payment amount or frequency
- bank account details.

You can also use this form to convert your transition to retirement income stream to a retirement income stream.

Please use a dark pen and CAPITAL letters. Use (X) to mark boxes. You can also type data directly into this form, print it and send it to us. Forms are located on our website at [firststatesuper.com.au/forms](http://firststatesuper.com.au/forms).

The **Notes** at the back will help you complete this form. If you have any questions, call us on 1300 650 873.

## 1. Your current membership details

Please record your current membership details before you update the information in **Section 2**.

Member number	Account number	Date of birth (DD-MM-YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Title	Last name
<input type="text"/>	<input type="text"/>

Given name(s)
<input type="text"/>

## 2. Information to be updated

Any change of name or correction to your date of birth must be supported by proof of identity documentation (see **2. Information to be updated** in the **Notes**). If you wish to change the investment option in which your account balance is invested, or the investment option from which your payments are made, you should use a *Change of income stream investment details* form.

**Only complete the details that have changed.**

Title	Male	Female	Other	Unspecified	Date of birth (DD-MM-YYYY)
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

Last name
<input type="text"/>

Given name(s)
<input type="text"/>

Residential address
<input type="text"/>
<input type="text"/>

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Postal address (if different from residential)
<input type="text"/>

Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>

Daytime contact number	Mobile
<input type="text"/>	<input type="text"/>

Email (for security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as <code>employee_title@company.com.au</code> )
<input type="text"/>



**i** See Notes Section 3 for information about **minimum** and **maximum** annual payments.

### 3. Change your income stream payment amount or frequency

**Type of income stream**

I currently have a:  Retirement income stream **OR**  Transition to retirement income stream  
 NOTE: If you have satisfied a condition of release and wish to convert your transition to retirement income stream to a retirement income stream, you must also complete Section 5. Please read **Section 5** of the Notes for information about the implications of moving from a transition to retirement income stream to a retirement income stream.

**New payment amount**

- Minimum annual percentage amount
- Maximum annual percentage amount (transition to retirement income streams only)
- Specific amount of \$     ,    (gross amount per payment frequency)

**New payment frequency**

- I would like to receive my income stream payments:
- Fortnightly (every second Wednesday)  Monthly (12th of the month)
  - Quarterly (12th of Sept, Dec, March, June)
  - Half-yearly (12th of June and Dec **OR** nominate two months that are six months apart below)
  - Yearly (12th of June **OR** nominate your preferred month below)

**IMPORTANT!**  
 To ensure the security of your benefits we require a copy of your bank statement that contains your full name and account details including BSB and account number. Transaction details are not required.

### 4. Change your bank account for income payments

If you would like to change the bank, building society or credit union account for your regular income stream payments, please attach a **copy of the bank statement** for this account that is held in your name, or jointly in your name with another person(s). The statement must include the account number, BSB, account holder's name, bank and branch details. If the BSB or bank and branch details are not shown on the statement, please provide account details below.

Name(s) on bank account

Name of bank or financial institution

BSB number    Account number

**i** For members wishing to convert their transition to retirement income stream to a retirement income stream, only the current version of the form can be accepted.

### 5. Change your transition to retirement income stream to a retirement income stream

You can convert your transition to retirement income stream to a retirement income stream if you have satisfied one of the following retirement conditions of release. Mark (X) to indicate which of the conditions you satisfy. Please read **Section 5** of the Notes for information about the implications of moving from a TRIS to a RIS.

- I have permanently retired; or
- I have reached age 60 and have ceased a paid employment arrangement since my 60th birthday, and:
  - I was not in paid employment when I started my transition to retirement income stream; and/or
  - I have ceased a paid employment arrangement since I started my transition to retirement income stream.

What is the date you last ceased paid employment?  
   -    -

Employer's name

*If you have been gainfully employed at all times since you started your transition to retirement income stream, you are not eligible to convert it to a retirement income stream (although you may be eligible to withdraw some benefits). Call customer service for more information.*

## 6. How would you like to receive information from us?

Please mark (X) to indicate how you would like to receive information from us:

- Electronically, via email and online
- Paper copies, via mail.

Please note, we may still need to contact you via phone in some circumstances.  
Where we can, we will always provide information to you as you have requested however, there may be some instances where this is not possible.

Our *Annual Report* is available on our website for review. If you would like to arrange to be sent a paper copy you can contact us on **1300 650 873**.

## 7. Privacy

The personal information provided on this form is collected by and held for First State Super by the fund administrator, Mercer Administration, 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 650 873 or visit [firststatesuper.com.au/privacy](http://firststatesuper.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.

## 8. Declaration

i Please read the **Declaration** and refer to the relevant *Member Booklet* for income stream members or call customer service on **1300 650 873** if you have any questions.

I have checked this form and confirm that it has been completed correctly and that the information and instructions I have provided are correct and in accordance with my wishes.

I understand that these instructions are to replace any earlier information and instructions and that they are to remain in effect until I provide further information and instructions.

I have read the notes and understand the impact this change will have on my benefits.

I have read and understand the First State Super privacy policy.

✍️ Please sign and date form here and print your name.

**Signature**

**Date signed (DD-MM-YYYY)**

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**Name (print in CAPITAL letters)**

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✉️ Send the form to this address.

## 9. Where to send your completed form

We require **original** copies of this form. Please post the completed form to **First State Super PO Box 1229 WOLLONGONG NSW 2500**.

# Notes

You should read the current relevant *Member Booklet (Product Disclosure Statement)* for income stream members. The *Member Booklets* are available on our website and free of charge from customer service.

Forms are located on our website at [firststatesuper.com.au/forms](http://firststatesuper.com.au/forms). You can type data directly into these forms, print them and send them to us. If you prefer to write on the forms, please use a dark pen and print clearly.

## 1. Your current membership details

Please record your current membership details before you update information in Section 2.

## 2. Information to be updated

### Proof of identity

Any change of name or correction to the date of birth we have recorded for you must be supported by **proof of identity (POI)** documentation.

### Providing certified proof of your identity is a three-step process

#### 1 Collect your originals

Collect your proof of identity document(s). We have listed the documents you can use below.

#### 2 Photocopy your originals

#### 3 Have your copies certified

Take your copies and your original documents to a person who can certify documents. A list of authorised certifiers and certification guidelines is included under **Certification of personal documents**.

### Acceptable POI documents

To prove your identity, you can provide **either**:

ONE certified document from List A; **OR**

ONE certified document from List B **PLUS** ONE certified document from List C.

#### List A

- A current Australian state/territory driver's licence containing your photograph
- An Australian passport
- A current Australian state/territory proof of age card containing your photograph
- A current passport, similar travel document or national identity card issued by a foreign government department, the UN or an agency of the UN, containing your photograph and either your signature or a unique identifier\*

#### List B

- An Australian birth certificate or extract issued by a state or territory
- A citizenship certificate issued by the Commonwealth
- A current Centrelink pension card that entitles you to receive financial benefits

#### List C

- A notice issued by the ATO within the last 12 months that shows your name and current residential address and records an amount payable to or by you e.g. your last tax assessment
- A notice issued by a local council or utilities provider in the last three months showing the provision of services to you and your current residential address e.g. rates notice, electricity or water bill
- A notice issued by the Commonwealth or a state or territory government within the last 12 months showing your name and current residential address and the provision of financial benefits to you e.g. Centrelink letter

\* If the document and/or the certification is not in English, it must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI).

### Have you changed your name?

If you have changed your name, you must also provide a certified copy of one of the following name change documents:

- marriage certificate or certificate of registration (if you are on the relationship register) issued by the Births, Deaths and Marriages Registration Office (ceremonial certificate cannot be accepted)
- deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office. If you have reverted to your maiden name, we will require your marriage certificate (from the Births, Deaths and Marriages Registration Office) showing your original maiden name and your married name.

## Have you changed your address?

If you change your residential address, you must provide a certified copy of a POI document showing your new residential address before you can make a lump sum withdrawal or receive an irregular income stream payment. If it's more convenient, you can provide the original (rather than a certified copy) of a recent notice issued by your local council or a recent utilities bill addressed to you at your current residential address.

## Certification of personal documents

All copied pages of original personal identity documents (including any change of name documents) must be certified as true copies by an authorised person with the appropriate qualifications or registration (see below) who cannot be the owner or addressee of the document. The authorised person must sight the original and the copy to ensure the documents are identical, then certify each page by writing "I certify that this document is a true copy of the original", followed by their signature, printed name, address, qualification (e.g. justice of the peace, Australia Post employee), registration number (if applicable) and date.

### If you are in Australia

The following lists a subset of people who are authorised to witness your signature on a statutory declaration as well as certify copies of original documents. For a complete list of authorised witnesses/certifiers, go to the Attorney-General's Department website at [www.ag.gov.au](http://www.ag.gov.au).

- Australia Post employee in charge of an office providing postal services (charges may apply)
- chiropractor
- dentist
- Financial adviser or financial planner
- full-time or part-time teacher employed at a school or tertiary institution
- justice of the peace
- legal practitioner
- magistrate
- medical practitioner
- nurse
- optometrist
- pharmacist
- physiotherapist
- police officer
- psychologist
- veterinary surgeon

**i** Samantha Sample has provided a copy of her identification that includes her signature, full name, date of birth and current residential address.

**✓** The authorised person has sighted the original identification and confirmed that the copy is a true copy.

**✓** Details for the authorised person to include are full name, address, qualification, registration number (if applicable), date and signature.

**Driver Licence**

Samantha SAMPLE Card Number  
2 123 456 789

123 ANY ST  
SUBURB NSW 2000

Signature Date of Birth  
01 JAN 1980 Expiry  
01 JAN 2020

Licence No. 12345678  
 Licence Class C  
 Donor A  
 Conditions S

"I certify that this document is a true copy of the original."

*K Anderson*

**Name:** Kate Anderson  
**Address:** 6 Some St, Suburb NSW 2000  
**Qualification:** JP  
**Registration no:** 123456  
**Date:** 31 March 2017

### If you are outside Australia

The following people can certify copies of the originals:

- consular staff at an Australia Embassy, High Commission or Consulate
- a public notary or other person authorised to administer an oath or affirmation or to authenticate documents in the country you are visiting or living in.

The professions listed under **If you are in Australia** can only certify documents outside Australia if they work or are registered in Australia. Where your documents are certified outside Australia, the certifier must quote their registration number or the relevant law that qualifies them to authenticate your documents.

## Email address

The email address you provide will replace any email address we currently hold for you. For security reasons, please ensure that your nominated email address is your personal email address and not a role-based email address such as `employee_title@company.com.au`.

### 3. Change your income stream payment amount or frequency

#### Payment frequency

You can receive your payments fortnightly, monthly, quarterly, half yearly or yearly. If you start your income stream in the month of June, you can elect to start the payments in the following financial year.

#### Payment amount

You can choose the amount of income stream payments you receive each financial year within certain minimum and maximum limits set by the government. The amount you nominate is a **gross** amount, i.e. before any tax is deducted (if applicable), and must be for at least the minimum payment amount and not more than any maximum payment amount that applies. We will send you a letter in July each year that tells you the minimum amount you must withdraw and the maximum amount you may withdraw. After you receive this letter, you can tell us the new amount you wish to receive for that financial year.

#### Minimum payments

The minimum payment limit for both transition to retirement and retirement income streams is calculated as a percentage of your account balance rounded to the nearest \$10. The minimum payment limit, age and account balance are calculated at the time the income stream starts, and also on 1 July each subsequent year.

If you start your income stream part way through a financial year, the minimum payment limit for the first year will be reduced on a pro-rata basis based on the number of days between your income stream start date and the end of the financial year.

#### Maximum payments

There is no maximum payment limit on the amount that can be withdrawn from a retirement income stream each year. For transition to retirement income streams, the annual payment is limited to a maximum of 10% of the account balance at the start of the financial year (or in the first year, the account balance at the start date for the income stream). The maximum limit ceases to apply if you satisfy a condition of release and convert your transition to retirement income stream to a retirement income stream. If you start your income stream part way through a financial year, the 10% maximum for transition to retirement income stream payments is not pro-rated. This means that the full annual maximum amount can be paid regardless of when during the year the income stream started.

Age at commencement date then each 1 July	Minimum %
Under 65	4%
65 – 74	5%
75 – 79	6%
80 – 84	7%
85 – 89	9%
90 – 94	11%
95 or more	14%

### 4. Change your bank account for income payments

Under superannuation law, we must pay your income stream payments into an account held in your name (or jointly in your name with other person(s)). We can't make payments to a third party bank account under this same law. To verify that the account meets this condition, you must provide us with a copy of the part of your financial institution statement or passbook that contains your full name, address and your financial account details, including account number and BSB number. The easiest way to do this is to photocopy the account details section on your bank statement, or provide us with a pre-printed deposit slip showing your account details. This confirmation helps prevent payments being made to the wrong account.

### 5. Change your transition to retirement income stream to a retirement income stream

If you hold a transition to retirement income stream, the maximum amount you can withdraw as an income stream each year is limited to 10% of your account balance and you are not able to withdraw as a lump sum the preserved component of your benefit. Additionally, investment earnings in transition to retirement income streams are subject to tax at a maximum of 15%.

You can convert your transition to retirement income stream to a retirement income stream if you satisfy a 'retirement condition of release' under super law. A transition to retirement income stream can also be converted to a retirement income stream if you are permanently incapacitated or terminally ill. Contact us for details of our requirements and the forms you need to complete to convert your transition to retirement income stream on one of these grounds.

Retirement income streams are not subject to a limit on the amount that can be withdrawn, either as a lump sum or as income stream payment(s), and investment earnings are tax free.

If you hold a transition to retirement income stream there are some additional changes that will affect you if your benefit is converted to a retirement income stream:

1. Your income stream will be subject to the transfer balance cap (\$1.6m in 2018-19 (indexed)). The cap applies across all your retirement income stream(s) and amounts which exceed the cap may be subject to additional tax;
2. Because earnings in retirement income streams are tax free, there is no tax deduction available in respect of activity-based fees charged to your account; and
3. The investment objectives and standard risk measures for each of the investment options are different, reflecting the fact that investment earnings in a retirement income stream are not subject to tax.

For more information, see our fact sheet *Moving your TRIS to a RIS*, available on our website and from customer service.