


# NESS Pension Application Form

Please complete and return this form to: NESS Super, Locked Bag 5042, Parramatta NSW 2124  
Complete in pen using CAPITAL letters or type directly into this form and print it out.  
Use (X) to mark boxes. This request must be signed and dated.

-  **Website:** www.nesssuper.com.au
-  **Email:** nessadmin@nesssuper.com.au
-  **Freecall:** 1800 022 067

**!** In order to apply for a NESS Pension you must be a member of NESS Super

## Section 1. Applicant's details

NESS Super member number (This can be found on your Member Statement)

Mr/Mrs/Ms/Miss Surname

Given names

Date of birth (ddmmyyyy)

Male/Female (M/F)

Telephone (daytime)

Mobile

**Email address**

**Residential address**

Street number

Street name

Suburb/Town

State

Postcode

**Postal address (if different to residential address)**

PO Box/Street number

Suburb/Town

State

Postcode

## Section 2. Election to receive a pension

Please complete the declaration that applies to you:

I am applying for a NESS Transition to Retirement Pension after reaching my preservation age

I am applying for a NESS Account Based Pension, and

I am 65 years or over

I am 60 years and over and ceased work on:

I have reached preservation age and permanently retired from the workforce on:

I have been declared totally and permanently disabled and my last date of employment was:

Date of birth	Preservation age (years)
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

 Please turnover

### Section 3. Communications

If you have provided a valid email address, you will automatically be opted in to receiving member statements, notices of material changes or occurrences of Significant Events and other member communication material electronically through Pension MemberAccess.

You can opt-out at anytime and be posted printed copies instead by calling us on **1800 022 067** or through Pension MemberAccess.

By receiving member statements and other communication electronically, NESS Super will not use your email address to send you any marketing material unless you indicate consent by marking (x) the box below.

Yes I would like NESS Super to send me information regarding special offers that are available to me as a member.

### Section 4. Funding your NESS Pension

Please provide details of the super money that will fund your NESS Pension. Where money is being rolled over from your other super fund/s please complete a *Consolidate my Super into NESS Super Form* for each rollover. This form is included in the Forms section of the NESS Pension PDS. If you require more forms please download from our website [www.nesssuper.com.au](http://www.nesssuper.com.au) or call us on **1800 022 067**. Alternatively, you can transfer your super online through Super MemberAccess.

#### 1. Transfer from your NESS Super account (x)

Full transfer  Partial transfer \$    ,    Transfer of maximum amount less the balance of \$2,000

#### Other sources of super

2.                          \$    ,

3.                          \$    ,

4.                          \$    ,

### Section 5. Your Pension details

#### Pension frequency

Choose (x) one option.

Twice monthly – Paid on 15th and 28th of each month

Monthly – Paid on 15th of each month

Quarterly – Paid on 15 December, 15 March, 15 June and 15 September  
OR you can nominate the payment months as follows:

15 January, 15 April, 15 July and 15 October

15 February, 15 May, 15 August and 15 November

Half-yearly – Paid on 15 December and 15 June OR you can nominate the payment months as follows:

15 January and 15 July

15 February and 15 August

15 March and 15 September

15 April and 15 October

15 May and 15 November

Yearly pension payment frequency# – Paid on 15 June

OR you can nominate the month of payment here:

# Until final investment earning calculations for your account are declared, and your financial year balance is finalised, we are not able to calculate your final minimum or maximum payment limits or pay a yearly instalment for your pension account which is based on those calculations. Should you elect to receive a yearly payment instalment prior to these rates being finalised, your payment month will be adjusted to September as the first available month.

#### Pension amount

Please refer to the NESS Pension PDS for details on how to calculate your minimum and maximum pension payment.

Your nominated pension must be between the minimum and maximum applicable to your age and type of pension.

Minimum pension  Maximum pension\* Nominated pension \$    ,    per payment frequency

\* Maximum pension payments are only applicable to transition to retirement pensions. Your nominated amount is before tax and charges.

Your net payment will depend on your age and personal tax rate. Please refer to the NESS Pension PDS for more information.

### Section 6. Banking details

Please provide the details of the bank, building society or credit union account to which you would like your pension payments to be made. Please also provide a certified copy of a bank/financial institution statement, issued within the last 3 months, showing your BSB, account number and account name. See page 7 of this form for a list of authorised persons who can certify documents as true copies.

Account Name (must be in your name or a joint account with you and another person)

Bank/Building Society/Credit Union Name

BSB

Account Number

 Please turn over

## Section 7. Your beneficiaries (1. Reversionary or 2. Lump sum)

### 1. Reversionary beneficiary

You can choose to nominate a reversionary pensioner who will continue to receive your pension payments upon your death. A nominated reversionary pensioner can only be a spouse, a dependent child under 18 or a financially dependent child between the ages of 18 and 25. Please refer to the NESS Pension PDS for more information.

Mr/Mrs/Ms/Miss/Other Surname

Given names

Relationship to you (e.g Wife, Son)

#### Residential address

Street number  Street name

Suburb/Town  State  Postcode

Date of birth (ddmmyyyy)     (please provide certified proof)

### 2. Lump sum Death Benefit – Nomination of Dependants

A lump sum death benefit is an alternative to a reversionary beneficiary. A lump sum death benefit can only be nominated if a reversionary pension has not been chosen.

**!** **Important note:** Your lump sum dependent nominations do not bind NESS Super in any way. This means, although your nomination will be taken into consideration, NESS Super has absolute discretion in determining how to distribute your Pension death benefit and to whom. If you would like the nomination to be binding on NESS Super, you should refer to the rules applicable to Binding Death Benefit Nominations and complete a NESS Pension *Binding Death Benefit Nomination Form* available from [www.nesssuper.com.au](http://www.nesssuper.com.au).

I wish to nominate the following person(s) and/or legal personal representative, as my dependants in the event of my death. A nominated dependant can only be your spouse (including defacto or same sex), child (including adopted or step children), financial dependant, interdependent, or legal personal representative (your estate). If you enter legal personal representative, you should enter "LPR" in the relationship field.

Mr/Mrs/Ms/Miss Surname

Given names  Relationship to you  Portion of benefit (%)

Mr/Mrs/Ms/Miss Surname

Given names  Relationship to you  Portion of benefit (%)

Mr/Mrs/Ms/Miss Surname

Given names  Relationship to you  Portion of benefit (%)

Mr/Mrs/Ms/Miss Surname

Given names  Relationship to you  Portion of benefit (%)

(Total must add up to 100%)

Please turn over to complete and sign this form

## Section 8. Investment choices

Please refer to the NESS Pension PDS at [www.nesssuper.com.au](http://www.nesssuper.com.au) for more information about NESS Pension's investment options, before making a selection.

Your investment options can be mixed in unlimited combinations to achieve your personal investment objectives.

### NESS Account based Pension Only

Choose (X) one option.

Investment option 1

or You can choose the same investment options to apply to both your pension account balance and pension payments and transactions,

Investment option 2

You can choose different investment options to apply to your pension account balance and future pension payments and transactions. Please note that if there are insufficient funds in the investment option you have chosen for your future pension payments and transactions, the payment will be made from your NESS Pension account balance options in proportion to the balance held in each investment option.

	Investment option 1		Investment option 2	
	Pension account and future pension payments and transactions	Pension account balance only	Pension account balance only	Future pension payments and transactions only
MyPension Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Stable	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Overseas Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Property	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Total must add to 100%</b>	<b>1 0 0</b> %	<b>1 0 0</b> %	<b>1 0 0</b> %	<b>1 0 0</b> %

### NESS Transition to Retirement Pension Only

Choose (X) one option.

Investment option 1

or You can choose the same investment options to apply to both your pension account balance and pension payments and transactions,

Investment option 2

You can choose different investment options to apply to your pension account balance and future pension payments and transactions. Please note that if there are insufficient funds in the investment option you have chosen for your future pension payments and transactions, the payment will be made from your NESS Pension account balance options in proportion to the balance held in each investment option.

	Investment option 1		Investment option 2	
	Pension account and future pension payments and transactions	Pension account balance only	Pension account balance only	Future pension payments and transactions only
NESS MySuper	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Stable	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Overseas Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Property	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Total must add to 100%</b>	<b>1 0 0</b> %	<b>1 0 0</b> %	<b>1 0 0</b> %	<b>1 0 0</b> %

 Please turn over

## 9. Proof of identity

### This section must be completed in full.

By law, we have to confirm your identity before we can release any benefit. This protects the account against fraud or theft. You have two options to prove your identity.

Check (X) the box to make your selection.

**Option 1: I would like to use electronic verification**

By providing you my Medicare, driver's licence or Australian passport details below, I authorise the use of my personal details (including the information below) for the purpose of electronic data verification using reliable and independent data sources. I understand the Fund uses a third party for this purpose.

**!** **Important:** Make sure the details you provide are accurate. If your personal details provided at the start of this form do not match your electronic identification details, we will not be able to use your personal details to prove your identity, which will delay processing your request.

You must provide details of **at least two** of the following documents:

#### Document 1: Medicare card

Full name as shown on your Medicare card, including initials

Card number:

Valid to

I am person number  on this card

#### Document 2: Australian Driver's Licence

First name as shown on your licence

Surname as shown on your licence

Australian Driver's licence number

Expiry date

State of issue

#### Document 3: Australian Passport

Given name/s (including middle Name) as shown on your passport

Surname as shown on your passport

Australian passport number

Place of birth as shown on your passport

Country of birth (not shown on passport):

Family name at birth (not shown on passport)

**Option 2: I would like to provide certified copies of identification documents**

I have attached copies of my certified proof of identity with this form. Please see the top of page 7 of this form for information regarding the type of documents required to prove their identity.

## Section 10. Declaration

- I confirm that I have read and understood the current NESS Pension PDS.
- I acknowledge that this application is subject to the terms and conditions of that PDS.
- I confirm that the information provided on this application form is a true declaration and correct.
- I understand that NESS Pension will operate in accordance with the rules contained in the NESS Super Trust Deed and the relevant Commonwealth Government Laws pertaining to superannuation.
- I understand that NESS Super may deduct any tax due from regular pension payments and any lump sum payments in accordance with Commonwealth Government taxation laws, based on the information that I have provided.
- I understand that pension payments will be paid on the 15th day of each month or less frequently if advised by me.
- I consent to NESS Super collecting and using my personal information to manage my superannuation and comply with relevant legislation.
- I consent to NESS Super disclosing my personal information to other parties including NESS Super’s insurer, professional advisers, financial adviser, my employer and government bodies as outlined in the Privacy Policy.

- I understand that I have 14 days from the date of confirmation of my membership to withdraw my application (Cooling Off Period). I can withdraw the unrestricted non-preserved component from the NESS Pension, at any time.
- I understand that I will be notified of changes of details relating to NESS Pension through the NESS Super website and NESS Super member communications.
- I understand that any pension payment made subsequent to an authorisation given by me will continue until a subsequent authorisation or until advice of my death has been provided.
- I acknowledge that the Trustee has not provided personal advice as to the appropriateness of any particular investment option/s that I have selected.
- I declare that I am not a temporary resident of Australia\*.

### Privacy Policy

For further information on the collection, use and disclosure of your personal information, refer to our Privacy Policy at [www.nesssuper.com.au](http://www.nesssuper.com.au) or call us on 1800 022 067.

Signature

Date



D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Print full name

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\* A temporary resident is a holder of a temporary visa under the Migration Act 1958, other than a retirement visa holder (subclass 405 or 410), a New Zealand citizen or a permanent resident.

## **i** Completing proof of identity

If you have elected Option 2 to complete your proof of identity, please attach **certified photocopies of documentation** to prove you are the person to whom the superannuation entitlements belong.

Please tick the box/es to show which documents you have attached to this form.

*(Only provide original documents if you are submitting this form in person at the administrator's office or at our offices).*

I have attached:

<p><b>EITHER:</b></p> <p>Two of the following documents:</p> <p><input type="checkbox"/> A current driver's licence or permit issued under the law of a State or Territory that contains a photograph of the person in whose name the document is issued</p> <p><input type="checkbox"/> A passport issued by the Commonwealth which can be up to two years out of date that contains a photograph of the person in whose name the document is issued</p> <p><input type="checkbox"/> Medicare card.</p>	<p><b>OR:</b></p> <p>One of the following documents:</p> <p><input type="checkbox"/> Birth certificate or birth extract</p> <p><input type="checkbox"/> Citizenship certificate issued by the Commonwealth</p> <p><input type="checkbox"/> Pension card issued by Centrelink that entitles you to financial benefits.</p>	<p><b>AND:</b></p> <p>One of the following documents:</p> <p><input type="checkbox"/> Letter from Centrelink regarding a Government assistance payment</p> <p><input type="checkbox"/> Notice issued by Commonwealth, State or Territory Government within the past 12 months, containing your name and residential address. For example:</p> <ul style="list-style-type: none"> <li>– Tax Office Notice of Assessment</li> <li>– Rates notice from local council</li> </ul>
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If you are unable to provide accepted certified documents, please contact NESS Super for other options.

### Certified proof of identity

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by an authorised person (see below).

The following can certify copies of the originals as true and correct copies:

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years of continuous service with one or more licensees
- a notary public officer
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate, or
- a Chief Executive Officer of a Commonwealth court.

### 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.

The following table contains information about suitable linking documents.

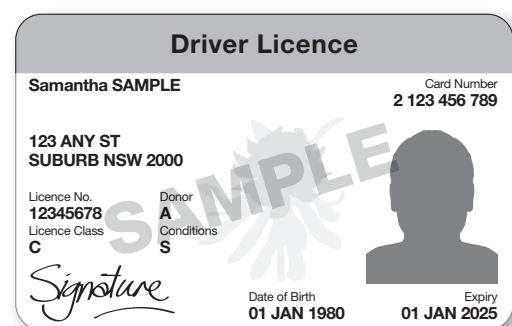
Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

### Example of how to certify identification

- 1 Take a photocopy of both sides of the original document (see list of documents above).
- 2 Take the photocopy and the original document(s) to an authorised person.
- 3 The authorised person should state on the front side of each copy: 'This is a true and correct copy of the original.'

The authorised person should write on each copy their:

- full name;
- qualification;
- registration number (if applicable);
- date; and
- signature.



*This is a true and correct copy of the original*

*Signature*

Sergeant Sam Jones  
42 Super Street, Supertown  
0123 456 789  
10 December 2015  
(02) 9876 6432

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