

Benefit Payment Request

If you are requesting a benefit payment from your Raiz Invest Super account, you generally only can for certain legislated or regulated reasons.

Are you Eligible?

- You have reached your preservation age (see table)

Generally, before accessing your superannuation, you must have reached your preservation age. Please use the below table as a reference.

Date of Birth	Preservation Age
Before 1 July 1960	55
1 July 1960 to 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
On and after 1 July 1964	60

- You have turned 65 years of age or older

If you have turned 65, you are eligible to access some or all of your superannuation benefits regardless of your employment status. If you are over 65, there is no tax payable.

However, if you are either applying for or are currently on the Aged Pension, this may affect you. It would be best to consult with either Centrelink or your Financial Advisor or Accountant.

- You have an account balance of \$200 or less

Superannuation laws allow Raiz Invest Super to release your superannuation benefit to you if the balance of the account is \$200 or less. You need not worry about reaching your preservation age when applying for this payment.

- Have unrestricted, non-preserved super

If you have unrestricted, non-preserved amounts in your super, this can be released to you. Keep in mind that employer and voluntary contributions are not classed as unrestricted and non-preserved. For more information, please contact Raiz Customer Support.

- You have been approved in your application for assistance under Severe Financial Hardship.

If you have applied to access your superannuation benefits early through a Severe Financial Hardship application and been approved/successful, you will need to fill out this form before we can release your approved amount (after-tax) to your nominated account.

- You have been approved for Compassionate Release by the Australian Taxation Office (ATO)

If you have applied to the Australian Taxation Office to have a portion or all of your superannuation release due to the applicable reasons, you will need to fill out this form to request the amount (as specified on the approval form) to be released to your nominated account.

- Terminal medical condition

If you have been medically diagnosed with a terminal illness, you are able to access your superannuation as a tax-free lump sum.

To access your super for this reason, you will need to have 2 medical professionals certify that the condition or injury is likely to result in your death within 12 months.

- You have applied to the ATO for a Departing Australia Superannuation payment (DASP).

Eligible temporary residents who have permanently returned to their country of residence may be able to withdraw their benefit subject to specific criteria.

To apply for a DASP payment, please visit the Australian Taxation Office's website for further information or contact Raiz Customer Support on 1300 754 748

- Total and Permanent Disablement (TPD)

A TPD benefit is payable if, after considering relevant evidence, including medical reports, you are determined to be physically or mentally incapacitated to such an extent that you are unlikely to ever be able to work for reward again in any occupation or work for which you would be reasonably qualified by education, training or experience. Please contact the call centre for further information.

Benefit Payment Request Form

Please note that Raiz Invest Super and The Trustee of Raiz Invest Super can only accept this form fully completed, using a black or blue pen and with clear, readable writing.

Step One: Your Personal Details

Full Name:	
Address:	
Date of Birth:	Member number (if known):
Mobile:	Email:

Step Two: Your Tax File Number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, The Trustee is authorised to collect your TFN. Raiz Invest Super might already hold your TFN. However, if you are not sure whether you have previously provided it, you can supply it again for our records. You do not have to provide your TFN, but by doing so, you will ensure any benefit you take from Raiz Invest Super does not incur additional tax.

We will only collect, use and store your TFN for the purposes of administering your account.

Tax File Number:

Step Three: Payment Details

Electronic Funds Transfer (EFT)

Please note the account must be held in your name or jointly in your name and you must attach a copy of a document from your financial institution (e.g. a statement) showing your BSB, account number and account name which is no more than 12 months old.

Account Name:	
Name of Bank / Financial Institution:	
Branch:	
BSB:	Account Number:

Step Four: Payment Amount

Select one of the following options:

Requested Amount (after tax)

Requested amount: _____

OR

Maximum amount or full balance

Step Five: Reason for Payment

Please select one of the below eligible payment criteria:

- I have reached my preservation age and am permanently retired
- I have turned 65 years of age or older
- I have an account balance of less than \$200
- I have been approved for my Severe Financial Hardship Application
- I have been approved for my Compassionate Release of Superannuation
- I have a terminal medical condition and I have supplied the relevant documentation
- I have applied and been approved for my DASP (Departing Australia Superannuation payment)
- I am eligible for a TPD (total and permanent disablement) benefit payment
- I have ended an employment arrangement on or after the age of 60
- I have an unrestricted non-preserved benefit amount

- Other: _____

If you are unsure about which option you should select, please see the first page of this form for further clarification. If you are still unsure, please contact our Customer Support team.

Step Six: Identity Verification

To make a payment from your account we must verify your identity; you can supply us with an original certified copy of your photographic identification document via post, or you can submit with this form a scanned non-certified colour copy of your photographic identification. The Australian government's document verification service (DVS) has made the 'card number' a mandatory field to verify Australian drivers' licences. The card number is a unique number attributed to a driver's licence in Australia. If you are supplying a driver's licence as your form of identification, please provide both the front and back of your licence to ensure we can verify your identity.

If you supply us with a scanned copy of your identification, we also need to electronically verify your identity. If you do not want us to identify you electronically, please supply us with original certified copies of your identification via post. If you have any questions around this process, please contact us on support@raizinvest.com.au. When you opt for electronic verification, the details of the documents you provide to us will be submitted to the DVS. The DVS is a national online system that allows organisations to compare an individual's identifying information with a government record. Information about their privacy is available from their website: <http://www.dvs.gov.au>

If you would like to proceed with electronic verification, please tick each of the consent boxes below:

- You consent to us electronically verifying your identity; AND
- You are authorised to provide the identification documents to us; AND
- You understand that the details of the identification documents will be checked against the Australian government's document verification service.

Please note that we are unable to make any payment until your identity has been verified either by this method, or by receiving a certified original copy of your identification by post.

We are unable to electronically verify identity documents issued from overseas. If you only have foreign identity documents please send us a certified original copy of your documents, accompanied by a translation document from an accredited translator if necessary, via post. For more information around this please contact us on support@raizinvest.com.au.

Step Seven: Claiming a Tax Deduction for Personal Contributions

As a member of Raiz Invest Super, you are able to make voluntary personal contributions into your superannuation account. Do you want to claim a tax deduction for personal contributions made in the current or previous financial year (FY)?

Yes **No**

If you have selected **YES**, you will need to complete a "Notice of Intent to Claim or Vary a Deduction for Personal Super Contributions". This form can be either supplied to you by our Customer Support team or on the Australian Taxation Office's website.

Step Eight: Privacy

The personal information you provide on this form is collected by and held for Raiz Invest Super by the Fund Administrator, Acclaim Management Group Limited, in accordance with the Australian Privacy Principles of the Privacy Act 1988 (Cth), for the purpose of administering your account and providing you with services associated with your fund membership.

For further information about how your personal information is handled, please call us on 1300 754 748 or visit <https://raizinvest.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 how you may access and seek correction of your personal information, how you can make a complaint about a breach of your privacy and other important information about how your personal information is collected, used and disclosed.

Step Nine: Proof of Identity

Identification Requirements

In order for Raiz Invest Super and The Trustee of Raiz Invest Super to be satisfied that you have made the request, we require 100 points of certified identification. If you have provided certified identification before, you will need to have this certified again for the purposes of this form. If you are submitting this form in conjunction with another form for which you have already gotten certified identification, you will not need to supply it twice.

The below list describes the authorised individuals who can certify your identification for the purposes of this form:

- ◆ Justice of the Peace
- ◆ Police Officer
- ◆ Notary Public Officer
- ◆ Commissioner of Declarations
- ◆ Legal Practitioner
- ◆ Medical Practitioner (GP or Specialist)
- ◆ Pharmacist
- ◆ Physiotherapist
- ◆ Psychologist
- ◆ Judge of a court
- ◆ Magistrate
- ◆ Registrar (Deputy or Court)
- ◆ Sheriff
- ◆ Teacher (employed full time at a school or tertiary educational institution)
- ◆ Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants, or the National Institute of Accountants.

When you are submitting the requested 100 points of certified identification, you must submit at least one piece of photographic identification (such as driver's license or passport).

Step Ten: Declaration

By completing this form, I declare that to the best of my knowledge:

1. All information I have provided on this form is true and correct.
2. I understand that my insurance cover will cease if I do not have enough funds remaining in my super account to pay premiums.
3. I declare that I have sufficient information to make an informed decision about the payment of my benefit from Raiz Invest Super.
4. I have read and understood the Raiz Invest Super Product Disclosure Statement (PDS) and Member Guide.
5. I have read and understood the Privacy Statement and understand how Raiz Invest Super, The Trustee and The Administrator will use my personal information.
6. I have attached all requested documentation as requested in this form that are applicable to my benefit payment application.
7. I acknowledge that the details I have included in this form will be used for the purpose of processing a benefit payment and administering my account.
8. I accept that Raiz Invest Super or The Trustee cannot provide me with financial advice about the consequences of paying out my benefit and that I should consult an appropriately qualified advisor for such advice.
9. I understand that I can request appropriate information that I may reasonably require from Raiz Invest Super for the purposes of understanding my benefit entitlement and payment.

Please sign, print your name and put today's date in the appropriate fields below.

Signature:	Print Name:
	Date:

Once you have completed this form, please submit the WHOLE form to our Customer Support team via email (support@raizinvest.com.au).

Please do not hesitate to contact us on 1300 754 748 if you have any further questions or queries.