Superannuation **Benefit payment**

Please use **BLACK** pen and **BLOCK** letters.

A partial benefit payment to your nominated bank account may be completed online. The offline transaction fee will apply if you choose to undertake this type of transaction offline using this form. The offline transaction fee will not apply to other transactions completed using this form. If you do not currently have access to your Netwealth account, you can contact your adviser to arrange the transaction or arrange online access using a 'Change of details' form available from our website.

Step 1. Provide member details

Client name																														
Client number]			Ассс	unt	nu	mbe	r																
Step 2. Do you intend to claim a tax dedu	ctio	n on	pers	son	nal c	on	trib	utic	ons	(only	/ ap	oplio	cabl	e to	o ac	cur	mul	atio	on a	ссс	unt	ts)								
Warning! If you intend to claim a tax deduction previous financial year but have not yet done contributions' form to Netwealth prior to sub lf you withdraw or rollover all or part of yours be claimed on those contributions will be red A copy of the 'Notice of intent to claim or vary of you require any clarification, please contact Please tick one of the following options: Yes I intend to claim a deduction and I personal super contributions' form. No I do not wish to claim a tax deduction Step 3. Nominate the type of benefit payr Rollover (Please go to Step 4) OR Convert benefits to unrestricted not set to the set	so, y mitti uper luceo y a d t you have bn fo men (Ple	you m ing th annu d, anc educ ur fina e eitho r my t asse g to Sto	nust e nis be lation d may tion ancia er alr perso co to b ep 6)	eith enef n be / be for l ad reac	ner c fit pa enef e elir pers lvise dy cl: .l con	lain aym it b nin: sona er or aim ntri	n on nent efor ated al su r Ne buti	line req e loo ent per twea onlir	or s ligin cor alth	subm t. g a n y. htribu prior r hav	it a otio tior to e at	'No ce o ns' f sub ttac	tice f int orm mitt hed	of i ent is a ing a 'N	to c vail this	able forn	o cla n a c e on m.	im d dedu our ent	or va uctic web	ry a on, t osite	de he c e, or	duc ded by var	co	n fc tion nta	am ctin	oun g Ne	nal s t ab etwe	le to)	
Step 4. Provide rollover benefit payment	deta	ails																												
Rollover fund																														
Australian Business Number (ABN)														A	Acco	ount	nu	mbe	er											
Unique Super Identifier (USI) / Electronic Serv	vice	Addr	ess (l	ESA	A)																									
A Self Managed Super Fund must have reg member of the fund and confirm the fund											ith	the	ATO	to i	nstr	ucta	a ro	love	er. We	e ve	rify	the	se	deta	ils t	hat	/ou a	are a	l	
 Full cash rollover² – you instruct Network Orders to redeem listed securities will be If this account holds suspended impossible now¹. A new request will now¹. A new request will now¹ Partial cash rollover ¹ – you instruct Network (Please ensure sufficient cash is available Amount \$ 	ealth be pla vestr leed twea	to re aced ments to be alth to	deen at m s that made o roll	n al ark : ma e sh ove	II of y et p ay pro nould er the	you rice eve I yo e fo	r inv e thr nt th u wis	estr oug iis tr sh to ing	mer h ou ans o ma amo itior	nts ar ur def actio ake ar ount	[:] aul [:] n fro ny fu fror	t pla om b urth n av 0 8 o	atfor peing er wi vailal	m b g pro thd ble king	orok oces rawa casł g rec	er a sed als fi n. emj	nd l in c rom otio	orok ine a you	erag amou r acc	ge fe unt, cour	ees we	will	ар	ply.					ed.	
Full in-specie rollover ² – you instruct N	etwe	ealth	to tra	ans	fer a	ıll ir	nves	tme	nts	and	cas																			
(Investments which are not to be transfer													this	forr	n or	req	uest	ed i	n Ste	ep 8	.)									
Partial in-specie rollover ¹ – you instruct (If you would like any cash rolled over, ple																		ve.)												
 You must ensure that you maintain the required minimu these balances falling below either minimum, we may be Where your account is an income stream, you instruct N ensure you meet the annual pro-rata minimum payment 	e unal Vetwe	ble to a alth to	action conti	youi nue i	r insti to pa	ructi y yoi	ion. ur est	ablis	hed i	incom	e stri	eam	paym	ents	and												-			NW-S-BPF 0725

Netwealth Superannuation Services Pty Ltd ABN 80 636 951 310 AFSL 528032 is the trustee of the Netwealth Superannuation Master Fund ABN 94 573 747 704 which includes Netwealth Super Accelerator and Russell Investments Super Series.

Superannuation Benefit payment

Step 5. Provide additional 'once-off' income stream payment details (only applicable to income stream accounts)

🛕 If you would like to elect to have this payment taxed as a lump sum benefit payment, please complete Step 6 only.

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	Income Stream Payment	Amount \$		7			0	ĺ

Please note: any income stream payment will be in addition to any ongoing income stream payments you already have established. If you wish to stop or amend your established income stream payments, this can either be done online or by completing a 'Change of details' form. If you hold a Transition to Retirement account or Term Allocated Pension account, where required, we may reduce your established income stream payments to ensure you don't exceed your maximum as prescribed by legislation.

Tax considerations: if you are aged 59 or under tax may be payable on income stream payments. If you are eligible for a tax offset, you may provide Netwealth with a tax declaration instructing us to apply the tax offset to your income stream payments. For more information about tax on income stream payments refer to Information Guide 2: Additional Information about Superannuation. You should seek personal tax advice regarding the tax treatment of income streams.

Step 6. Provide lump sum benefit payment details

	are that I am an Australian citizen, New Zealand citizen or a permanent resident and I satisfy one c	of the following conditions of releas	e (please tick
one b	IOX):	*Date of birth	Preservation age
	I have reached my preservation age $\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!\!$ and have permanently retired from the workforce	Before 1 July 1960	55
	I am aged 60 or more and ceased gainful employment with my	1 July 1960 to 30 June 1961	56
	employer on DD/MM//YY (Date entered must be on or after you turn 60)	1 July 1961 to 30 June 1962	57
		1 July 1962 to 30 June 1963	58
	I am aged 65 or more	1 July 1963 to 30 June 1964	59
	I have sufficient unrestricted non-preserved benefits	On or after 1 July 1964	60
	Other approved reason (i.e. financial hardship, compassionate grounds, permanent incapacity)		
	If you are NOT an Australian citizen, New Zealand citizen, or a permanent resident of Australia ple	ase contact us prior to submitting	this form.
N	Vithdrawal options		
	 Full cash withdrawal ⁴ – you instruct Netwealth to redeem all of your investments and withdra are received. Orders to redeem listed securities will be placed at market price through our def apply. If this account holds suspended investments that may prevent this transaction from being p much as possible now³. A new request will need to be made should you wish to make any fur 	fault platform broker and brokerage processed in one amount, we will tran ther withdrawals from your account.	e fees will sfer as
OR	Partial cash withdrawal ³ – you instruct Netwealth to withdraw the following amount from ava (Please ensure sufficient cash is available by placing sales online or by requesting sales in Ste		
	Amount \$ O O OR	All available cash	
	Gross of taxes (where applicable) OR Net of taxe	es (where applicable)	
OR	Full in-specie withdrawal ⁴ – you instruct Netwealth to transfer all your investments and withdraw (Investments which are not to be transferred should be sold online prior to submitting this form or		s are complete.
OR	Partial in-specie withdrawal ³ – you instruct Netwealth to transfer only the investments nomin (If you would like any cash to be withdrawn, please include this instruction under 'partial cash	•	

Tax considerations

If you are under age 60 any lump sum benefit may be subject to tax. The amount of tax may depend on factors including your age, previous benefit payments made and the condition of release under which the benefit is being paid (eg. tax concessions may apply for benefits paid under "permanent incapacity").

For more information about tax on lump sum payments refer to Information Guide 2: Additional Information about Superannuation. You should seek personal tax advice regarding the tax treatment of benefit payments.

- ³ You must ensure that you maintain the required minimum balances in your cash account and Netwealth Superannuation Master Fund account. Where we receive a request which is likely to result in these balances falling below either minimum, we may be unable to action your instruction.
- ⁴ Where your account is an income stream, you instruct Netwealth to continue to pay your established income stream payments and where required make an additional income stream payment to ensure you meet the annual pro-rata minimum payment required to maintain your account's income stream status until closure.

You can only nominate a bank account the in which you are a member (i.e. Self Mana, Cash rollovers to SMSFs can only be paid owned by your SMSF, you will need to regi account is 013-993 999****** [with * being	ged S to a l ister y	bank your	rann acc SMS	i uat i oun SF's	ion Fu I t regi s Netwo	nd). I stere ealth	Paym d witl webli	ents 1 the nk a	will ATC CCOL	not b). If y nt wi	e m 'ou v ith t	ade wou he A	to th Id lik .TO _I	nird e th orio	part ie ca r to	ies. ash r instr	ollo ucti	ver p ng t	baid i he ro	into ollov	a Ne /er. Y	etwe Your	ealth SM:	n Wra SF's	ap a web	ссог	unt
Pay to a bank account – your cash withd	rawa	l wi	ll be	pa	id to	the	acco	unt	you	non	nina	ate.															
Pay to my nominated bank account	: (cur	rent	ly re	cor	ded fo	or my	/ Net	veal	th a	coui	nt);																
OR Pay to new nominated bank accour	nt (be	elow) and	d re	cord	his t	oank a	acco	ount	as m	y no	omir	nate	d ba	ank	acc	oun	t for	futu	ire p	bayn	nen	ts;				
OR Pay to a 'one-off' bank account (be	iow)†	to be	e use	ed fo	or this	s with	ndraw	/al o	nly. I	Do no	ot c	han	ge n	ny n	om	inat	ed b	ank	acc	our	ıt.						
Where you provide new nominated or new copy of this form to be returned to Netwe contact you to validate this request.																											
Name of financial institution																											
Account holder/s name																											
																								Γ			
BSB				-			7		Aco	count	t nu	ımbe	er	[]			
Transfer to a Netwealth account – your c	ash	and	l/or	in-s	speci	e wit	 hdra	wal	will	be p	baic	d to	the	Ne	twe	altl	n ac	cou	unty	/ou	nor	min	ate				
Transfer to a new Netwealth accou	nt (p ⁱ	ease	e inc	lud	e a co	mple	eted a	appli	icati	on wi	ith t	:his i	form	ı).													
OR Transfer to the following existing Ne						·																					
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Transfer investments out of Netwealth ⁵ -	- γοι	ur in	ves	tme	ents v	vill b	e in-	spe	cie t	rans	sfer	red	as	ber	γοι	ır in	stri	ucti	ons	bel	ow.						
To avoid delays please ensure the details provide a separate instruction which clear	provi rly inc	ded I dicat	belov es th	w ar ne a:	e con ssets	iplete to be	e and trans	corr ferre	ect. \ ed to	Where each	e yo 1 ins	ou int stitut	tend tion.	to 1	tran	sfer	inve	stm	ents	to r	nulti	iple	insti	ituti	ons,	plea	se
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Step 8. Nominate investments to redeem

If you have nominated a full cash withdrawal or rollover, you do not need to nominate investments to redeem as we will take this instruction to redeem all your investments. If you have nominated a partial cash withdrawal, you will only need to nominate investments to redeem if you don't have sufficient available funds in your cash account to cover the benefit payment and have not already placed redemptions online.

Money received on redemption will be placed in your cash account, and the benefit payment will be made once sufficient funds are available.

Redeem individual managed funds, Managed Models and other investments

The minimum managed fund redemption is \$100 per managed fund (or less if all units are to be redeemed).

The minimum Managed Model redemption is \$1,000 per Managed Model (subject to you retaining the minimum investment amount in the model).

Fund/Model name						
Code ⁶		Amount	\$ I	1	. 0 0	OR Redeem all
Fund/Model name						
Code ⁶		Amount	\$ I	1	. 0 0	OR Redeem all
Fund/Model name						
Code ⁶		Amount	\$ I	1	. 0 0	OR Redeem all
Fund/Model name						
Code ⁶		Amount	\$ I	1	. 0 0	OR Redeem all
Fund/Model name						
Code ⁶		Amount	\$ I	1	. 0 0	OR Redeem all

Sell listed securities (excluding securities held in your managed account)

Orders to redeem listed securities will be placed at market price through our default platform broker and brokerage fees will apply.

Security name		
Code ⁷	No. of shares	OR Redeem all
Security name		
Code ⁷	No. of shares	OR Redeem all
Security name		
Code ⁷	No. of shares	OR Redeem all
Security name		
Code ⁷	No. of shares	OR Redeem all

🛕 A duplicate of this page or a separate signed instruction can be used if additional space is required.

OR

Pro-rata redemption instruction

Please redeem \$

0 proportionally across my portfolio excluding cash.

Please ensure you redeem a sufficient amount to meet minimum cash requirements and the amount of your withdrawal.

🛕 Capital gains tax may be payable in accumulation accounts and should be considered when determining the redemption amount.

⁶ APIR code for a managed fund or the Netwealth code for a Managed Model in the Investment Menu.

⁷ ASX code or International EPIC/Ticker code.

Step 9. Nominate investments to in-specie transfer

If you have nominated a full in-specie withdrawal/rollover, you do not need to nominate the investments you would like transferred. We will take this instruction to transfer all investments, unless you have selected to make redemptions in Step 8. Investments held within a Managed Account must be transferred into your Netwealth platform account using the 'Managed Account Asset transfer instruction' form prior to requesting an in-specie transfer below.

Managed funds or other investments

Fund name																			
APIR code							Un	its						C	R Ti	rans	fer	all	
Fund name																			
APIR code							Un	its 🗌						C	R⊺	rans	fer	all	
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Listed securities																			
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🛕 A duplicate of this page or a separate signed instruction can be used if additional space is required.

Step 10. Read and sign this client declaration (where this form is completed by an Adviser Representative on the account, go to Step 11)

Under Anti-money laundering and Counter-terrorism law, and for general identification purposes, we are required to verify your identity prior to releasing benefits from Superannuation. Providing the following ID requirements will ensure that we meet these obligations, however they are not required where they have previously been provided to Netwealth directly or via your Nominated Financial Adviser.

My ID has previously been provided to Netwealth either directly or via my Nominated Financial Adviser.

OR

I have attached a certified copy of my driver's licence, passport or government issued proof of age card.

OR

I have attached certified copies of both:

Birth/Citizenship certificate or Centrelink pension card; and

Centrelink payment letter or Government or local council notice (less than one-year-old) with name and address.

Step 10. Read and sign this client declaration (Continued)

(Where new nominated or 'one-off' bank details have been provided at Step 7, this form must be signed by the member.)

By submitting this instruction, I represent to Netwealth that all the details in this transaction are true and correct and I declare that:

- 1. I have received, read and understood and agree to be bound by the terms and conditions set out in the relevant Product Disclosure Statement for the Netwealth Superannuation Master Fund current as at the date I sign this form;
- 2. I acknowledge that the instructed withdrawal, rollover or transfer amount is after applicable fees have been deducted and where I have selected a gross payment, may be reduced by tax;
- 3. I acknowledge that where I have elected to rollover my benefit, the period taken to effect that rollover may exceed 30 days where I hold illiquid investments that are unable to be realised within that period and deposited to my cash account;
- 4. I authorise Netwealth to disclose to my Nominated Financial Adviser (if applicable) information regarding this transaction and/or my investments held through the Netwealth Superannuation Master Fund; and
- 5. I declare that I am an Australian citizen, a New Zealand citizen or a permanent resident of Australia (if you are not, please contact Netwealth prior to submitting this instruction as we may require further documentation).
- You should read the current Product Disclosure Statement for the product in which your account is held as there may have been changes to the terms and conditions governing this transaction. The current Product Disclosure Statement is available on our website.

Signature

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It is recommended that you retain a copy of the completed form for your own records.

Step 11. Read and sign this adviser declaration (To be completed by an Adviser Representative providing instruction on behalf of the client)

(Where new nominated or 'one-off' bank details have been provided at Step 7 this form must be signed by the member at Step 10 and cannot be completed by an Adviser Representative.)

By submitting this instruction, I represent to Netwealth that all the details in this transaction are true and correct and I declare that:

- 1. I acknowledge that this transaction is governed by the terms and conditions for such transactions as set out in the relevant Product Disclosure Statement for the Netwealth Superannuation Master Fund current as at the date I sign this form;
- 2. I acknowledge that the instructed withdrawal, rollover or transfer amount is after applicable fees have been deducted and where I have selected a gross payment, may be reduced by tax;
- 3. I acknowledge that where I have elected to rollover my client's benefit, the period taken to effect that rollover may exceed 30 days where my client holds illiquid investments that are unable to be realised within that period and deposited into their cash account;
- 4. I am the nominated Adviser Representative for this client, that my appointment has not been revoked and the client has authorised me to submit this instruction as the client's agent; and
- 5. To the best of my knowledge, my client is an Australian citizen, a New Zealand citizen or a permanent resident of Australia⁸.
- ⁸ If the client is not an Australian citizen, a New Zealand citizen or a permanent resident of Australia please contact Netwealth prior to submitting this instruction as we may require further documentation.

You should give your client the current Product Disclosure Statement for the product in which this account is held. Λ

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Step 12. Once complete please send to us

If you have provided new bank account details, we require this original form to be mailed to us or your Adviser Representative may upload this form via the Document Upload facility. If you have not provided new bank account details you may send this form to us using any method below.

Send to us:	@	contact@netwealth.com.au	0	Netwealth Superannuation Master Fund, F	Reply F	Paid 336, South Melbourne VIC 3205
	٤	Activities & Tasks > Document Up	ploac			
For more information:	Ţ	netwealth.com.au		1800 888 223	å	Your adviser

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