

Superannuation

Transfer between accounts

Super/TTR/Income Stream



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

This form may be used to transfer between Personal Super, Transition to Retirement (TTR) Income Stream, TTR Income Stream in Retirement Phase and Standard Income Stream accounts held within the same Netwealth Superannuation Master Fund product. Netwealth Super Accelerator and Russell Investments Super Series are products available in the Netwealth Superannuation Master Fund.

! You should read the current Product Disclosure Statement ('PDS') for the product in which your account is held as there may have been changes to the terms and conditions governing this transaction. The PDS contains important information regarding your membership of the Netwealth Superannuation Master Fund ('the Fund'). The current PDS is the PDS available on our website at the date you complete this form.

Step 1. Provide member details

Client name																														
Client number							Account number																							

Important note:

1. If you wish to convert a Transition to Retirement Income Stream to a Transition to Retirement Income Stream in Retirement Phase, please select the first option under 'Account type to transfer to' in Step 2 and follow the further instructions.
2. If you request a transfer from a Transition to Retirement Income Stream to a Standard Income Stream using this form, we will firstly commute your income stream to a Personal Super account. This will result in your existing income stream ceasing and a new income stream commencing.
3. We will transfer an amount as detailed in Step 2 from this account.
4. Please note: these transfers are done on an 'in specie' basis with no changes made to your current investments. If you wish for these investments to be sold down, please do so online or complete an 'Investment instruction' form.

You should consider any Centrelink impacts if transferring out of an income stream account.

Step 2. Transfer details

Account type to transfer to

- Standard Income Stream/ Transition to Retirement Income Stream in Retirement Phase (please go to Step 4)
- OR** Transition to Retirement Income Stream (please go to Step 4)
- OR** Personal Super (or Employer Sponsored Super). Existing account number (if applicable)
- Additional contribution¹/rollover expected. Expected amount \$

¹Where a contribution amount is specified, I confirm I am eligible to contribute or have contributions made on my behalf to the Fund under superannuation law.

Amount to transfer²

- Full account balance - please close my existing account. I understand any current insurance cover will cease upon closing my accumulation account and transferring to an income stream.
- OR** Partial amount³ - please transfer this amount to my new account \$
- OR** Partial amount³ - please transfer an amount leaving a balance of \$ (\$10,000 minimum applies)
- Tick this box if you are leaving a balance in your Personal Super account and wish to transfer the Personal Super account from Super Accelerator Plus to Super Accelerator Core⁴

! You acknowledge that Netwealth will redeem all assets not available in Super Accelerator Core if you transfer the balance in your Personal Super account from Plus to Core.

² A minimum balance of \$10,000 applies if you are leaving a balance in your existing account. 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.

³ Please attach details of which investments to transfer.

⁴ If your Super Accelerator Plus account includes assets that are currently not available in Super Accelerator Core, you instruct us to redeem the assets not available in Super Accelerator Core and invest the proceeds in the cash account until you provide us with investment instructions. Please note the transfer of your Personal Super account to Super Accelerator Core will not occur until we have completed all necessary redemptions. Once the transfer is complete the administration fees for Super Accelerator Core will apply to the entire account balance held within your Personal Super account, with the change in administration costs effective from the first day of the month in which the transfer to Super Accelerator Core takes place.

Superannuation Transfer between accounts Super/TTR/Income Stream

Step 3. Additional transfer details (if applicable)

Complete this step if you have requested a consolidation of your benefits into an accumulation account in Step 2 and you wish to then immediately commence a new income stream.

Account type

Standard Income Stream.

OR Transition to Retirement Income Stream

Amount to transfer⁵

Full account balance - please close my Personal Super account

⚠ Any current insurance cover will cease.

OR Partial amount⁶ - please transfer this amount to my new account \$

Please attach details of which investments to transfer.

OR Partial amount⁶ - please transfer an amount leaving a balance of \$ (\$10,000 minimum applies)

Tick this box if you are leaving a balance in your Personal Super account and wish to transfer the Personal Super account from Super Accelerator Plus to Super Accelerator Core⁷

⚠ You acknowledge that Netwealth will redeem all assets not available in Super Accelerator Core if you transfer the balance in your Personal Super account from Plus to Core.

⁵ A minimum balance of \$10,000 applies if you are leaving a balance in your existing account. 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.

⁶ Please attach details of which investments to transfer.

⁷ If your Super Accelerator Plus account includes assets that are currently not available in Super Accelerator Core, you instruct us to redeem the assets not available in Super Accelerator Core and invest the proceeds in the cash account until you provide us with investment instructions. Please note the transfer of your Personal Super account to Super Accelerator Core will not occur until we have completed all necessary redemptions. Once the transfer is complete the administration fees for Super Accelerator Core will apply to the entire account balance held within your Personal Super account, with the change in administration costs effective from the first day of the month in which the transfer to Super Accelerator Core takes place.

Step 4. Declare condition of release

Complete Steps 4 to 9 if you are transferring to an income stream or Transition to Retirement in Retirement Phase.

I declare that I am an Australian citizen, New Zealand citizen or a permanent resident and I satisfy one of the following conditions of release (please tick one box):

Standard Income Stream / Transition to Retirement Income Stream (Retirement Phase)

I have reached my preservation age* and have permanently retired from the workforce

I am aged 60 or more and ceased gainful employment with my employer on / / (Date entered must be on or after you turn 60)

I am aged 65 or more

I have sufficient unrestricted non-preserved benefits

I am permanently incapacitated and eligible for a disability superannuation benefit income stream. (Trustee approval required)

I have an existing TTR income stream and have met a suitable condition of release⁸ with a nil cashing restriction (please specify below):

⁸ Additional requirements and Trustee approval will need to be met. Please contact your adviser or Netwealth to discuss these requirements.

Transition to Retirement Income Stream

I have reached my preservation age and have not permanently retired from the workforce

⚠ If you are **NOT** an Australian citizen, New Zealand citizen or a permanent resident of Australia, please contact us prior to submitting this form.

* Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
On or after 1 July 1964	60

Superannuation Transfer between accounts Super/TTR/Income Stream

Step 5. Nominate your income stream details (gross of any tax)

Payment frequency (please tick one box) Monthly Quarterly Half yearly Yearly

Payment to commence /

If you are investing between 1 June and 30 June you can defer the commencement of your payments until next financial year.

! Payments are made on the 15th of each month or prior, if the 15th is not a business day.

Annual income stream amount required (please tick one box):

Standard Income Stream

The minimum annual income stream⁹
OR \$ p.a.⁹

Transition to Retirement Income Stream

The minimum annual income stream⁹
OR The maximum annual income stream¹⁰
OR \$ p.a.

! If you enter an annual Standard Income Stream or Transition to Retirement Income Stream amount less than your minimum annual income stream, we will pay your minimum annual income stream. If you enter an annual Transition to Retirement Income Stream amount greater than your maximum annual income stream, we will pay your maximum annual income stream.

⁹ If there is less than a full year from the start of your income stream to the next 30 June, you will receive the annual amount reduced on a pro rata basis.

¹⁰ If there is less than a full year from the start of your income stream to the next 30 June, you will receive the full maximum amount over the remainder of the year.

Step 6. Consider a reversionary beneficiary nomination

You may choose to nominate either a reversionary beneficiary or make a binding death benefit direction.

Please provide reversionary beneficiary details if you wish to nominate a reversionary beneficiary. A reversionary beneficiary must be a superannuation dependant (however, special rules apply to children). See Information Guide 2: Additional Information about Superannuation for details. A Power of Attorney is unable to nominate themselves as a reversionary.

! This will override any binding death benefit nomination currently recorded on your account.

Name
Address
Suburb/town
State Postcode Country (if not Australia)
Date of birth / /
Relationship Spouse/de facto Child Interdependent Financial dependent

Step 7. Consider a binding death benefit direction

If you have a binding death benefit direction on your current account you may choose to apply this direction to your new account.

Please apply the same binding death benefit direction that is current on account

If you wish to make a new binding death benefit direction for your new account please complete a 'Binding death benefit direction' form.

You can view your current binding death benefit direction by logging into your Netwealth account online. If you do not have online access, please contact Netwealth.

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Step 14. Read and sign this adviser declaration (To be completed by an Adviser Representative providing instruction on behalf of the client)

(If a new reversionary beneficiary is provided at Step 6 or new bank account details are provided at Step 10 this form must be signed by the client 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 am the nominated Adviser Representative for this client, my appointment has not been revoked and the client has authorised me, as the client's agent, to submit this instruction, and to provide personal information about the client to Netwealth (including in respect of the client's gainful employment status);

2. Where contribution details have been supplied in Step 2, to make the following declarations 3 and/or 4 (as applicable) on behalf of the client;
(The following declaration 3 applies only if the client is between the age of 67 and 75 and are making personal contributions to the Fund other than downsizer contributions).

3. Either:

- The client has been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the current financial year; or
- The work test exemption applies to the client.¹⁸

(The following declaration 4 only applies in respect of pre-age 75 contributions other than mandated employer contributions and downsizer contributions).

4. I acknowledge, on behalf of the client, that if Netwealth receives a contribution for the client after the client has turned 75 that the contribution will only be accepted if it is received on or before the 28th day after the end of the month in which the client turned 75 and either the contribution is in respect of work the client has performed prior to turning 75 or the 'work test' exemption applies to the client, otherwise these funds will be returned to the remitting bank account;

5. Where the client elects to transfer their Personal Super account from Super Accelerator Plus to Super Accelerator Core in Step 2, as agent for the client, I instruct Netwealth to redeem or sell all assets in my client's account not available in Super Accelerator Core and invest the proceeds in cash until I, as agent for the client, provide investment instructions; and

6. 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.

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

You should ensure that your client has authorised you as set out in declaration 1 before you submit this form. You should retain evidence of the client's authorisation.

Adviser Representative

Signature

Date / /

¹⁸ See Information Guide 2: Additional Information about Superannuation for more information about the work test exemption.

Step 15. Once complete please send to us

Please also attach: Details of investments to transfer, either below or separately (if partial transfer)
'Binding death benefit direction' form (if applicable)
ATO 'Notice of intent to claim or vary a deduction for personal super contributions' (if applicable)
ATO 'Tax file number declaration' (if under 60, commencing an income stream and claiming the tax free threshold)

Additional information

Send to us:



contact@netwealth.com.au



Netwealth Superannuation Master Fund, Reply Paid 336, South Melbourne VIC 3205



[Activities & Tasks > Document Upload > Other \(Advisers only\)](#)

For more information:



netwealth.com.au



1800 888 223



Your adviser



Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
- Print X in the appropriate boxes.
- Read all the instructions including the privacy statement before you complete this declaration.

If you are under age 60 and want to claim the tax-free threshold please complete this form. Refer our website for instructions.

Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?

For more information, see question 1 on page 2 of the instructions.

OR I have made a separate application/enquiry to the ATO for a new or existing TFN.

OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.

OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.

2 What is your name?

Title: Mr Mrs Miss Ms

Surname or family name

First given name

Other given names

3 What is your home address in Australia?

Suburb/town/locality

State/territory

Postcode

4 If you have changed your name since you last dealt with the ATO, provide your previous family name.

5 What is your primary e-mail address?

6 What is your date of birth?

Day / Month / Year
 / /

7 On what basis are you paid? (select only one)

Full-time employment Part-time employment Labour hire Superannuation or annuity income stream Casual employment

8 Are you: (select only one)

An Australian resident for tax purposes A foreign resident for tax purposes OR A working holiday maker

9 Do you want to claim the tax-free threshold from this payer?

Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.

Yes No Answer no here if you are a foreign resident or working holiday maker, except if you are a foreign resident in receipt of an Australian Government pension or allowance.

10 Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Yes No Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment.

DECLARATION by payee: I declare that the information I have given is true and correct.

Signature

Date Day / Month / Year
 / /

You MUST SIGN here

There are penalties for deliberately making a false or misleading statement.

Once section A is completed and signed, give it to your payer to complete section B.

Section B: To be completed by the PAYER (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number?

9 4 5 7 3 7 4 7 7 0 4

Branch number (if applicable)

2 If you don't have an ABN or withholding payer number, have you applied for one?

Yes No

3 What is your legal name or registered business name (or your individual name if not in business)?

NETWEALTH

SUPERANNUATION

MASTERFUND

4 What is your business address?

PO BOX 336

Suburb/town/locality

SOUTH MELBOURNE

State/territory

VIC

Postcode

3205

5 What is your primary e-mail address?

CONTACT@NETWEALTH.C

OM.AU

6 Who is your contact person?

Business phone number 0 3 9 6 5 5 1 3 0 0

7 If you no longer make payments to this payee, print X in this box.

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature of payer

Date Day / Month / Year
 / /

There are penalties for deliberately making a false or misleading statement.

Return the completed original ATO copy to:

Australian Taxation Office
PO Box 9004
PENRITH NSW 2740

IMPORTANT

See next page for:
■ payer obligations
■ lodging online.



Superannuation Transfer

Upfront / Fixed term member advice fee

Consent



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



This form is to accompany a Transfer between accounts form. In this form a reference to your Adviser means the Nominated Financial Adviser named at Step 2 of this form.

By completing this form:

- You provide consent to Netwealth to arrange the deduction of fees from your account for payment to your Adviser; and
- You authorise and direct Netwealth to pay the member advice fees set out in this form to the AFS Licensee for whom your Adviser acts as an authorised representative (whoever that may be from time to time) and you consent to some or all of this amount being paid by the AFS Licensee to your Adviser (or their nominee).

Your consent is being sought by Netwealth to deduct the member advice fees in Steps 3 and 4 from your Netwealth Superannuation Master Fund account. Your consent will last until the amount has been deducted from your account. If you are not happy with the amount described, you do not have to sign this form, in which case the fees will not be paid to your Adviser. You may withdraw your consent prior to the fee deduction occurring by contacting Netwealth by email at contact@netwealth.com.au or calling 1800 888 223.

Member advice fees can only be paid from your superannuation account for services provided to you by your Adviser specifically in relation to your superannuation account.

-  Netwealth may be entitled to receive a Reduced Input Tax Credit (RITC) on these fees and the amount deducted from your account to pay these fees may be less than the amount shown on this form.
-  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.

Step 1. Member details

This consent accompanies the Transfer between accounts form for the following member

Member name

Date of birth / /

Step 2. Your Nominated Financial Adviser's name and contact details

Adviser name

Adviser code

Adviser Email

Adviser Phone ()

AFS Licensee name

AFS Licensee number

Step 3. Consent to an upfront member advice fee

Upfront member advice fees applying to the transferred amount (including GST)

Fixed percentage rate % This will apply to the amount transferred to the new account.
This is a one-off fee deducted from the new account.

Your Adviser estimates that this fee will be approximately \$

This is based on the expected transfer amount to be received in your new account, as estimated by your Adviser.

AND/OR

Fixed dollar amount \$ This amount is a one-off fee.

Step 4. Consent to fixed term member advice fees

Start date / / End date / /

! The start date cannot be prior to the first of this month and the end date cannot be more than 12 months from the start date.

Fixed rate fixed term member advice fees based on your account balance (including GST)

Fixed percentage rate % p.a.

This is a percentage per year of the full account balance, paid monthly based on the daily account balance.

Your Adviser estimates that for the fixed term this fee will be approximately \$ per month.

This is based on the average account balance expected to be held in your account over the fixed term, as estimated by your Adviser.

Tiered rate fixed term member advice fees based on your account balance (including GST)

A tiered rate fixed term member advice fee cannot be combined with a fixed rate fixed term member advice fee.

From \$ to \$ % p.a.

From \$ to \$ % p.a.

From \$ to \$ % p.a.

From \$ to \$ % p.a.

From \$ to the balance of your account % p.a.

This is a percentage per year, paid monthly based on the daily account balance.

Your Adviser estimates that for the fixed term this fee will be approximately \$ per month.

This is based on the average account balance expected to be held in your account over the fixed term, as estimated by your Adviser.

Fixed dollar fixed term advice fees (including GST)

Total fixed dollar amount¹ \$ This is the total dollar amount that will be deducted for the fixed term.

Payment frequency² Monthly Quarterly Half yearly Yearly

¹ The total fixed dollar amount is divided by the number of days in the fixed term to determine a daily fee rate. The amount deducted per period is based on a pro-rata calculation: daily fee rate multiplied by the number of days in the period and paid at the end of the payment frequency. For example a yearly fee will be paid at the end of the term.

² Payment frequency can only be set to monthly if the term is less than 12 months.

Superannuation Transfer

Ongoing member advice fee arrangement

Consent



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

This form is to accompany a Transfer between accounts form. In this form a reference to your Adviser means the Nominated Financial Adviser named at Step 2 of this form.

By completing this form:

- You can provide consent to an ongoing fee arrangement under which your Adviser will arrange the deduction of ongoing fees from your account; and
- You authorise and direct Netwealth to pay the ongoing member advice fees set out in this form to the AFS Licensee for whom your Adviser acts as an authorised representative (whoever that may be from time to time) and you consent to some or all of this amount being paid by the AFS Licensee to your Adviser (or their nominee).

An ongoing fee arrangement is a fee arrangement that is intended to continue to apply for more than 12 months.

These fees are for services provided to you by your Adviser. Your Adviser is required to obtain your written consent before the ongoing fees can be deducted from your account. This form can be used to provide that consent. If you are not happy with the amount described, you do not have to sign this form, in which case the fees will not be paid to your Adviser. You may vary or withdraw your consent at any time by contacting your Adviser in writing or notifying Netwealth. An ongoing fee arrangement is subject to annual renewal.

Member advice fees can only be paid from your superannuation account for services provided to you by your Adviser specifically in relation to your superannuation account.

! Netwealth may be entitled to receive a Reduced Input Tax Credit (RITC) on these fees and the amount deducted from your account to pay these fees may be less than the amount shown on this form.

! 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.

Step 1. Member details

This consent accompanies the Transfer between accounts form for the following member

Member name

Date of birth / /

Step 2. Your Nominated Financial Adviser's name and contact details

Adviser name

Adviser code

Adviser Email

Adviser Phone ()

AFS Licensee name

AFS Licensee number

Step 3. Consent to an ongoing fee arrangement

You enter into this ongoing fee arrangement on / / (the anniversary day will be 1 year after this date)

The anniversary day for the ongoing fee arrangement is the anniversary of the day you enter into the arrangement and is the same day each year. The anniversary day cannot be a date that is more than 30 days after the consent is signed. If you leave this blank or we receive a consent signed more than 30 days before the proposed anniversary day, the date the consent is signed will be used to set the anniversary day.

Your consent will last until 150 days after the anniversary day that occurs 12 months after you enter into the ongoing fee arrangement.

If you have not renewed your consent, ongoing fees will stop being deducted at this date.

The following ongoing fees will be paid from your account.

Superannuation Transfer Ongoing member advice fee arrangement Consent

Step 3. Consent to an ongoing advice fee arrangement (continued)

Fixed rate ongoing member advice fee based on your account balance (including GST)¹

Fixed percentage rate % p.a.

Your Adviser estimates that this fee will be approximately \$ per month based on the average account balance expected to be held in your account over the 12 months.

Tiered rate ongoing member advice fee based on your account balance (including GST)¹

A tiered rate ongoing member advice fee cannot be combined with a fixed rate ongoing member advice fee.

From \$ to \$ % p.a.

From \$ to \$ % p.a.

From \$ to \$ % p.a.

From \$ to \$ % p.a.

From \$ to \$ % p.a.

From \$ to the balance of your account % p.a.

Your Adviser estimates that this fee will be approximately \$ per month based on the average account balance expected to be held in your account over the 12 months.

¹ For new ongoing fixed percentage rate and tiered rate, the fees will start from the current month the form is processed or from the proposed anniversary date. Netwealth will not calculate any backdated fees. This fee is calculated based on the daily account balance, percentage per year, and paid monthly.

Fixed dollar ongoing member advice fee (including GST)

Fixed dollar amount \$ per payment period (e.g. if you tick 'Monthly' below, this amount will be paid each month)

Payment frequency Monthly Quarterly Half yearly Yearly

Start date / (if no date is entered, we will make the first fee payment on the date this form is processed by us)

You may choose to index the fixed dollar amount annually by completing the following (optional)

Indexed annually by None CPI² OR A fixed rate of %

OR The lesser of CPI² and %

OR The greater of CPI² and %

Fee to be first indexed on 31 Mar OR 30 Jun OR 30 Sep OR 31 Dec

⚠ If you have chosen to index the ongoing member advice fee, you must select a date for the fee to first be indexed on. If no selection is made, the fee will be indexed 12 months from the next applicable quarter.

Your Adviser estimates that for the 12 months from the date the fee arrangement commences or is renewed and including the impact of indexation (if any), this fee will be approximately \$ per payment period.

² CPI will be calculated as the rate of increase in All Groups Consumer Price Index for Australian capital cities published by the Australian Bureau of Statistics for the 12 months to the end of the calendar quarter immediately preceding the date of increase.

Member advice fees based on ASX share trades (including GST)

%³ of each trade amount

OR \$ from each trade

OR An amount which is the greater of %³ and \$ from each share trade.

Your Adviser estimates that for the 12 months from the date the fee arrangement commences this fee will be approximately \$

This estimate is based on the number and value of trades that your Adviser estimates will occur over the 12 month period.

This member advice fee is based on ASX share trades applies to trades executed using our nominated platform broker. This advice fee will not apply to Managed Accounts rebalancing trades, or to trades executed with an external broker.

⚠ The ASX listed securities – brokerage fee will also apply.

³ Maximum of 2.2%.

