

# Full transfer within Panorama Super

**i** Use this form to:

Transfer your Panorama Super account between phases, eg accumulation phase to transition to retirement phase or pension phase, or vice versa.

or

Transfer all the assets and cash held in one Panorama account including a Term Allocated Pension (TAP) (Transferring account) to another (Receiving account). The Transferring Account will be closed as part of this process.

You can type directly into the form and print before signing, or print then complete in block letters. Each applicable section of the form must be completed for this request to be processed.

## Important Information

- Term deposits cannot be transferred to another existing account at this time. Ensure these are sold down prior to submitting this request.
- If your account migrated to Panorama Super from SuperWrap Pension Plan or Asgard Pension as an account-based pension or term allocated pension, you are required to sell down all assets before requesting a cash transfer only. Note that this restriction does not apply to accounts that migrated from SuperWrap or Asgard as a transition to retirement pension (also known as a non-commutable pension), or accounts that migrated from SuperWrap Personal Super Plan or Asgard Super.
- Your request may be delayed where there are outstanding transactions relating to corporate actions, distributions or dividends.
- If you are a temporary resident, you can only commence a pension with unrestricted non-preserved money.
- When transferring in full from accumulation phase to either transition to retirement or pension phase, or closing your accumulation phase account, BT will instruct insurers to cancel any insurance policies being paid for through your Panorama Super account (including linked policies). The transfer request cannot be complete until we receive confirmation from the insurer that insurance has been cancelled. Cancellation processes may vary between different insurance providers.
- If due to ill health, you wish to seek trustee approval to access your superannuation fund, you will need to complete additional documents. Please contact Panorama on 1300 889 576.
- If you would like to transfer your existing insurance policy within, or continue your insurance policy outside of, Panorama Super, speak with your financial adviser or contact insurance providers directly to discuss your options prior to submitting this form.

## Retirement planning tools

To help you with planning and achieving your retirement goals, our 'Optimise your super' page offers support tools including a checklist, key themes, and links to educational content and tools to get you started. And if you have a financial adviser, they can work with you to make sure you are getting the most out of your super in retirement. You can visit this page by [logging in to your Panorama account](#).

## Privacy statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at [www.bt.com.au/personal/help/privacy/privacy-statement](http://www.bt.com.au/personal/help/privacy/privacy-statement) or by calling us. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your request.

## 1 Adviser details

Dealer group name

Adviser full name

## 2 Member details

First name

Last name

Residential address (cannot be a PO box)

Suburb

State

Postcode



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## Full transfer within Panorama Super

### 3 Residency status

Certain conditions apply to temporary residents wanting to commence a pension. Indicate your residency status:

I am an Australian citizen, New Zealand citizen or permanent resident of Australia

I am currently or have previously been in Australia on a temporary resident visa<sup>1</sup>

#### Visa subclass

<sup>1</sup> If you have selected this option, please speak with your adviser or contact Panorama Support on 1300 881 716 to ensure you are completing the appropriate form.

### 4 Personal tax deduction notice

#### For transferring accounts in accumulation phase only:

Do you wish to claim or vary a tax deduction on personal contributions made to the account in the current or previous financial year?

I do not intend to claim a tax deduction for personal contributions made to my account prior to this transfer, or I have completed and/or varied a deduction notice for the personal contributions I intend to claim as a deduction.

I intend to claim a tax deduction for personal contributions made to my account prior to this transfer and have not completed a deduction notice, or I need to vary a previous deduction notice.

A deduction notice can be completed or varied online by logging into your account at [bt.com.au/panorama](http://bt.com.au/panorama) on the contributions page.

**Important:** If you do not complete a personal tax deduction notice before you transfer all of your account balance to another account or change phases, you will not be able to claim a tax deduction for any personal contributions made to your accumulation account prior to your transfer. Following your transfer, you will also be unable to vary any previous deduction notices you may have provided.

### 5 Transfer instructions

#### What you need to do

After considering your/your clients personal circumstances, you may opt to:

1. Take no further action, retaining the assets in the account and transfer your Panorama Super to another phase by requesting 'Transfer your account between phases'. or
2. Sell the assets and complete either;
  - a) Transfer your Panorama Super account to another phase, by requesting 'Transfer your account between phases'
  - b) a cash rollover to another Panorama account, by completing section 8 'Close an account and transfer funds to another Panorama Super account'. The restrictions will not be carried over to the receiving account.

#### Select one:

Transfer your account between phases (not applicable for TAP accounts) - **go to section 6**

Close an account and transfer funds to another Panorama Super account - **go to section 8**

### 6 Transfer your account between Panorama Super phases

I acknowledge that I have read and understood:

- The Product Disclosure Statement (PDS), Additional Information Booklet and the relevant Investment Options Booklet for Panorama Super; and
- The product disclosure statement or other applicable disclosure documentation for each investment I have selected to invest in through Panorama Super.

#### Select one:

Transfer to accumulation phase - complete part A

Do you want to accumulate capital or wealth for your retirement and only require access to your investments after meeting a superannuation condition of release?

Yes No

Transfer to transition to retirement phase - complete parts B and C

Do you want access to your superannuation as an income stream while you are still working and have reached your preservation age?

Yes No

Do you understand that this product is not a standard account based pension?

Yes No

Do you understand that this product does not offer insurance cover?

Yes No

Transfer to pension phase - complete parts B and C

Do you want an income drawn down from your retirement savings, and have met a superannuation condition of release?

Yes No

Do you understand that this product does not offer insurance cover?

Yes No



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### Part A

Your existing pension phase (including transition to retirement) account will be transferred to accumulation phase. We may make an additional pension payment if required so that the pro rata minimum payment for the year has been paid before your pension account is transferred back to accumulation phase.

**Account number**

### Nomination of beneficiary

Your existing beneficiary nomination will remain in place except where you have made an automatic reversionary nomination. Any automatic reversionary nomination will be removed. If a new nomination or a change to this nomination is required, please speak with your adviser.

**Go to section 9.**

### Part B

Your existing accumulation phase account will be transferred into transition to retirement phase or pension phase (as applicable). Your pension will commence immediately after this request is processed. If you wish to make additional contributions or rollovers prior to pension commencement, please ensure you do so before submitting this form.

When you are investing in super income streams, please consider your personal transfer balance cap. This includes pension accounts and transition to retirement pension accounts once in retirement phase. It also applies to existing pensions.

**Account number**

### Select the pension you require:

#### Transition to retirement pension

To be eligible for a transition to retirement pension, you must have reached your preservation age<sup>1</sup>.

#### Pension

To be eligible for a pension you must satisfy a relevant condition of release under superannuation law. To indicate the circumstances applying to this request, select the scenario that applies:

I am aged 65 or over.

I have reached my preservation age<sup>1</sup>, have ceased employment and do not intend to ever work more than 10 hours per week.

I have ceased a gainful employment arrangement on or after reaching age 60. (If selected please provide the date the employment was ceased).

Date employment was ceased<sup>2</sup>  
(dd/mm/yyyy)

I am applying under permanent incapacity and I'm commencing a disability income stream.

Note: The Trustee will need to assess and approve your eligibility for Permanent Incapacity, and you will need to complete additional documents.

Please contact Panorama Estate and Claims Management on:

**Phone:** 1300 889 576

**Email:** [InsuranceclaimsBT@btfinancialgroup.com](mailto:InsuranceclaimsBT@btfinancialgroup.com)

I am commencing a death benefit income stream.

Note:

- Death Benefit funds cannot be combined with other super or pension benefits.

#### Note:

<sup>1</sup>To determine your preservation age refer to the Additional Information Booklet.

<sup>2</sup>Contributions and investment earnings after the date you ceased employment will not be accessible in pension phase until you meet one of the other criteria or meet the same criterion again. The remaining balance must remain in either an accumulation or transition to retirement pension account.

### Part C

#### Nominated bank account details

The account nominated will be used to deposit your regular pension payments. This account must be with any Australian bank, building society or credit union and must be in the name of the member or in a joint bank account of which the member is an account holder. Funds may take longer to be deposited to credit union accounts.

Primary linked account

Other existing linked account (enter details below)

**BSB**

**Account number**

**Account name**

**Note:** You cannot add a new linked account with this form. You can only nominate your primary or existing linked account registered with Panorama Super. To add a new linked account, go to [panorama.com.au](http://panorama.com.au) before you submit this form.

#### Income payment details

The income payment instructions for your pension will be set to the minimum amount and paid yearly on 10 June. Contact your adviser if you want to change these payment arrangements.

#### Nomination of beneficiary

Your existing beneficiary nomination on your accumulation phase account will be carried over when transferring your account to transition to retirement phase or pension phase (as applicable). If you need to change this nomination, or if you have not nominated beneficiaries, contact your adviser.

**Go to section 7.**



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## Full transfer within Panorama Super

### 7 Objectives, financial situation and needs

Please answer the questions below.

Do you want a platform-style superannuation, transition to retirement or pension account with a range of investment options and fall into one of the below cohorts:

- All menus - want to choose your own investment strategy and actively manage your portfolio with or without the assistance of your financial adviser; or
- Compact or Focus menu (if applicable) - want to choose an investment strategy that suits your needs and objectives but leave the ongoing management of your portfolio to the manager you have chosen by selecting a single investment option?

Yes No

Do you want flexibility to change your investment strategy in line with the different stages of your retirement journey?

Yes No

Do you have an understanding of and accept the risks associated with investing in the available investment options?

Yes No

Do you want to save time with consolidated investment reporting provided directly or via your licensed financial adviser?

Yes No

Do you want flexibility to view and manage your investments via mobile application or online investor portal when it suits you?

Yes No

Do you expect to have and maintain an investment amount over \$10,000?

Yes No

Do you understand that the transaction account that forms part of this product is designed for transacting in your account, and is not designed to be used as a cash investment option?

Yes No

Do you understand that this product does not provide automatic selection of investment options and that you will need to make investment choices?

Yes No

Do you understand that you will not be able to transfer an overseas pension or retirement account, such as Kiwi Saver or UK pension account, into the product?

Yes No

### Adviser declaration (if applicable)

To be completed by the Adviser if objective, financial situation and needs section above is not completed by the applicant.

Select one of the following:

I confirm my client is a retail client and:

- I have provided my client with personal advice in relation to the product.
- The advice is consistent with applying for the product.
- The advice remains current at the time I submit the application.
- My client is within the target market for the product. These are updated from the time to time and the latest can be found on [bt.com.au/tmd](http://bt.com.au/tmd).

My client is a wholesale client.

Adviser name (please print)

Signature ([Digital signature](#) accepted)

Date (dd/mm/yyyy)

Go to section 9.



## Full transfer within Panorama Super

### 8 Close an account & transfer funds to another Panorama Super account

Where you are transferring funds to a Panorama Super account in transition to retirement phase or pension phase, you may commence the pension through the desktop after this request is processed. If you wish to make additional contributions or rollovers prior to pension commencement, please ensure you do so before submitting this form. Please note, until you commence your pension, any investment income and capital gains will be taxed as if you are in the accumulation phase.

When you are investing in super income streams, please consider your personal transfer balance cap. This includes pension accounts and transition to retirement pension accounts once in retirement phase. It also applies to existing pensions.

All assets (excluding term deposits) including cash less fees and taxes will be transferred from the Transferring Account to the nominated Receiving Account. Once the transfer is complete, the Transferring Account will be closed. When closing a transition to retirement phase, pension phase or TAP account, we may make an additional pension payment if required so that the pro rata minimum payment for the year has been paid before your pension is commuted and the account is transferred to the Receiving Account.

**Transferring Account details: (select one)**

- Accumulation phase
- Transition to retirement phase
- Pension phase
- TAP

**Account number**

**Receiving Account details: (select one)**

- Accumulation phase
- Transition to retirement phase
- Pension phase

**Account number**

**Additional account to be transferred**

If you wish to transfer an additional account into the Receiving Account provide the following information:

**Additional Transferring Account details: (select one)**

- Accumulation phase
- Transition to retirement phase
- Pension phase
- TAP

**Account number**

Generally, you are not allowed to access preserved money from a superannuation fund until you reach preservation age and retire, or if you are rolling over to another super fund, retirement savings account or approved deposit fund. Your financial adviser or the administrator can assist with the special circumstances under which you can access your preserved money.

**Select the scenario that applies to you:**

- I am aged 65 or over.
- I am transferring an unrestricted non-preserved amount.
- I have reached preservation age<sup>1</sup> and the Receiving Account is in transition to retirement phase.
- I am transferring from a Transferring Account in transition to retirement phase or pension phase to a Receiving Account in accumulation phase.
- I have reached my preservation age<sup>1</sup>, have ceased employment and do not intend to ever work more than 10 hours per week.
- I have ceased a gainful employment arrangement on or after reaching age 60. (If selected please provide the date the employment was ceased).

Date employment was ceased<sup>2</sup> (dd/mm/yyyy)

I am applying under permanent incapacity and I'm commencing a disability income stream.

Note: The Trustee will need to assess and approve your eligibility for Permanent Incapacity, and you will need to complete additional documents.

Please contact Panorama Estate and Claims Management on:

**Phone:** 1300 889 576  
**Email:** [insuranceclaimsBT@btfinancialgroup.com](mailto:insuranceclaimsBT@btfinancialgroup.com)

I am commencing a death benefit income stream.

Note:

- Death Benefit funds cannot be combined with other super or pension benefits.

**Note:** <sup>1</sup>To determine your preservation age refer to the Panorama Super Additional Information Booklet.  
<sup>2</sup>Contributions received after the date you ceased employment will not be accessible until you meet one of the other criteria or meet the same criterion again. The remaining balance must remain in either an accumulation or transition to retirement pension account.



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### 9 Declarations & acknowledgements

I declare that all details given on this form are true. In addition:

- If the Receiving Account will be used to commence a pension, my pension will not be calculated and paid until all amounts have been received and the pension has commenced.
- BTFM and BTPS recommend obtaining professional financial and tax advice before making a decision to transfer assets/cash from one Panorama Super account to another. I have obtained or do not require such advice. I acknowledge that any term deposits held will be unable to be transferred between accounts as part of this request.
- I acknowledge that if I have selected to transfer all the assets and cash held in one Panorama Super account to another account (i.e. the Receiving Account), any active automatic regular investment plans (also referred to as 'cash investment strategy') on my Transferring Account will be cancelled, so I (or my financial adviser) will need to re-establish any automatic regular investment plan from that account onto my Receiving Account if I want that plan to be continued, and that the Transferring Account will be closed at the completion of the transfer.
- I acknowledge that any term deposits held will be unable to be transferred between accounts as part of this request.
- I acknowledge that if I no longer hold a Panorama Super account in accumulation phase BT will request the cancellation of all insurance policies paid through my Panorama Super accumulation phase account, including all linked policies held outside of my Panorama Super accumulation phase account.
- I am aware I may ask for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and have obtained or do not require such information.
- If signing under a power of attorney, I verify that at the time of signing, I have not received notice of revocation of that power.

**Full name** (please print)

**Member Signature** ([Digital signature](#) accepted)

**Date** (dd/mm/yyyy)

#### You can submit this form online



**Sign in to your account to upload and submit this form**

**Advisers:** Tracking > Service requests > Submit new request > Transfers

**Investors:** Forms & requests > Submit new request > Transfers

**If you are unable to upload this form, you can submit it by:**

email: [professional@panorama.com.au](mailto:professional@panorama.com.au)

mail: BT Panorama, GPO Box 2861, Adelaide SA 5001



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