

Partial withdrawal or rollover to a super fund

Use this form to:

- Request a partial rollover from your super or pension account (including transition to retirement and term allocated pension) to a non-Self Managed Super Fund (SMSF) super fund.
- Request a partial cash withdrawal from your super account.

Do not use this form if you wish to request a:

- Partial rollover to an SMSF - complete the 'Partial rollover to an SMSF' form.
- Partial withdrawal or rollover from a death benefit account.
- Closure of your Super account – complete the 'Super account closure – full withdrawal or rollover to a super fund' or 'Super account closure – rollover to an SMSF' form, as relevant to your request type.
- Transfer between phases of your Super accounts - complete the partial or full transfer within Panorama Super or BT Super Invest form, as relevant to your request and account type.
- Transfer to a KiwiSaver scheme or to request a lump sum payment because you:
 - Have a terminal medical condition
 - Are permanently incapacitated
 - Satisfy severe financial hardship conditions
 - Satisfy compassionate grounds conditions
 - Were a temporary resident and have departed Australia
 - Were a lost member who is now found and your account balance is less than \$200
 - Are completing a death claim

To withdraw part of your account balance for any of the above reasons, contact Customer Relations on 1300 881 716.

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

Important information

Please ensure sufficient cash is available in your account to process this request. Should any investments need to be sold to fund this withdrawal or rollover, ensure this is completed prior to submitting this form.

Withdrawing your superannuation benefit may impact any insurance you currently have, and may result in you losing your insurance cover. If you want your insurance to continue you will need to leave sufficient balance in your account to fund future premiums. This information is intended as a guide only and does not constitute advice. Before making a withdrawal you should speak to your financial adviser about the impacts this could have on your insurance entitlements.

For one-off pension payments from your pension account or lump sum withdrawals (from super or pension) when accessing unrestricted non-preserved benefits, please speak with your adviser or contact Customer Relations on 1300 881 716.

For Term Allocated Pension (TAP) accounts, limits apply in relation to the amount of pension payments you can receive and there are only limited circumstances where you can rollover or make a lump sum withdrawal from your account. Refer to the Panorama Super TAP Terms of a Category document for further information, or contact your financial adviser or Customer Relations on 1300 881 716.

Temporary residents can generally only access their preserved super benefits if they become permanently incapacitated, have a terminal medical condition, or have departed Australia permanently and their visa has ceased. Refer to the Panorama Super or BT Super Invest Additional Information Booklet for further information, or contact your financial adviser or Customer Relations on 1300 881 716.

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 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.



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1 Adviser details (if applicable)

Dealer group name

Adviser full name

2 Member details

First name

Last name

Account number

Account type

Super Pension

3 Residency status

If you are requesting a cash withdrawal, this section is mandatory. Certain conditions apply to temporary residents.

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.*

Visa subclass

If you have selected this option, please speak with your adviser or contact Customer Relations on 1300 881 716 to ensure you are completing the appropriate form.

* A temporary resident visa is a visa issued under the Migration Act 1958 that allows a person to remain in Australia during a specified period; until a specified event happens; or while the holder has a specified status. You may be restricted to certain conditions of release if you are or were a temporary visa holder.

4 Withdrawal details

Partial withdrawal amount

Ensure sufficient cash is available in your cash account.

Specify the gross amount before income tax

\$

Select the withdrawal type below

Important: you can only select Rollover or Cash, not both.

Rollover - Go to section 5.

Would you like your rollover to be processed as one payment?1

Yes. I instruct BT to sell down assets immediately available. I instruct BT to not commence processing my rollover until all required funds have been received in cash.

No. I acknowledge that, BT must provide me with a rollover payment within 3 business days of the final redemption, or in limited circumstances 30 days. If there are any pending monies after the initial rollover, an additional rollover will be made.

1 If no election is made, we will default to make a rollover payment to you within 3 business days of the final redemption, or in limited circumstances 30 days, and any remaining amounts will be paid in additional rollovers.

Note: If you are rolling over to a pension account please consider the effect of your pension account receiving multiple rollovers.

Cash withdrawal - you can select either a Lump sum cash withdrawal1 or One-off pension payment.

Lump sum cash withdrawal - Select which account, linked to your BT Panorama, the funds can be deposited to2:

Primary linked account

Other existing linked account

Important: The account you use, must already be linked to your BT Panorama. To review your current linked accounts, sign in to your Panorama account online then select 'Linked accounts'. Alternatively, you can link a new account online via the 'Linked accounts' page, before completing this form.

BSB

Account number

Go to section 6.

One-off pension payment3 - for pension (including transition to retirement and TAP for which maximum limits apply) account only.

Go to section 8.



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Note:

- 1 Check to ensure the linked account is a valid bank account before submitting this form.
- 2 If your account is a TAP, there are limited circumstances where you can make a lump sum withdrawal from your account. For more information, refer to the Panorama Super TAP Terms of a Category.
- 3 You can login to your account online at www.panoramainvestor.com.au to view your annual maximum payment limit.

5 Rollover instructions

Provide details of the superannuation fund for the rollover.

Fund name

Fund address

Suburb State Postcode

Fund ABN or SFN

Unique Superannuation Identifier (USI)

Member number

Please advise us of the preservation components that the partial withdrawal is to come from. **If you do not make a nomination, your transfer will be pro-rated across your components.**

Unrestricted non-preserved amount

\$

Restricted non-preserved amount

\$

Preserved amount

\$

Note: Where possible, we will make the payment via SuperStream.

Go to section 7.

6 Reason for withdrawal

Generally, you are not allowed to withdraw preserved money from a super fund until you reach preservation age and retire, or if you are rolling over to another super fund, RSA or ADF. Your financial adviser or the Administrator can assist with the special circumstances under which you can withdraw your preserved money.

Please indicate which of the following scenarios applies to you.

Important: you can *only* select one option below

I am aged 65 or over.

I am withdrawing an unrestricted non-preserved amount.

I am withdrawing a restricted non-preserved amount.

You must have left the service of the employer who had (or any associates who had) at any time contributed to your Super account. You must also provide a Separation Certificate issued by Centrelink or written confirmation on the Company/ Business letterhead, confirming cessation of employment.

I have reached my preservation age¹, 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.

Date employment was ceased² (dd/mm/yyyy)

Note:

1 To determine your preservation age refer to the Panorama Super Additional Information Booklet.

2 Contributions and investment earnings after the date you ceased employment will not be accessible until you meet one of the other criteria or meet the same criterion again.



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7 Personal tax deduction notice

For accounts in accumulation phase only.

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

Important: you can *only* select one option below

I do not intend to claim or vary a tax deduction for personal contributions made to my account prior to this partial withdrawal.

I intend to claim or vary a tax deduction for personal contributions made to my account prior to this partial withdrawal.

Important:

- A deduction notice can be completed or varied online at www.panoramainvestor.com.au
- If you do not complete a personal tax notice before your partial withdrawal, your ability to claim a tax deduction for personal contributions previously made to your account will be limited. Your ability to vary any previous deduction notices you may have provided will also be limited.
- If section 7 is not completed, you confirm you have already claimed or do not intend to claim a personal tax deduction notice for these contributions.

8 Declarations & acknowledgements

I declare that all details given on this form are true and correct. In addition I acknowledge and confirm that:

- I am aware I may ask for information about any fees or charges that may apply, or any other information about the effect this rollover or cash withdrawal may have on my benefits, and have obtained or do not require such information.
- I understand I will be unable to redeem any investment in a suspended fund or funds (ie a fund with suspended transaction on a full or limited basis, which may also have suspended issuing prices).
- I agree that the rollover or cash withdrawal will proceed in relation to all other investments.
- If signing under a power of attorney or otherwise signing on behalf of another person, I verify that at the time of signing, I have not received notice of revocation of that power.

For a cash withdrawal

I agree to ensure there are sufficient funds available in the transaction account above the minimum balance to process this withdrawal. I understand this instruction will not be acted on if there are insufficient funds.

For a rollover

I request and consent to the rollover of superannuation as described above and authorise the superannuation provider of each fund to give effect to this rollover.

The liability of BT Portfolio Services Limited and BT Funds Management Limited (together, the Providers), including their authorised agents, is limited to the full extent permitted by law (except to the extent such damages, liabilities, costs or expenses are caused by the negligence or default of the Providers or their authorised agents) where it arises directly or indirectly from acting on the information or instructions provided under, or associated with, this form.

If my account is a TAP, I also acknowledge and confirm the following:

- I acknowledge that I wish to commute my Panorama Super – TAP and rollover the proceeds to another super fund or RSA provider for the purposes of purchasing another TAP or complying (lifetime or life expectancy) income stream.
- I confirm that the proceeds from my Panorama Super TAP are being transferred directly to purchase another TAP (i.e. a market linked income stream) or complying income stream and that the income stream being purchased meets the relevant pension and annuity standards specified under superannuation law*.



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*Lifetime income streams must meet the standards of sub-regulation 1.05(2), 1.05(3), 1.06(2) or 1.06(3) of the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations). Term certain income streams (including life expectancy income streams) must meet the standards of sub-regulation 1.05(9) or 1.06(7) of the SIS Regulations. Term allocated pensions (market linked income streams) must meet the standards of sub-regulation 1.05(10) or 1.06(8) of the SIS Regulations or sub-regulation 1.07(3A) of the Retirement Savings Account Regulations 1997.

Full name (please print)

Signature ([Digital signature](#) accepted) **Date** (dd/mm/yyyy)

Account holder Parent

Financial Manager Attorney

You can submit this form online



Sign in to your account to upload and submit this form

Advisers: Tracking > Service requests > Submit new request > Rollovers & withdrawals

Investors: Forms & requests > Submit new request > Rollovers & withdrawals

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

email: support@panorama.com.au

If you are rolling over:

Have you provided the address of the rollover institution in section 5?

Have you provided the fund ABN and ESA or USI in section 5?

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

Important: if you are providing a certified linking document, you can not submit this form and the linking document online. You must submit your request by email or mail.

Checklist

Have you provided your account details in section 2?

Have you provided details of your residency status in section 3?

Have you provided an amount in section 4?

Have you confirmed that sufficient funds are available to cover the withdrawal and any other payments due – including pension and fees?

Have you selected the rollover or cash withdrawal option in section 4?

Have you indicated whether you wish to claim or vary a tax deduction for personal contributions in section 7?

Have you signed and dated this request in section 8?

If you have a TAP, have you confirmed that your withdrawal or rollover is an allowable commutation?

