

Partial transfer within Panorama Super

i Use this form to:

Partially transfer assets (excluding term deposits) and/or cash from one Panorama Super account (Transferring Account) to another (Receiving Account).

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.
- This form cannot be used for a Term Allocated Pension (TAP) account as assets or cash cannot be transferred to or from TAP accounts.
- If your account migrated to Panorama Super from SuperWrap Pension Plan or Asgard Pension as an account-based pension or term allocated pension, you can use this form to request a cash transfer only. Note that this restriction does not apply to accounts 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. These accounts can request cash and/or asset transfers.
- If due to ill health and you wish for the trustee to provide approval to access your superannuation fund, you will need to complete additional documents. Please contact Panorama 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.

1 Adviser details

Dealer group name

Adviser full name

2 Member details

First name

Last name

3 Personal tax deduction notice

For transferring accounts in accumulation phase only:

Do you want 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 already 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 on the contributions page.

Important: If you do not complete a personal tax deduction notice before you transfer all or part of your account balance from accumulation to pension phase, 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.



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4 Transfer instructions

Transferring Account details: (select one)

Accumulation phase	Transition to retirement	Pension phase
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Account number

Receiving Account details: (select one)

Accumulation phase	Transition to retirement ¹	Pension phase
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Account number

Note: ¹You 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.

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. Please contact Customer Relations if you require assistance with the special circumstances under which you can access your preserved money.

If the Transferring Account is either in accumulation phase or in a transition to retirement, please indicate the circumstances applying to this request:

I am aged 65 or over.

I am transferring an unrestricted non-preserved amount.

I have reached preservation age¹ and the Receiving Account is a transition to retirement account.

I am transferring funds from a Transferring Account in transition to retirement to a Receiving Account transition to retirement to a Receiving Account in accumulation phase.

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. (If selected please provide the date the employment was ceased).

Date employment was ceased² (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

I am commencing a death benefit income stream.

Note:

- Death Benefit Payments cannot be combined with other super or pension benefits to retain benefit entitlements.

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

²Contributions 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.

If you are partially transferring to or from an account that is in transition to retirement or from an account in accumulation phase, please advise us of the preservation components that the transfer 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

\$



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5 Asset & cash transfer details

Part A

Transfer the following: (select one)

Where required, ensure sufficient cash is available in your transaction account. Should any investments need to be sold, ensure this is completed prior to submitting this form.

Cash (only) amount

\$

Go to section 6.

All cash and assets, leaving behind cash amount (Refer to the Product Disclosure Statement (PDS) for the minimum transaction account balance requirement)

\$

Go to section 6.

The assets listed in Part B (assets can only be transferred in units) plus:

The cash amount to make up total value of

\$

Or

The cash amount of

\$

Go to Part B.

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6 Declarations & acknowledgments

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

- 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 have cancelled or amended any future transactions set up on my Transferring Account that will result in a change in unit holdings in any of the nominated assets during the asset transfer process.
- The drawdown process to maintain a cash balance in the Receiving Account's transaction account will not be activated until the transfer of assets has finalised.
- If my transfer is into or from a managed portfolio certain events may occur, including but not limited to a rebalance on completion of the transfer. This may result in (1) disposal of assets, (2) transaction costs being incurred and (3) a capital gain or loss tax event.
- Transfers may not be initiated in certain circumstances, including:
 - Where an asset has a pending buy, sell or is undergoing a corporate action
 - If the transfer will cause a managed portfolio to fall below the minimum balance
 - Where a managed fund or a managed portfolio is suspended
- 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.
- Neither the Transferring Account nor the Receiving Account nominated in this form is a TAP.

I acknowledge that any term deposits held in the Transferring Account cannot be transferred as part of this request.

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.

I authorise and request BTPS to transfer the nominated assets and cash amount specified in section 5 of this form from the Transferring Account to the Receiving Account.

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.

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: support@panorama.com.au



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