

Pension refresh – Member

When to use this form

If you have a Panorama Super pension account (without a linked adviser) or a BT Super Invest pension account, you can use this form to:

- Instruct BT Portfolio Services Limited ('Administrator'), the Administrator of Panorama Super and BT Super Invest, to refresh your Panorama Super or BT Super Invest pension account (pension account) after a transfer of assets in from another Panorama Super or BT Super Invest account.
- Notify the Administrator that you are making a cash contribution (including downsizer) or rollover into your pension account and request that the Administrator refreshes your pension account. You must submit this form before making any contributions to the pension account.
- Request the Administrator to refresh your pension account without any cash contributions or rollovers.

Do not use this form for Panorama Super Term Allocated Pension accounts or if you have a financial adviser linked to your pension account.

How to complete this form

This form is set out in numbered sections, which are to be completed as follows:

- Sections 1, 2, 3, 9 and 10 are mandatory and must be completed.
- For cash contributions (including downsizer) – also complete section 4. Additionally, for downsizer contributions, complete section 8.
- For cash rollovers from accounts other than Panorama Super or BT Super Invest accounts – also complete section 6.
- For cash or in specie asset transfers from another Panorama Super or BT Super Invest account – also complete section 7.

For additional support or more information on your Panorama account, you can contact us.

1300 881 716

support@panorama.com.au

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/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.

Before you submit this form

Prior to submitting this form, you need to complete the following, where applicable:

- If you are submitting a contribution or personal tax deduction notice, ensure your tax file number (TFN) has been provided to the trustee of Panorama Super and BT Super Invest, BT Funds Management Limited ('Trustee'). You can check or provide your TFN by contacting us or submitting a tax file number declaration form by signing into BT Panorama and selecting **Forms & requests > Tax**.
- Ensure you have assessed your Transfer Balance Cap (TBC). Any changes in asset values during the time an asset is transferred or purchased in the account along with interest, income and expenses will impact your TBC prior to pension commencement. This means the value of assets and cash transferred in or purchased in the account may differ from your intended commencement value and you may need to commute an amount from the pension after commencement. Refer to the Australian Taxation Office (ATO) website to determine your TBC. You can also log into your ATO MyGov account to check your TBC information.



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What happens after you submit this form

After submitting this form, your Panorama Super or BT Super Invest pension account and income stream will be ceased and placed into a pre-commencement phase. During this phase, it will be taxed as if it is an accumulation account, which means that income and capital gains will be treated as taxable income. At this time, the Administrator may temporarily place a trading block on your pension account so that a contribution and/or rollover can be allocated.

Where multiple transactions are being processed, the Administrator may cease and recommence ('reset') your pension multiple times and you may receive a pension payment so that the minimum annual pension amount (prorated based on the pension commencement date and the commutation date) has been paid before each reset. All trades and corporate actions need to have settled before the Administrator can process this request. If the pension account holds a managed portfolio, rebalancing will occur after the pension account has recommenced. After each reset the pension account will be recommenced with a new commencement value.

Important information on managing pension payments

After your pension account has recommenced, the pension payments will be set to the default yearly payment with the payment date occurring on 10 June. You can view or update this preference by going to 'Pension payments' in your Panorama Super or BT Super Invest pension account.

1 Account details

Account number

Title Mr Mrs Miss Ms Other

First name

Given name
Optional - include any middle names

Surname

Date of birth / /
Day (DD) Month (MM) Year (YYYY)

Postal address (PO box accepted)

Street address

Suburb/town/locality State Postcode

Contact details

Daytime phone number ()
Area code

Email address



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2 Condition of release

Restate or provide the condition of release that you satisfy at the time of submitting this request. To determine preservation age, refer to the 'Preservation age' section of the Panorama Super or BT Super Invest Additional Information Booklet or the 'Additional information' section at the end of this form.

Select one option:

- You are aged 65 or over.
- You are aged between preservation age and 64 and have retired with no intention of becoming gainfully employed in the future for 10 hours or more per week.
- You are aged between 60 and 64 and have ceased an employment with an employer since turning 60. (You can still be working, but will only be able to access accumulated funds up to the date the employment was ceased.)

Date employment ceased

	/		/	
Day (DD)		Month (MM)		Year (YYYY)

- You have reached preservation age and are commencing a transition to retirement pension.
- Due to your ill health, you are unlikely to engage in gainful employment for which you are reasonably qualified by education, training or experience. (The trustee will need you to complete additional documents, which you can request from Panorama Support on 1300 881 716.)

3 Pension refresh

Are you making any contributions or rollovers into your pension account?

- No, refresh my pension account without adding any contributions, rollovers or transfers – skip to section 9.
- Yes – complete sections 4, 5, 6, 7 and 8 as applicable.

4 Cash contributions

Complete this section if cash contributions will be made into your pension account either through electronic funds transfer (EFT) or BPAY, otherwise skip to section 5.

For information on how to make contributions via EFT or BPAY, refer to the 'Additional information' section at the end of this form.

You will need to ensure that:

- Your TFN has been provided to the trustee prior to submitting this form. You can check or provide your TFN by contacting us or submitting a tax file number declaration form by signing into BT Panorama and selecting **Forms & requests > Tax**, and
- You submit this 'Pension refresh – Member' form before making the cash contribution.

Personal contribution Amount \$

Spouse contribution Amount \$



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4 Cash contributions - continued

Downsizer contribution

If making a downsizer contribution, you must also complete section 8.

You will need to ensure that:

- You submit this 'Pension refresh - Member form' (signed and dated) to the trustee before or at the time contribution is received into your Panorama Super or BT Super Invest account. Without this form, your contribution may be treated as a personal contribution and will count towards your contributions cap.

Amount Limits apply. For information, refer to the ATO website.

Other contributions

Select the contribution types, if also making other contributions.

Select all that apply: Employer voluntary - enter total amount:

Salary sacrifice - enter total amount:

Super guarantee (SG) employer - enter total amount:

An additional form is required for these contributions. These forms can be retrieved via **Forms & requests > Submit new request** in BT Panorama. The trustee must receive the additional forms (signed and dated) before or at the time the contribution is received into your Panorama Super or BT Super Invest account.

Personal injury - additional ATO 'Contribution for personal injury election' form is required

CGT retirement - additional ATO 'Capital gains tax cap election' form is required

CGT 15-year - additional ATO 'Capital gains tax cap election' form is required

5 Notice of intent to claim a deduction for personal super contributions only

Do you intend to claim a tax deduction?

No - skip to section 6.

Yes, I intend to claim a deduction for all or part of the personal contribution indicated in section 4 of this form.



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5 Notice of intent to claim a deduction for personal super contributions only - continued**Notice of intent to claim a tax deduction**

This represents a notice under section 290-170(1) of the Income Tax Assessment Act 1997 to notify the trustee of an intent to claim a tax deduction for all or part of the personal contribution made into your account as indicated in section 4.

For information on completing a notice of intent, visit the ATO website and refer to the instructions for [Notice of intent to claim or vary a deduction for personal super contributions](#).

Superannuation fund details

Superannuation fund name	<input type="text" value="Asgard Independence Plan Division 2"/>	
Superannuation fund ABN	<input type="text" value="90 194 410 365"/>	
Superannuation fund USI	<input type="text" value="90 194 410 365 011"/>	
Amount of personal contribution you are claiming as a tax deduction	<input type="text" value="\$"/>	You can only claim a tax deduction up to the amount of the contribution submitted on this form.
The personal contribution was made in the financial year ending 30 June	<input type="text"/>	(Financial year)

Declaration

At the time of completing this notice, I declare that:

- I intend to claim the personal contribution amount entered in section 4 as a tax deduction.
- I am a member of Panorama Super (which includes BT Super Invest) which is part of Asgard Independence Plan Division 2.
- The superannuation fund currently holds this contribution and has not begun to pay a superannuation income stream based in whole or in part on this contribution.
- I have not included this contribution in an earlier valid notice.
- The contribution I am claiming a tax deduction for is not a recontributed amount previously released under the First Home Superannuation Saver Scheme or COVID-19 Early Release Scheme.

I declare that I am lodging this notice at the earlier of either:

- Before the end of the day that I lodged my income tax return for the income year in which the personal contribution was made, or
- Before the end of the income year following the year in which the personal contribution was made.

I declare that the information provided in this notice is correct and complete.

Signature

([Digital signature](#) accepted)

Date

<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Day (DD)		Month (MM)		Year (YYYY)



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6 Cash rollovers from accounts other than Panorama Super or BT Super Invest accounts

Complete this section if cash rollovers will be made into your pension account from accounts other than Panorama Super or BT Super Invest accounts, otherwise skip to section 7.

Number of rollovers

Two additional documents are required for cash rollovers:

1. A request to transfer form - which you can retrieve from either BT Panorama or the fund that you are transferring from. Once completed, send the request to transfer form to the trustee of the fund that you are transferring from.
 - If retrieving from BT Panorama and you have a BT Super Invest account, download the 'Request to transfer super benefits to BT Super Invest' form from the 'Transfers' section of the **Forms & requests**.
 - If retrieving from BT Panorama and you have a BT Panorama Super account, download the 'Request to transfer super benefits to Panorama Super' form from the 'Transfers' section of **Forms & requests**.
2. A rollover benefit statement (RBS) - for rollovers from an SMSF, you will need to provide the RBS to the Administrator. For rollovers from an APRA-regulated superannuation fund, the trustee of the fund you are transferring from will send the RBS to the trustee of the fund you are transferring to.

7 Transfers

Complete this section if you are transferring cash or assets from another Panorama Super or BT Super Invest account, otherwise skip to section 8.

An additional form is required which can be retrieved from the 'Transfers' section of **Forms & requests** in BT Panorama. Once the additional form is completed, you will need to submit it by raising a service request via **Forms & requests > Submit new request**.

Select either a partial or full transfer based on your superannuation product:

BT Super Invest

Partial transfer of cash and/or assets from another BT Super Invest account – an additional 'Partial transfer within BT Super Invest' form is required.

Full transfer of cash and assets from another BT Super Invest account – an additional 'Full transfer within BT Super Invest' form is required.

Panorama Super

Partial transfer of cash and/or assets from another Panorama Super account – an additional 'Partial transfer within Panorama Super' form is required.

Full transfer of cash and assets from another Panorama Super account – an additional 'Full transfer within Panorama Super' form is required.

Account number you are transferring from



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8 Downsizer contribution into superannuation

Complete this section if you are making a downsizer contribution and entered an amount in section 4, otherwise skip to section 9.

You will need to ensure that:

- You submit this 'Pension refresh - Member form' (signed and dated) to the trustee before or at the time contribution is received into your Panorama Super or BT Super Invest account. Without this form, your contribution may be treated as a personal contribution and will count towards your contributions cap.

Superannuation fund details

Superannuation fund name

Superannuation fund ABN

Your Declaration

By signing this form, you are confirming that you understand:

- A downsizer contribution is included as a superannuation asset for the age pension means test.
- You are not able to claim a personal superannuation contribution deduction for a downsizer contribution.
- If the ATO becomes aware that your contribution does not meet the downsizer eligibility requirements, the ATO will notify your superannuation fund and the fund will need to assess whether your contribution could have been made as a personal contribution.

Note: If your contribution could be accepted as a personal contribution, it will count towards the relevant contributions cap. If your contribution cannot be accepted, your superannuation fund will return your contribution.

I meet all the eligibility requirements to make a downsizer contribution and declare that the information contained in this form is true and correct.

Providing false or misleading information on this form may result in the ATO imposing an administrative penalty.

Full name

Your signature
([Digital signature](#) accepted)

Date / /
Day (DD) Month (MM) Year (YYYY)

Agent contact details

This section must be completed by your authorised representative if you have one, otherwise skip to section 9.

Street address

Suburb/town/locality State Postcode

Daytime phone number ()
Area code



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8 Downsizer contribution into superannuation - continued

Agent, intermediary, authorised officer or authorised representative's declaration

I declare the following:

- This form has been prepared in accordance with information supplied to me by the applicant of this form.
- I have received a declaration from the applicant stating the information provided to me to complete this form is true and correct.
- I am authorised by the applicant to give this information to their superannuation fund.

I understand that providing false or misleading information on this form may result in the ATO imposing an administrative penalty.

Name

Agent signature

([Digital signature](#) accepted)

Date

 / /

Day (DD)

Month (MM)

Year (YYYY)

9 Objectives, financial situation & needs

Complete either section A or B based on whether you are commencing a transition to retirement income stream or a full pension, then complete section C.

This product is designed for the class of consumers whose likely needs, objectives and financial situation are aligned with the product and the product's features and key attributes outlined in the product's Target Market Determination (TMD). A TMD is a document that describes a group of retail clients (the target market) for whom a product is likely to be appropriate or consistent with their likely objectives, financial situation, and needs, plus any conditions around how the financial product can be distributed. The TMDs for Panorama Super and BT Super Invest are located at bt.com.au/target-market-determinations

Section A - Transition to retirement phase

Have you reached your preservation age?

 Yes No

Do you want access to your superannuation as an income stream while you are still working?

 Yes No

Do you want a platform-style transition to retirement pension account?

 Yes No

Section B - Pension phase

Have you met a superannuation condition of release?

 Yes No

Do you want a platform-style pension account?

 Yes No

Do you want income drawn down from your retirement savings?

 Yes No

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9 Objectives, financial situation & needs - continued**Section C - Objectives, financial situation and needs**

Are you a self-directed client who wants to be able to decide how your superannuation is invested?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you want access to 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?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you want flexibility to change your investment strategy in line with the different stages of your retirement journey?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you have an understanding of and accept the risks associated with investing in the available investment options?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you want to save time with consolidated investment reporting	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you want flexibility to view and manage your investments via desktop or mobile application?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you expect to have and maintain an investment amount over \$10,000?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	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?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you understand that this product does not provide automatic selection of investment options and that you will need to make investment choices?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you understand that this product does not offer insurance cover?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	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?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No



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10 Authorisation & acknowledgement

By submitting this form, you agree that all information provided in this form is true and correct, and you agree to the following terms and conditions:

- I have read and understood the contents of this form, and declare and acknowledge that:
 - The information I have provided in this form is true and correct.
 - My income stream will be ceased and recommenced ('reset') as part of carrying out the instructions submitted in this form and where multiple transactions have been instructed, a reset may occur multiple times.
 - An additional pension payment may be required to be paid before each time the pension resets to ensure that the pro rata minimum pension payment for the year has been made.
- I am aware of the actions that the trustee and/or the Administrator will execute based on the instructions given in this form, which may include processing cash rollovers, ceasing and commencing an income stream from my pension account (which may occur more than once if contributions and rollovers are received at different times) and making a pension payment each time a pension reset is performed to ensure that the pro rata minimum pension payment for the year has been made. I am also aware that prior to the cessation of my pension, drawdowns and rebalancing for managed portfolios (including tailored and adviser portfolios) will be deactivated and reactivated once my pension recommences. A block will also be applied to my pension account prior to pension cessation, which will prevent trading and other online actions until the block has been removed at pension recommencement.
- Any investment income and capital gains received in the pension account after the pension has ceased and before commencing the new pension will be taxed at a maximum rate of 15%. The effective date used for any rollover and/or contribution applied to my pension account will be the date the funds have been applied to the pension account.
- If I have completed section 6 and requested to roll over funds from another super account, I am aware that I may ask about any fees or charges that may apply or any other information about the effect that the rollover may have on my benefits (such as loss of insurance) and have obtained or do not require such information. I authorise the superannuation provider of each fund to give effect to the transfer; and I discharge the superannuation provider of the transferring fund from all further liability in respect of the benefits paid and transferred to Panorama Super or BT Super Invest.
- The liability of the Administrator and the trustee (together, the Providers), including their authorised agents, is limited to the full extent permitted by law (except to the extent 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

Signature

[\(Digital signature accepted\)](#)

Date

 / /

Day (DD)

Month (MM)

Year (YYYY)



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How to submit this form

Upload via BT Panorama

Go to **Forms & requests > Submit new request > Deposits & contributions > Pension refresh**

If you are unable to upload this form, you can email it to support@panorama.com.au

Refer to the following instructions where additional documentation or forms are required.

1. If section 4 is completed, you must ensure that:

- your TFN has been provided to the trustee prior to submitting this form.
- you submit this 'Pension refresh - Member' form before making a cash contribution.
- the trustee receives any additional forms for other contributions (if required) before or at the time the contribution is received into your Panorama Super or BT Super Invest account.

2. If section 6 is completed, you must ensure that:

- you submit the request to transfer form to the trustee of the fund that your are transferring from.
- you provide the RBS to the Administrator if rolling over from an SMSF.

3. If section 7 is completed, you must ensure that:

- you submit the additional form to BT by raising a service request via **Forms & requests > Submit new request**.

Additional information

Making contributions

	Transfer via EFT	Transfer via BPAY
	BSB: 262-750 Account number: Your Panorama account number	Use reference: Your Panorama account number
Personal	Use reference: Personal	Use biller code: 260489
Spouse	Use reference: Spouse	Use biller code: 789456
Downsizer	Use reference: Downsizer	Not available
CGT retirement	Use reference: CGT retirement	Not available
CGT 15-year	Use reference: CGT 15 year	Not available
Employer voluntary	Use reference: Voluntary	Not available
Salary sacrifice	Use reference: Sal Sac	Not available
Super guarantee (SG) employer contributions	Use reference: Employer	Not available
Personal injury	Use reference: Personal injury	Not available



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Contributions for clients aged 75 years or over

Once you are 75 years of age or over, we will only accept SG and Award employer contributions or downsizer contributions, into your account. These contributions must be received on or before the day that is 28 days after the end of the month in which you turn 75. For example, if your birthday is in February, the contribution must be received by 28 March. For more information, refer to the Panorama Super Additional Information Booklet.

Accessing your superannuation

Superannuation is a long-term investment and strict rules apply around how and when you can access your money. Generally, you will only have access to your superannuation when you meet a condition of release, such as:

- Reaching age 65
- Ceasing a form of gainful employment on or after age 60
- Permanently retiring on or after your preservation age
- Starting a Transition to Retirement Pension after you reach your preservation age (between age 55 and 60 depending on your date of birth)

For more information, refer to the Panorama Super or BT Super Invest Additional Information Booklet or visit the ATO website.

Preservation age

Your preservation age is between 55 and 60 depending on your date of birth. Your preservation age can be determined using the following table.

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
From 1 July 1964	60

