Compassionate grounds withdrawal

Use this form to:

- Request an early release of your superannuation benefits from a BT Super Invest account on compassionate grounds.

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. If you are uncertain whether this is the correct form for your circumstances, contact Estate and Claims Management on 1300 305 244.

Eligibility criteria

You may apply to the Australian Taxation Office (ATO) to have your superannuation benefits released on compassionate grounds. The compassionate grounds condition of release allows the ATO to determine that your superannuation benefit may be released on the grounds that it is required:

- to pay for medical treatment or medical transport for yourself or your dependant that is necessary to:
  - treat a life threatening illness or injury, or
  - alleviate acute, or chronic, pain, or
  - alleviate an acute or chronic mental illness, and
  - the treatment is not readily available through the public health system.
- to enable you to make a loan payment to prevent foreclosure of a mortgage, or exercise by a mortgagee of a power of sale over your home
- to modify your home, or vehicle, to cater for special needs arising from a severe disability to you or your dependant
- to pay for expenses associated with palliative care for you or your dependant, in the case of impending death
- to pay for expenses associated with your dependant's death, funeral or burial, or
- to meet expenses in other cases where the release is consistent with one of the above circumstances, as determined by the ATO.

The ATO must be satisfied that you have not already paid for the expense and that you do not have the financial capacity to meet an expense arising from the above grounds.

The ATO may require you provide written statements from various parties in order to be satisfied that money is required on the above grounds. For more information on the requirements, please refer to the ATO website http://www.ato.gov.au.

How to apply

In order to apply for the early release of your superannuation benefits on compassionate grounds, you must apply through the ATO first.

You may lodge an online application through your myGov account, or by contacting the ATO on 13 28 65.

To assist you in lodging your claim, the BT Super Invest product refer-ence details are as follows:

Fund Name:	Asgard Independence Plan Division Two
ABN:	90 194 410 365
SPIN/USI:	90 194 410 365 011
RSE:	RSE1001327

Note: If the ATO does not approve your compassionate grounds application, the Trustee will not be able to release funds under this condition of release. Please contact the ATO for further information about options available to you.

If the ATO approves your compassionate grounds application, you will be required to complete and send this form to us, and provide the following documents:

ATO approval letter

You must provide the ATO approval letter, naming the correct RSE fund name and showing your current contact details.

Note: if your ATO approval letter does not have the correct information, you will be required to contact the ATO to have a new letter issued.

Identification documents

Under the Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) Act 2006 you must confirm your identity prior to with-drawing cash from your BT Super Invest account. You must provide certified copies of documents that show your full name, and either your date of birth, or residential address.

For information on what types of certified identification documents are acceptable, refer to the attached 'How to certify your documents' information sheet. Your local Westpac branch may also be able to perform the Identification procedure.

Panorama Super is administered by BT Portfolio Services Limited ABN 73 095 055 208. BT Funds Management Limited ABN 63 002 916 458 is the trustee and issuer of Panorama Super, which is part of Asgard Independence Plan Division Two ABN 90 194 410 365. BT Super Invest is part of Panorama Super.

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Additional information

Withdrawal amount

You cannot withdraw more than the amount specified in the ATO approval letter that you must provide to us as part of this application. This is a net amount and BT Panorama may be required to gross up the amount and subsequently withhold tax.

Withdrawing your entire benefit will result in the closure of your BT Super Invest account. Closing your account will automatically cancel any insurance policies being paid for through your BT Super Invest account, including all linked policies. If you would like to continue your insurance outside of BT Super Invest, contact Customer Relations on 1300 881 716 to discuss your options prior to submitting this form and closing your account.

Sufficient funds in your account

Please ensure sufficient cash is available in your BT Super Invest cash account to process this request. Should any investments need to be sold to fund this withdrawal, ensure this is completed prior to submitting this form. If you are withdrawing your entire balance, all investments must be sold prior to submitting this form.

Personal tax deduction notice

If you have a BT Super Invest account in accumulation phase and you would like to claim a tax deduction in relation to personal contributions made to your account, you are required to submit a 'Notice of intent to claim or vary a deduction for personal super contribution (Personal Tax Deduction Notice)' form (deduction notice).

The law does not permit us to accept deduction notices once we no longer hold the contributions (for example, if a cash withdrawal has been made).

If the Personal tax deduction requirements section (section 7) of this form is not completed, you confirm you have already completed a deduction notice for personal contributions made to your account, or you do not intend to claim a personal tax deduction for these contributions.

Temporary residents

Certain conditions apply to temporary residents. 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 resident visa holder.

If you are a temporary resident, contact Customer Relations on 1300 881 716, to ensure you are completing the appropriate form.

Privacy Statement and Consent Request

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.

Your Consent

By signing below, you:

- consent to us collecting and holding any sensitive information such as health information.
- consent to us collecting and holding any sensitive information such as health information or information about your racial or ethnic origin which appears on copies of your identity documents. You will not be able to withdraw your consent to us holding this information after it has been provided because we are required to retain a record of your personal information that is contained in your identification documents under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth).

1 Your account details

Account number

2 Your personal details

Full name

Date of birth (dd/mm/yyyy)

3 Your contact details

Note: if your contact details have changed, you cannot update the details using this form. You can update your details via your Investor login or by calling Customer Relations on 1300 881 716

Residential address

Suburb **State** **Postcode**

Primary mobile

Primary email

Other (optional)

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4 Residency status

Are you an Australian citizen, a permanent resident of Australia or a New Zealand citizen?

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

☐ I am currently, or have previously been in Australia, on a temporary resident visa

Visa subclass

5 Withdrawal details

Are you applying for a partial or full withdrawal of your account balance?

☐ Partial withdrawal (specify the amount below)

$

☐ Full withdrawal (full sell down of all assets must be completed prior to submitting this form)

Note: We cannot pay more than the after tax amount approved by the ATO.

6 Payment method

Do you wish for the funds to be paid to your primary linked account or to another linked account?

☐ **Primary linked account**

☐ **Another linked account (specify account details below)[1]**

BSB

Account number

[1] You cannot add an additional linked account using this form, you can only specify an existing linked account below.

7 Personal tax deduction requirements

Applicable for Super accounts (accumulation phase) only

Do you wish to claim or vary a tax deduction on personal contributions made 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 withdrawal, 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 withdrawal and have not completed a deduction notice, or I need to vary a previous deduction notice.

Note: a deduction notice can be completed or varied by submitting a 'Notice of intent to claim or vary a deduction for personal super
contribution (Personal Tax Deduction Notice)' form. A variation of a previous notice can only **reduce** (not increase) the amount claimed.

8 Declaration, consent & acknowledgments

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.

I declare that all details given on this form are true and correct and that all other details previously provided in respect of my BT Super Invest account remain true and correct.

I understand that if I am withdrawing my full account balance, I will cease to be a member of BT Super Invest and any insurance cover being paid for through my BT Super Invest account will cease.

I agree to the consents in the Privacy Statement and Consent Request Section.

Signature (Wet (pen) signature required)

Date (dd/mm/yyyy)

You can submit this form by:

email:
compassionategrounds@btfinancialgroup.com
mail: Reply Paid 2469, Adelaide SA 5001

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