

Downsizer contribution into Panorama Super

i Use this form to:

Make a downsizer contribution into a Panorama Super account by either:

- Direct debit request (DDR) from the account holder's primary linked bank account, or
- Electronic funds transfer (EFT).

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

Ensure the account holder's tax file number (TFN) has been provided to BT Funds Management Limited ('Trustee') prior to submitting this form.

Making a downsizer contribution by EFT

If making a downsizer contribution by EFT, you must provide a signed and dated form to the Trustee before or at the time the contribution is received into the Panorama Super account.

For a contribution by EFT, we can accept either of the following forms:

- This Panorama 'Downsizer contribution into Panorama Super' form,
or
- The ATO 'Downsizer contribution into superannuation' form, available on the Australian Taxation Office (ATO) website.

If you do not submit one of these forms before or at the time of making the downsizer contribution, the contribution will be treated as a personal contribution and will count towards the account holder's relevant contributions cap.

Making a downsizer contribution by DDR

You can instruct BT Portfolio Services Limited ('Administrator') to direct debit the contribution from the account holder's primary linked bank account. Ensure the bank account is current, in the account holder's name and has been verified.

For a contribution by DDR, you must submit this Panorama 'Downsizer contribution into Panorama Super' form.

The account holder must read and agree to the Direct Debit Service Agreement detailed in the 'Panorama Super Additional Information Booklet'.

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 application.

1 Adviser details

Adviser's name

2 Account details

Account number

Full name

Date of birth (dd/mm/yyyy)



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Downsizer contribution into Panorama Super

Client postal address

Address (PO box accepted)

Suburb State Postcode

Client contact details

Phone number

Email address

3 Downsizer contribution

Amount

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

Source

Direct debit – I instruct the Administrator to direct debit the amount specified above from the primary linked bank account. Ensure the bank account is current and in the account holder's name.

or

EFT – I will transfer the cash contribution after this 'Downsizer contribution into Panorama Super' form is submitted.

Superannuation fund details

Superannuation fund name

Superannuation fund ABN

4 Authorisation & acknowledgments

Client declaration (if applicable)

This section must be completed if the following agent declaration is not being completed and you are signing the form as the client.

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

By signing this form, you (as the client) are confirming that you understand:

- A downsizer contribution is included as a superannuation asset for the age pension means test.
- I am not able to claim a personal superannuation contribution deduction for a downsizer contribution.
- 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.
- If the ATO becomes aware that my contribution does not meet the downsizer eligibility requirements, the ATO will notify my superannuation fund and the fund will need to assess whether my contribution could have been made as a personal contribution.
- I confirm that I am an account holder of the bank account that is the primary linked account on my Panorama Super account, and I have evidence to confirm this.
- I have read and agreed to the Direct Debit Service Agreement detailed in the 'Panorama Super Additional Information Booklet'.

Or

Agent, intermediary, authorised officer or authorised representative's declaration (if applicable)

This section must be completed if the client declaration is not being completed and you are signing the form as the adviser/authorised person.

By signing this form, you (as the adviser/authorised person) declare the following:

I confirm that my client and I understand:

- A downsizer contribution is included as a superannuation asset for the age pension means test.



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- My client cannot claim a personal superannuation contribution deduction for a downsizer contribution.
- If the ATO becomes aware that this contribution does not meet the downsizer eligibility requirements, the ATO will notify my client's superannuation fund and the fund will need to assess whether my client's contribution could have been made as a personal contribution.

I also confirm:

- This form has been prepared in accordance with information supplied to me by my client.
- I have received a declaration from my client stating the information provided to me to complete this form is true and correct.
- I am authorised by my client to give this information to their superannuation fund.
- My client meets all the eligibility requirements to make a downsizer contribution and declares that the information contained in this form is true and correct.
- I have verified that my client is an account holder of the bank account that is the primary linked account on their Panorama Super account, and I have sighted and will retain evidence to confirm this.
- My client has read and agreed to the Direct Debit Service Agreement detailed in the 'Panorama Super Additional Information Booklet'.

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

Signature

In order to sign this form, you must be (select one):

The currently appointed adviser of the named client, or;

The account holder of the named account.

Full name

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: Service requests > Submit new request > Deposits and contributions

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

email: professional@panorama.com.au

