



Sandhurst Trustees

Bendigo SmartOptions Pension[®]

This booklet contains:

Application Form
Investment Instruction Form
Binding Death Benefit Nomination Form
Request to Transfer Form

1 July 2017

A guide to completing the Application and other associated Forms

The following Application Form accompanies the Bendigo SmartOptions Pension Product Disclosure Statement dated 21 November 2016 and the Supplementary Product Disclosure Statement dated 1 July 2017 (PDS) and is to be used to apply for an interest in Bendigo SmartOptions Pension (the Pension).

You should read the PDS as it contains important information relating to the Pension that will help you understand the Pension and decide if it is appropriate to your needs. You should also read the information incorporated into the PDS before investing in the Pension.

Incorporated information is contained in the *Bendigo SmartOptions Investment Guide*.

Applications from outside of Australia will not be accepted, as the offer made in the PDS is only available to persons receiving the PDS (electronically or otherwise) within Australia.

To invest in the Pension follow the steps outlined on the following page and complete all relevant sections of the Application Form.

Guide to completing the Application Form	
Step 1	<p>Member personal details</p> <ul style="list-style-type: none">• Please provide all member personal details. You do not have to supply your tax file number (TFN). However, if you do not provide your TFN, there may be adverse consequences. Please refer to the “How Super is Taxed” section of the PDS.
Step 2	<p>Deposit Instruction</p> <ul style="list-style-type: none">• Your Deposit Instruction tells us how you would like your initial contribution and rollover to be invested. You have the choice of either investing in the Pension’s default option or selecting your own investment option(s) by indicating the percentage that is to be allocated to each investment option.
Step 3	<p>Type of Pension</p> <p>Please select one of the two pensions available (refer to the ‘How the Pension works’ section of the PDS for more information).</p> <ul style="list-style-type: none">• Standard pension• Transition to retirement pension
Step 4	<p>Contribution details</p> <p>Please complete this section by marking the appropriate answer box with an X so that we can accept your contributions.</p> <p>Your eligibility to make personal contributions (or for spouse contributions to be made for you) depends on your age. Refer to the ‘How the Pension works’ section of the PDS.</p>
Step 5	<p>Transfer from an existing Bendigo SmartStart or Bendigo SmartOptions account</p> <p>Please complete this step if you wish to commence your pension by transferring some or all of your balance from an existing Bendigo SmartStart or Bendigo SmartOptions account.</p>
Step 6	<p>Transfer from other superannuation fund(s)</p> <p>If you wish to commence your pension by transferring some or all of your balance from other superannuation funds, please complete this step. You will also need to complete a Request to Transfer Form for each fund transfer. A Request to Transfer Form is contained in this booklet and also available on our website.</p>
Step 7	<p>Pension payments details</p> <ul style="list-style-type: none">• Please indicate when you would like your pension payments to start.• Please indicate the frequency and amount of your pension payments.
Step 8	<p>Bank details</p> <p>Please provide your bank account details, where you would like your pension payments paid.</p>

Guide to completing the Application Form

Step 9	<p>Nomination of beneficiaries</p> <p>You can select one of two options:</p> <ul style="list-style-type: none">• If you want to make a Binding Death Benefit Nomination, please complete the Binding Death Benefit Nomination Form contained in this booklet. You do not need to complete this form if you want your death benefit to be paid as a reversionary pension.• If you want to make a reversionary beneficiary nomination please indicate this on the Application Form at Step 9. If you nominate a reversionary beneficiary, your nomination is irrevocable.• If you do not make a binding death benefit nomination or a reversionary beneficiary nomination, in the event of your death any benefits will be paid to your Legal Personal Representative.
Step 10	<p>Member Advice Fee</p> <p>Please complete this section only if you are investing through a financial adviser and you and your financial adviser have agreed to apply a negotiated Member Advice Fee.</p> <ul style="list-style-type: none">• Mark the appropriate answer boxes with an X and indicate the amount for each Member Advice Fee as agreed between you and your financial adviser.• Please sign and date in the boxes provided at the end of this step.
Step 11	<p>Declaration by financial adviser</p> <p>Your financial adviser needs to complete and sign this section if you are investing through a financial adviser.</p>
Step 12	<p>Member declaration</p> <ul style="list-style-type: none">• Sign and date the member declaration.

Your Personal Information

Collection of your personal information

Sandhurst Trustees Limited (Sandhurst) collects your personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to Sandhurst or our related entities. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

Collection of personal information about third parties

Sandhurst may need to collect personal information about a third party from you as part of this application. If we do this, you agree that you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

Use and disclosure of your personal information

Sandhurst may use your personal information to perform its business functions (for example internal audit, operational risk, product development and planning). Sandhurst may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details). Your information may be disclosed to your employer in order for them to comply with their superannuation guarantee obligations.

Sandhurst will treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include, insurers, intermediaries and government authorities. Your information may be disclosed to our related entities, our joint venture partners and **Community Bank**[®] companies where its confidentiality is maintained at all times.

Disclosure of personal information to overseas organisations

Some of the organisations Sandhurst discloses your personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

Access to and correction of your personal information

In most cases you can gain access to and seek correction of your personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1800 033 426.

Direct marketing

Sandhurst may use your personal information to inform you about financial products and services that are related to those you have with Sandhurst or other products and services we think you may be interested in. These may be products and services provided by Sandhurst, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please call us on 1800 033 426.

Privacy Policy

You should also read our Privacy Policy.

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by Sandhurst and how we will deal with a complaint; and
- c. if we disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.sandhursttrustees.com.au or by telephoning 1800 033 426.

Where to send your completed forms:**Bendigo SmartOptions****GPO Box 529****Hobart Tasmania 7001**

Please ensure you provide identification requirements as documented in the 'About the Pension' section of the PDS along with your application.

Contact information:

Website: www.sandhursttrustees.com.au/super

Client Services Team: 1800 033 426

Bendigo SmartOptions Pension® - Application Form



This Application Form relates to the Product Disclosure Statement dated 21 November 2016 and the Supplementary Product Disclosure Statement dated 1 July 2017 for Bendigo SmartOptions Pension (the Pension). The trustee and issuer of the Pension is Sandhurst Trustees Limited 'Sandhurst' (ABN 16 004 030 737, AFSL No. 237906). Sandhurst is a subsidiary of Bendigo and Adelaide Bank Limited.

Before you sign this Application Form, Sandhurst or your financial adviser is obliged to give you the Bendigo SmartOptions Pension Product Disclosure Statement (PDS) which contains important information relating to the Pension. The PDS will help you to understand the Pension and decide if it is appropriate to your needs. You should read the PDS and the information incorporated into the PDS before investing in the Pension.

Please note: In accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), Sandhurst must obtain proof of identity documents prior to you receiving an income stream. It is important for Sandhurst to follow this process to help protect the money in your account from potential fraud and to comply with legislative requirements.

Please complete this form in **black** or **blue** ink using **CAPITAL LETTERS** (except for your email address) and where provided, mark answer boxes with an **X**.

Step 1 Member personal details

***Indicates a mandatory field or section. If you do not complete all of the mandatory fields or sections, there may be a delay in processing your request.**

Title*	<input type="text"/>	Surname*	<input type="text"/>
Given name(s)*	<input type="text"/>		
Current residential address (PO Box is not acceptable)*	<input type="text"/>		
Town/Suburb*	<input type="text"/>	State*	<input type="text"/>
	<input type="text"/>	Postcode*	<input type="text"/>
Home phone*	<input type="text"/>	Work phone	<input type="text"/>
Mobile*	<input type="text"/>		
Email	<input type="text"/>		
Date of birth*	<input type="text"/> / <input type="text"/> / <input type="text"/>	Sex*	Male <input type="checkbox"/> Female <input type="checkbox"/>

Under the Superannuation Industry (Supervision) Act 1993, Sandhurst is authorised to collect your tax file number (TFN), which will only be used for legal purposes and in accordance with Sandhurst's privacy policy. You are not obliged to provide your TFN and it is not an offence to not quote your TFN. However, if you do not provide your TFN, there may be adverse consequences. Please refer to the "How Super is Taxed" section of the PDS.

I am age 60 or over and my TFN is

I am less than 60 years of age.

If you are less than 60 years of age and wish to provide your TFN you will need to complete a Tax File Number Declaration Form and return it with your Application Form.

In accordance with AML/CTF Law, please advise the following:

Do you or a family member hold a public office position, e.g. an elected member of State or Federal Government, a senior government official; a senior officer of a government owned or controlled body; a judge; a senior member of the armed forces; foreign ambassador or high commissioner; or foreign equivalent?*

Yes No

Indicate source of wealth (the origin of your financial standing or total net worth i.e. how you generated your wealth)*

Employment Other (please specify)

Indicate source of funds (the origin of your contributions to set up your account)*

Employment Other (please specify)

Step 2 Deposit Instruction

Prior to selecting your investment options, Sandhurst strongly recommends that you obtain professional advice from a licensed financial adviser.

Do you wish to transfer your balance from an existing Bendigo SmartStart or Bendigo SmartOptions account?

- Yes You do not need to complete this step. We will retain your existing investment portfolio and Deposit Instruction (subject to the existing investment options being available) unless you instruct us otherwise. Note: you will still need to provide us with your Income Preference and Cash Account Preference on the Investment Instruction Form.
- No You can choose to provide us with your Deposit Instruction or choose to invest in the Pension's default investment option (the Bendigo Conservative Index Fund) by completing the Investment Instruction Form contained in this booklet. **If you do not complete the Investment Instruction Form, we will invest your account balance in the Bendigo Conservative Index Fund with the default minimum of 1.5% allocated to your Cash Account until you instruct us otherwise.**

Step 3 Type of Pension (select one)

- Standard pension
- Transition to retirement pension

For more information on the pension types please refer to the 'About the Pension' section in the PDS.

Step 4 Contribution details

Please advise us below if you wish to make a contribution or if your spouse will be making a contribution on your behalf. For more information on contributions see 'How the Pension works' section of the PDS.

Contribution eligibility (if contributing):

- I am under 65 years of age. OR I am at least age 65 and under age 75. I have worked at least 40 hours in not more than 30 consecutive days during this financial year.

Personal contribution \$, . Spouse contribution \$, .

Step 5 Transfer from an existing Bendigo SmartStart or Bendigo SmartOptions account

Do you wish to transfer your balance from an existing Bendigo SmartStart or Bendigo SmartOptions account?

- No Yes - Member number

By providing your member number and by signing the member declaration in Step 12 , you authorise the transfer of the balance (in full or in part) from your existing Bendigo SmartStart or Bendigo SmartOptions account. **Please note:** If you have made personal contributions into your existing super account during the year and wish to claim a tax deduction, this must be done prior to commencing your pension.

You will automatically retain your existing investment portfolio and Deposit Instruction unless you instruct us otherwise at Step 2 and complete the Investment Instruction Form. Under this process the transfer will not give rise to a capital gains tax event, however it is subject to your existing investment options being available. Note: you will still need to provide us with your Income Preference and Cash Account Preference on the Investment Instruction Form.

Amount to be transferred into Bendigo SmartOptions Pension:

- Full balance
- OR**
- Partial balance \$ *

*If you are only transferring a partial balance, you may choose to transfer selected investment options below. If you do not nominate any specific investment options, your funds will be transferred to your Bendigo SmartOptions Pension account on a pro-rata basis.

APIR/ASX code	Investment option name#	% or \$ amount

Investments not available in Bendigo SmartOptions Pension will be redeemed and invested in your Cash Account.

Step 6 Transfer from other superannuation fund(s)

Do you wish to start your Pension with a transfer from an account balance in another superannuation fund?

No Yes

If 'yes' please complete the Request to Transfer Form contained in this booklet and/or also available on our website. Please note, you will need to complete one form per fund.

***Please note:** If you have made personal contributions into your existing super account during the year and wish to claim a tax deduction, this must be done **prior** to commencing your pension.

Step 7 Pension payment details

**Please pay my initial pension payment on the 7th day of 20

Frequency Monthly Quarterly
 Half-yearly Yearly Indexation rate

Pension amount Minimum Maximum* Other amount \$, Gross/Net

*For transition to retirement pension members only.
 If maximum pension and starting after 1 July, please tick if full amount (rather than pro rata) required.

**If you do not nominate a start date for your payments, we will commence your pension in the first available payment period following receipt of all requirements.

Step 8 Bank details (to receive pension payments)

Name of bank																	
Branch address																	
Town/Suburb											State			Postcode			
Account name																	
Branch (BSB) number	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	Account number			<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

Step 9 Nomination of beneficiaries

Binding death benefit nomination: If you wish to make a binding death benefit nomination to receive a payment on your death, you need to read and complete the Binding Death Benefit Nomination Form contained in this booklet, otherwise, in the event of your death, any benefits will be paid to your Legal Personal Representative and form part of your estate.

Reversionary pension: You may nominate one eligible person[^] to receive a reversionary pension in the event of your death. This nomination must be made before you commence your pension and generally cannot be changed once your pension commences.

I elect my pension to be provided on a reversionary basis to my reversionary beneficiary, as nominated below (only complete if nominating a reversionary beneficiary).

Title Surname

Given name(s)

Current residential address (PO Box is not acceptable)

Town/suburb State Postcode

Date of birth / / Sex Male Female

Relationship Spouse (married/de facto) Child^ Interdependency relationship Financial dependant

^ Refer to the 'How the Pension Works' section of the PDS for more information on eligibility to receive a reversionary pension.

Step 10 Member Advice Fee

Member Advice Fee(s)

The default value for each Member Advice Fee is \$0 or 0%, unless you agree and specify otherwise below in conjunction with your financial adviser.

Member Advice Fee – One-off \$, . (max \$10,000 inclusive of GST per request)

AND/OR

Member Advice Fee – Ongoing \$, . (max \$10,000 p.a. inclusive of GST)

OR . % pa (max 2.2% p.a. inclusive of GST of your account balance)

Refer to the 'Fees and other costs' section of the PDS for more information.

If there is a change of financial adviser (or you no longer have a financial adviser), we will cease paying the agreed Member Advice Fee(s) until you instruct us otherwise.

Please sign below to acknowledge the Member Advice Fees outlined in this section:

Member Signature

Date

 / /

Step 11 Declaration by financial adviser (adviser to complete, if applicable)

Adviser details

Dealer group name

AFSL number

Dealer code (if available)

Adviser full name

Adviser code

Adviser signature

Date

 / /

If you are a new adviser, please also provide the following details:

Business name																	
Business address																	
Town/Suburb											State			Postcode			
Postal address (if different to above)																	
Town/Suburb											State			Postcode			
Work Telephone						Facsimile											
Mobile																	
Email																	

Step 12 Member declaration

General

- I have read and understood the Product Disclosure Statement dated 21 November 2016 and the Supplementary Product Disclosure Statement dated 1 July 2017 to which this Application Form relates and:
 - acknowledge that applications from outside Australia will not be accepted; and
 - apply to participate as a member of Bendigo SmartOptions Pension (the Pension), of which Sandhurst Trustees Limited is the trustee, and agree to be bound by the provisions of the Trust Deed constituting the Pension, as amended from time to time.
- I understand that while I may make an initial personal contribution (or my spouse can make an initial spouse contribution on my behalf) into the Pension, subsequent contributions cannot be made (however, it may be possible to commence a different Pension).
- I declare that, in accordance with the eligibility criteria applicable to the Pension (see the 'How the Pension Works' section of the PDS), I am eligible to become a member and make this contribution to my account to commence the Pension.
- I declare that the information supplied is true to the best of my knowledge.
- I consent to my spouse, if applicable, to contribute to my account.
- Should any of the information I provide in this Application Form change, I will notify Sandhurst of such changes as soon as possible.
- I understand that certain transactions (including switches, partial withdrawals and other payments) may result in my Cash Account balance temporarily going into negative, and acknowledge that interest will be charged at the daily rate applicable to the Cash Account for the period that my Cash Account has a negative balance.

Appointment of representative (financial adviser authority)

- I acknowledge and authorise my nominated financial adviser and their staff (my financial adviser) to operate my account and to give certain instructions on my behalf in relation to my account to Sandhurst by any method acceptable to Sandhurst, including electronically.
- I understand that I still retain full control of my account and acknowledge that the following are some examples of instructions which Sandhurst will not accept from my financial adviser:
 - providing a request to withdraw any funds from my account;
 - providing new bank account details;
 - changing my bank account details held on file with the Plan;
 - authorising any other person to operate my account;
 - changing any fees payable to my nominated financial adviser;
 - signing any form where the law or an external party requires the member's signature on the form (eg. Binding Death Benefit Nomination, Request to Transfer, Direct Debit Request);
 - changing the name on my account;
 - appointing a new financial adviser for my account; and
 - changing my communication preferences (if applicable)
- I agree to release and indemnify Sandhurst, any company in the Bendigo and Adelaide Bank Group and any associated company (including any of their officers, employees or agents) from and against any and all losses, liabilities, actions proceedings, accounts, claims and demands arising from the appointment or exercise of powers by my financial adviser under this authority.
- I understand and acknowledge that, under this authority, I am bound by the actions of my financial adviser in relation to the operation of my account unless their rights to operate have been withdrawn by you.

- I understand that this arrangement will continue until I cancel the authority in writing, or until Sandhurst exercises its rights to cancel the arrangement or vary these conditions on 14 days notice.

I wish to cancel the authority for my financial adviser to operate my account or give any instructions on my behalf.

Investment

- I acknowledge that Sandhurst has provided me with access to the disclosure statements for the investment options (except S&P/ASX200 listed securities and the Cash Account) I have selected via the Plan's website and I agree to access them on the Plan's website at www.sandhursttrustees.com.au/super
- I acknowledge that neither Sandhurst nor any other person guarantees the return of capital or the performance of any of the investment options.
- I have read the 'Portability of super benefits' section of the *Bendigo SmartOptions Investment Guide* and acknowledge that for the purposes of this product offer, term deposits are deemed to be "illiquid" due to their fixed term nature and early withdrawal conditions. I understand that if I choose to invest in a term deposit, Sandhurst is not required to effect a rollover or transfer request out of this investment within 30 days of receipt of all the relevant information.

Privacy

- I have read and understood Bendigo and Adelaide Bank Group's Privacy Policy which is available at www.sandhursttrustees.com.au and agree that Sandhurst and Bendigo and Adelaide Bank Group may collect, use and disclose my personal information in accordance with the Privacy Policy.

Anti-Money Laundering and Counter Terrorism Financing (AML/CTF)

Sandhurst must adhere to AML/CTF rules. These require Sandhurst to undertake ongoing due diligence of customers and transactions within the Pension. Sandhurst must:

- monitor and immediately report any suspicious transactions or matters to the appropriate authority; and
- obtain the prescribed certified copies of documents that prove your identity when paying a benefit to you or your beneficiary/ies.

By making an application, you acknowledge and warrant to Sandhurst that:

- you have not knowingly done anything to put Sandhurst in breach of AML/CTF laws;
- you will notify us if you become aware of anything that would put Sandhurst in breach of AML/CTF laws;
- if requested you will provide additional information and assistance and comply with all reasonable requests to facilitate Sandhurst's compliance with AML/CTF laws;
- if you fail to provide Sandhurst with additional information and documentation requested of you, your application and/or benefit payment may be delayed or refused by us;
- you are not aware and have no reason to suspect that:
 - the money used to fund your investment is derived from or related to money laundering, terrorism financing or similar illegal activities; and
 - proceeds of investment made in connection with this product will fund illegal activities.

Electronic instructions

In respect of electronic instructions (email, fax) relating to investment switching, benefit payment requests, or notifying us of a change in details, you agree and acknowledge that we:

- will not accept electronic instructions unless it is accompanied by your scanned or faxed signature;
- are not responsible for any loss or delay that results from a transmission not being received by the Trustee;
- will only process your electronic instructions if they are received in full and have been signed by you;
- will not accept a receipt confirmation from the sender's facsimile machine or computer as evidence of receipt of the instructions;
- will not compensate you for any losses relating to electronic instructions, unless required by law; and
- do not take responsibility for any fraudulent or incorrectly completed electronic instructions. In the event of fraud you agree to release us from, and indemnify us against, all losses and liabilities whatsoever arising from our acting in accordance with any instructions received electronically bearing your member number and a signature purportedly yours.

Instructions provided online

- In respect of Bendigo SmartOptions Online, I agree and acknowledge that by accessing my account online I will do so in accordance with the Terms and Conditions which are available at http://www.bendigosuper.com.au/terms_and_conditions.

Online reporting

- I acknowledge that Sandhurst will make The Bendigo Superannuation Plan's annual report available to me on the website at www.sandhursttrustees.com.au/super and I will access the annual report from the website.

I declare that: (tick one)

I have reached my preservation age and am still working. I am applying for a non-commutable, Transition to Retirement Pension.

I have reached my preservation age and I am no longer gainfully employed. I do not intend to rejoin the workforce on either a full-time or part-time basis at any time in the future.

I am 60 years old or over and I have ceased gainful employment since turning age 60.

I have been declared totally and permanently disabled.

I am age 65 or older.

I have attached the relevant certified proof of identity document(s) which has been correctly certified as being a true copy of the original document(s) and signed by a person who has seen the original(s) and is authorised to certify a copy of the document(s).

If you are retired or not currently working, please provide the date you were last gainfully employed.

Date / /

Signature

Date / /

Proof of identity requirements

AML/CTF law obligates Sandhurst to verify the identity of each applicant applying for an interest in the pension division.

To meet these requirements, the following documents may be used:

EITHER

One of the following documents only:

- driver's licence issued under State or Territory law;

or

- passport

OR

One of the following documents:

- birth certificate or birth extract

- citizenship certificate issued by the Commonwealth; or

- pension card issued by Centrelink that entitles the person to financial benefits.

One of the following documents:

- letter from Centrelink regarding a Government assistance payment; or

- notice issued by Commonwealth, State or local council within the past twelve months that contains your name and residential address.

For example:

- Tax Office Notice of Assessment
- Rates notice from local council.

AND

Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must:

- sight the original and the copy and make sure both documents are identical;
- make sure all pages have been certified as true copies by **writing** or **stamping** 'certified true copy' followed by their **signature**, printed **name, qualification** (eg Justice of the Peace, Australia Post employee, etc) and **date**.

A list of people authorised to certify a copy of an original document is available on our website at www.sandhursttrustees.com.au/superforms, under the 'Update my current details' section.



Bendigo SmartOptions Pension

Investment Instruction Form

This form can be used to provide us with your Deposit Instruction and/or make a one-off investment into managed funds (including annuity funds), term deposits or S&P/ASX200 listed securities. Prior to selecting your investments, Sandhurst strongly recommends that you obtain professional advice from a licensed financial adviser.

You do not need to complete this form if you selected 'Yes' at Step 2 of the Application Form.

Please complete this form using BLOCK LETTERS and a BLACK or BLUE pen.

Step 1 – Member details

Title	<input type="text"/>	Surname	<input type="text"/>
Given name(s)	<input type="text"/>	Member number	<input type="text"/>
Contribution amount	\$	<input type="text"/>	

Step 2 – Deposit Instruction

If you are transferring your balance from an existing Bendigo SmartStart or Bendigo SmartOptions account please proceed directly to Step 3. If you wish to make a one off investment as well please indicate at Step 5.

If you are transferring your balance from another superannuation fund, you can choose to provide us with your Deposit Instruction or choose to invest in the Pension's default investment option below. **If you do not complete this step, your account will be invested in the default investment option which is the Bendigo Conservative Index Fund with the default minimum of 1.5% allocated to the Cash Account, until you instruct us otherwise.**

I wish to invest in the Pension's default investment option (Bendigo Conservative Index Fund with the default minimum of 1.5% allocated to the Cash Account)

OR

I wish to establish my Deposit Instruction in accordance with below

Note: Please ensure that your Deposit Instruction includes at least the default minimum allocation of 1.5% against the Cash Account. The percentages allocated to the Cash Account and your selected investment option(s) must add up to 100%.

APIR code	Investment option name ¹				
N/A	Cash Account	<input type="text"/>	<input type="text"/>	<input type="text"/>	% minimum 1.5%
Cash Product					
N/A	Adelaide Cash Management Account	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Multi-asset class funds					
Defensive					
STL0031AU	Bendigo Defensive Index Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
STL0029AU	Bendigo Defensive Wholesale Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Conservative					
STL0032AU	Bendigo Conservative Index Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
STL0012AU	Bendigo Conservative Wholesale Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Balanced					
STL0033AU	Bendigo Balanced Index Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
STL0013AU	Bendigo Balanced Wholesale Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

Growth

STL0034AU	Bendigo Growth Index Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
STL0055AU	Bendigo Socially Responsible Growth Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
STL0014AU	Bendigo Growth Wholesale Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

High growth

STL0035AU	Bendigo High Growth Index Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
STL0030AU	Bendigo High Growth Wholesale Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

APIR code

Investment option name¹

Single-asset class funds

Australian shares

STL0101AU	Sandhurst IML Industrial Share Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
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Diversified fixed interest

STL0051AU	Bendigo Diversified Fixed Interest Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
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Income and mortgage

STL0044AU	Sandhurst Strategic Income Fund - Class B units	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
STL0002AU	Sandhurst Select Mortgage Fund	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%

If you wish to invest in investments that are not listed above, please list your investment options as selected from the *Bendigo SmartOptions Investment Guide* below.

Important note: Term deposits, annuity funds, and S&P/ASX200 listed securities cannot form part of your Deposit Instruction. If you would like to make a one-off investment or invest into annuity funds, term deposits or S&P/ASX200 listed securities, please proceed to Step 5.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
TOTAL (must equal 100%)		1	0	0	.	0	0	.	0	0	%

¹ For a full list of investment options available, refer to the *Bendigo SmartOptions Investment Guide*.
Please note: to ensure your investment option selections are processed correctly please add the correct APIR code along with the investment option name (if applicable).

² Please note: If you are making a one-off investment or investing into term deposits, annuity funds or S&P/ASX200 listed securities, we can only accept contributions by cheque.

Step 3 – Income Preference

I direct Sandhurst to manage any income distributions or interest payments that I receive from my managed funds and cash product (if applicable) as follows (only one option can be selected and will apply to all investment options):

Re-invest (default option)
All income or interest will be re-invested back into the same investment that made the payment.

OR

Retain in Cash Account
All income distributions or interest payments will be retained in your Cash Account.

If you hold annuity funds please refer to the PDS for more information on the Re-invest option.

Step 4 – Cash Account Preference

If the balance in your Cash Account is zero or below, you authorise us to top up the balance to:

1.5% (default option)

OR

Percentage nominated in your Deposit Instruction

We will 'top up' your Cash Account balance using one of the following methods (only one method can be selected):

Pro-rata (default option)
Redeem funds across all managed funds (excluding annuity funds) and/or cash product according to the proportion of your account balance (excluding your Cash Account, Annuity funds, Term deposits and S&P/ASX 200 listed securities) they represent.

OR

Redemption Instruction - Percentage
Redeem funds from specified managed funds (excluding annuity funds) and/or cash product according to the percentage allocation nominated below.

Please note: The percentages allocated to your selected managed funds and/or cash product must add up to 100% not including the Cash Account.

APIR/ASX code	Investment option name#	% or \$ amount

Step 5 – One-off investment instructions

Important note: For one-off investments, we can only accept payment by cheque. Please ensure you enclose a cheque along with this application form.

a) Cash Account, cash product and managed funds

Please enter the percentage that is to be allocated to each investment option (please note this must total 100%).

Investment code	Investment option name	Percentage allocation
N/A	Cash Account	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %

Cash product

N/A	Adelaide Cash Management Account	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
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Multi-asset class funds

Defensive

STL0031AU	Bendigo Defensive Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
STL0029AU	Bendigo Defensive Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %

Investment code	Investment option name	Percentage allocation
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Conservative

STL0032AU	Bendigo Conservative Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
STL0012AU	Bendigo Conservative Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
CRS0001AU	Aberdeen Multi-Asset Income Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
BTA0805AU	BT Wholesale Conservative Outlook Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
FSF0033AU	Colonial First State Wholesale Conservative Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %

Balanced

STL0033AU	Bendigo Balanced Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
STL0013AU	Bendigo Balanced Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
CRS0002AU	Aberdeen Multi-Asset Real Return Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %

Growth

STL0034AU	Bendigo Growth Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
STL0055AU	Bendigo Socially Responsible Growth Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
STL0014AU	Bendigo Growth Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
PWA0822AU	BlackRock Wholesale Balanced Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
ZUR0059AU	Zurich Investments Managed Growth Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %

High growth

STL0035AU	Bendigo High Growth Index Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
STL0030AU	Bendigo High Growth Wholesale Fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %

Bendigo SmartOptions – Binding Death Benefit Nomination Form



This form can be used for the following products:

- Bendigo SmartOptions Super®
- Bendigo SmartOptions Pension®

Complete the attached form if you want to make a binding death benefit nomination for your Bendigo SmartOptions Super or Bendigo SmartOptions Pension products. A separate form will need to be completed for each product you hold.

By completing this form you will bind Sandhurst Trustees Limited (Sandhurst) to pay your superannuation benefit on your death to the person(s) you have nominated in this form. Please ensure that you read the terms and conditions outlined in Step 6 prior to completing this form.

* Indicates a **mandatory field**. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

Please complete this form in **black or blue** ink using **CAPITAL LETTERS** and where provided, mark answer boxes with an X.

Step 1 Member details

Member number (if known)	<input type="text"/>		
Title*	<input type="text"/>	Surname*	<input type="text"/>
Given name(s)*	<input type="text"/>		
Date of birth*	<input type="text"/> / <input type="text"/> / <input type="text"/>	Sex*	Male <input type="checkbox"/> Female <input type="checkbox"/>
Current residential address*	<input type="text"/>		
Town/Suburb*	<input type="text"/>	State*	<input type="text"/>
Postcode*	<input type="text"/>		
Postal address	<input type="text"/>		
Town/Suburb	<input type="text"/>	State	<input type="text"/>
Postcode	<input type="text"/>		
Contact phone number*	<input type="text"/>		
Email	<input type="text"/>		

Step 2 Binding death benefit nomination of beneficiaries

Nomination status * New nomination **OR** Amendment **OR** Revocation (do not complete Step 3)

How many beneficiaries do you wish to nominate?

This is form of used for this nomination
(If you want to nominate more than four beneficiaries, you must complete and attach an additional form).

Step 4 Member declaration

- I have read and understood the conditions in Step 6 of this form.
- I must be at least 18 years of age to complete a Binding Death Benefit Nomination Form and if I am under the age of 18, this nomination will be signed by my parent/guardian on behalf of me;
- I understand that this nomination is binding and that Sandhurst must pay my death benefit to my nominated dependants and/or legal personal representative as specified on this form;
- I understand that my nomination will not be valid unless I sign and date this form in the presence of two independent witnesses, each of whom is at least 18 years of age and neither of whom is nominated to receive my death benefit;
- I understand that my nomination will not be valid unless I ensure that both witnesses sign and date the independent witnesses' declaration of this form at the same time as I do and in each other's presence;
- I understand that my nomination must be in favour of one or more of my dependants or my legal personal representatives;
- Each dependant that I nominate must be my dependant at the date of nomination and at the date of my death;
- My nomination will not be in effect until it has been received and accepted by Sandhurst;
- My nomination will expire three years after the date it is first signed or last confirmed or amended;
- I can revoke my nomination at any time in accordance with Sandhurst's procedures;
- It is my responsibility to ensure my nomination remains valid and current; and
- Sandhurst accepts no responsibility for an incorrect nomination or completion of this form.

For your binding death benefit nomination to be valid, please ensure that you sign and date this form in the presence of two independent witnesses, each of whom is at least 18 years of age and neither of whom is nominated to receive your death benefit. Please also ensure that both witnesses sign and date the independent witnesses' declaration section of this form (Step 5) at the same time as you do and in each others' presence, otherwise your binding death benefit nomination will be invalid.

Signature

Date

 / /

Step 5 Independent witnesses' declaration

Witness 1 – I declare that I am at least 18 years of age, I have not been nominated as a beneficiary and that this binding death benefit nomination was signed and dated by the member in my presence and in the presence of the other witness.

Surname*

Given name*

Signature

*Date witnessed (must be the same as the date the member signs)

 / /

Witness 2 – I declare that I am at least 18 years of age, I have not been nominated as a beneficiary and that this binding death benefit nomination was signed and dated by the member in my presence and in the presence of the other witness.

Surname*

Given name*

Signature

*Date witnessed (must be the same as the date the member signs)

 / /

Note: the form must be witnessed by both witnesses at the time it is signed by the member.

Step 6 Conditions

Read how your personal information may be used

Sandhurst collects your personal information and the personal information of your beneficiary/ies to assess and administer your request. If you do not provide the information we ask for, we may be unable to do this. We treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as administrators, mailing and printing houses, to IT providers, to account holders and operators, and to your financial adviser. Some of these organisations may be located overseas. Your information may be disclosed to related companies within the Bendigo and Adelaide Bank Limited group of companies, where its confidentiality is maintained at all times. We do not sell, rent or trade your personal information. You should also read our Privacy Policy which contains information about how you can gain access to and seek correction of your personal information, and how you can complain about a breach of the privacy laws by Sandhurst and how we will deal with a complaint. Our Privacy Policy is available at www.sandhursttrustees.com.au.

In the event of your death Sandhurst may pay the following benefits as a lump sum or as a pension:

- the amount of your superannuation benefits in the Plan which will comprise your account balance plus
- the proceeds of any death insurance cover you have through the Plan.

There are rules that Sandhurst will follow when paying your death benefit. These rules are described below.

If you want to direct Sandhurst to pay your benefit to a particular person (called your beneficiary), then you can complete a Binding Death Benefit Nomination Form. A valid binding death benefit nomination means your death benefit will be paid to the beneficiary/ies that you nominate.

When you have nominated a beneficiary and the nomination is valid and current, it will be legally binding upon Sandhurst and Sandhurst must act in accordance with that nomination. Commonwealth Government Regulations have imposed strict conditions on how a binding death benefit nomination must be made, amended or revoked. Also, family law and a relationship breakdown can also affect your nomination as the nominated person may no longer be eligible to receive a superannuation death benefit. We recommend you speak to a licensed financial adviser if this may apply to you.

The following conditions apply to binding death benefit nominations of beneficiaries:

- (a) Nominations can only be accepted on a form which is approved by Sandhurst. This form is an approved form.
- (b) An original signed copy of this form must be provided to Sandhurst. An electronic version (fax or email) can be accepted.
- (c) Each beneficiary must be either your legal personal representative (on behalf of your estate) or a dependant for superannuation purposes. Your legal personal representative is the person or organisation you appoint as the executor of your will, or who is appointed as the administrator of your estate if you die without a valid will. If you nominate your legal personal representative, then they will receive your death benefit on behalf of your estate. Currently, your dependants for superannuation purposes are:

- (i) Your spouse which includes:
 - another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under law; and
 - another person (whether of the same sex or a different sex) who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.
 - (ii) Your child or children which includes:
 - an adopted child, a stepchild or an ex-nuptial child of the person; and
 - a child of the person's spouse; and
 - someone who is a child of the person within the meaning of the Family Law Act 1975.
 - (iii) A person with whom Sandhurst is satisfied you had an "interdependency relationship" on the date of your death. Under superannuation law, an "interdependency relationship" is defined as a close relationship between two people who reside together, where one or both provides the other with domestic support and personal care. The definition also extends to include two people who have a close personal relationship, but the relationship does not satisfy the residential and support requirements because either of them has a physical, intellectual or psychiatric disability (this would include a person who, for example, lives in an institution).
 - (iv) Any other person who is wholly or partially financially dependent on you at the time of your death.
- (d) If any beneficiary nominated is not your legal personal representative, spouse, child, financial dependant or a person with whom you had an interdependency relationship on the date of your death, your nomination will not be valid. This may include situations where you divorce or leave a de facto relationship after making a nomination.
 - (e) If you want to nominate more than four beneficiaries, you must complete and attach an additional form.
 - (f) For each beneficiary, you must specify the proportion of your benefit they are to be paid. The total benefit must have been allocated by you on the form (or forms, if you have nominated more than four persons). Please note: if your allocation does not total 100% the entire nomination will be invalid.
 - (g) The nomination must be signed by you and in the presence of two witnesses, both of whom must be at least 18 years of age and not nominated as beneficiaries.
 - (h) The entitlements of any nominated beneficiary may be subject to family law legislation in relation to superannuation splitting arrangements.
 - (i) You should consider revising your nomination whenever your personal circumstances change. This nomination may be amended or revoked at any time by submitting a new approved form.
 - (j) A nomination will remain valid for a period of three years if no amendment or revocation is made by you during that period. You may confirm (renew) your nomination within this period by sending a signed, written notice to Sandhurst. The nomination will be valid for an additional three years from the date of confirmation. If you amend your nomination, the amended nomination is valid for three years from the date the amendment is made.
 - (k) Sandhurst will contact you before the expiry date to give you the opportunity to renew your nomination. However, it is your responsibility to keep it up-to-date and to renew it every three years. If the nomination remains valid and is in effect at the

time of your death, then Sandhurst has no power to vary it.

- (l) Sandhurst will remind you annually (via your annual member statement) of the details of your nomination and of its expiry date.
- (m) If you do not nominate a beneficiary or your nomination is invalid (including if it is unclear or defective) or your nomination is not renewed or is revoked before its expiry date, Sandhurst will consider that no nomination applies. Any benefit payable on death will be paid to your legal personal representative on behalf of your estate as a lump sum payment.

- (n) If your legal personal representative cannot be found, then Sandhurst may pay your benefit to your dependants, or, if they cannot be located, then to another individual, as allowed under superannuation law.
- (o) If your nomination is clearly invalid (i.e. if it is completed incorrectly), Sandhurst will contact you to permit you to re-submit a valid nomination.
- (p) If you would like information about the taxation of death benefits, please refer to the Bendigo SmartOptions Super or Bendigo SmartOptions Pension product disclosure statements.

Contact details:

Sandhurst Trustees Limited
Bendigo SmartOptions
GPO Box 529
Hobart Tasmania 7001

Phone: 1800 033 426
Fax: 03 6215 5800
Email: superannuation@bendigobank.com.au
Website: www.sandhursttrustees.com.au/SmartOptions

Bendigo SmartOptions Request to Transfer Form

This form can be used for the following products:

- Bendigo SmartOptions Super®
- Bendigo SmartOptions Pension®

Use this form to transfer some or all of your super balance from another superannuation fund to Bendigo SmartOptions Super or Bendigo SmartOptions Pension. This form will NOT change the fund to which your employer pays your contributions. If you would like your employer to make contributions into this account, you must complete the Standard Choice Form which is available on our website.

Please complete this form in **black** or **blue** ink using **CAPITAL LETTERS** and where provided, mark answer boxes with an X.

* Indicates a **mandatory field**. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

Step 1 Member personal details

Member number (if known)	<input type="text"/>	Title	<input type="text"/>
Given name(s)*	<input type="text"/>	Surname*	<input type="text"/>
Other/previous names#	<input type="text"/>		
Home phone*	<input type="text"/>	Work phone	<input type="text"/>
Mobile	<input type="text"/>		
Date of birth*	<input type="text"/> / <input type="text"/> / <input type="text"/>	Sex:*	Male <input type="checkbox"/> Female <input type="checkbox"/>

Under the Superannuation Industry (Supervision) Act 1993, Sandhurst, is authorised to collect your Tax File Number (TFN), which will only be used for legal purposes and in accordance with Sandhurst's privacy policy. It is not an offence to not quote your TFN. However, if you do not quote your TFN, tax penalties may apply. Your FROM fund may also require your TFN to process the transfer..

TFN*

Current residential address (PO Box is not acceptable)

Residential address*

Town/Suburb* State* Postcode*

Previous address

If you know that the address held by your **FROM** fund is different to your current residential address, please provide details below.

Residential address

Town/Suburb State Postcode

If you have recently changed your name, please provide a certified copy of a Marriage Certificate, Deed Poll or Change of Name certificate from the Births, Deaths and Marriage Registration Office.

Step 2 Fund details

If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

Important note: Please ensure you contact your FROM fund to obtain information about any fees (including exit or withdrawal fees) that may apply. If you choose to leave your FROM fund, you may also lose any insurance entitlements (such as death and disability benefits) you have.

a) FROM

Fund name*	<input type="text"/>																								
Fund administrator	<input type="text"/>																								
* Fund address	<input type="text"/>																								
<input type="text"/>																									
Town/Suburb*	<input type="text"/>												State*	<input type="text"/>		Postcode*	<input type="text"/>								
Fund phone number	<input type="text"/>						Member/account number *	<input type="text"/>																	
Fund Australian Business Number (ABN)*	<input type="text"/>																								
Unique Superannuation Identifier*	<input type="text"/>																								

b) TO

Fund name **Bendigo SmartOptions**
(Bendigo SmartOptions Super and Bendigo SmartOptions Pension both form part of The Bendigo Superannuation Plan)

Fund phone number **1800 033 426**

Member number (if known)

Australian Business Number (ABN) **57 526 653 420** Unique Superannuation Identifier* **STL0003AU**

c) **Amount to be transferred** (If you do not make a selection your request will be treated as a whole balance transfer)

Whole balance (account in the FROM fund will be closed)

OR

Partial balance \$, , .

If you are transferring a balance from a self-managed super fund (SMSF), please make cheque payable to **“Bendigo SmartOptions Super – <full member name and/or account number>”** or **“Bendigo SmartOptions Pension - <full member name and/or account number>”**

Step 3 Member declaration

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- I authorise Sandhurst to make arrangements to have my benefit (including any employer contributions still to be made to my FROM fund) transferred from my FROM fund to my account in Bendigo SmartOptions Super or Bendigo SmartOptions Pension.
- I understand and acknowledge the implications of transferring my benefit from my superannuation provider of my FROM fund into Bendigo SmartOptions Super or Bendigo SmartOptions Pension, including loss of any insurance cover held in my FROM fund.
- I authorise Sandhurst to act on my behalf in arranging and receiving information on this transfer.
- I am aware of and authorise the deduction of fees or charges by my FROM fund and any tax payable from the benefit transferred to my account in Bendigo SmartOptions Super or Bendigo SmartOptions Pension (subject to legislative restrictions).
- I understand that a Capital Gains Tax ('CGT') liability may arise and be deducted from my benefit prior to the transfer.
- I understand that certain transactions (including switches, partial withdrawals and other payments) may result in my Cash at Bank balance temporarily going into negative, and acknowledge that interest will be charged at the daily rate applicable to the Cash at Bank for the period that my Cash at Bank has a negative balance.
- I consent to my TFN being disclosed for the purposes of consolidating my account.
- I discharge the superannuation provider of my FROM fund of all further liability in respect of the benefits paid and transferred to Bendigo SmartOptions Super or Bendigo SmartOptions Pension.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits.
- I authorise the trustee of the other superannuation fund to provide Sandhurst with all relevant details of my membership, a copy of my rollover benefit statement and any other information required by law to affect this transfer.

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

* Name (Print in CAPITAL LETTERS)

Signature

Date

If you are under 18 we require a parent/guardian to sign this form here:

Parent/guardian signature #

Date

Parent/guardian full name

#If you are signing on behalf of the applicant, please provide a certified copy of Guardianship papers or Power of Attorney.

Contact details:

Sandhurst Trustees Limited
Bendigo SmartOptions
GPO Box 529
Hobart Tasmania 7001
Phone: 1800 033 426
Fax: 03 6215 5800
Email: superannuation@bendigobank.com.au
Website: www.sandhursttrustees.com.au/SmartOptions



Bendigo and Adelaide Bank Limited ABN 11 068 049 178 BEN50BWPD041 (A250564) (06/17)