

Application for Membership of the Pension Category of the Manildra Flour Mills Retirement Fund

Please note that your application for a pension will **not** be valid unless you complete **all** sections of this application form and **sign** the form. Your pension cannot start until all forms and monies are received.

1. Personal Details:

Manildra Fund Membership Number: _____

Full Name (Title, First Name, Surname): _____

Full Residential Address: _____

Postal Address (if different from residential address): _____

Business hours telephone number, including area code: _____

Mobile telephone number, if any: _____

Email address, if any: _____

Date of Birth: _____

I am:

[tick one]

- an Australian citizen
- a New Zealand citizen
- a permanent resident of Australia.

2. Funding Your Pension:

A minimum pension account balance of \$50,000 is required to start a pension within the Fund.

Please provide details of all superannuation money which you want to be transferred into your pension account. If money is being rolled over from your other superannuation funds, please complete a **Benefit Roll-In Form** for each rollover (available by contacting the Fund Secretary, Belinda Burton, on (02) 9879 9800).

1. Transfer from your Manildra Flour Mills Retirement Fund account

[tick one]

- Transfer my full account balance
- Transfer \$_____ from my account balance
- Leave \$_____ in my account and transfer the rest of my account balance

2. Transfer(s) from other funds

- Benefit Roll-In Forms are attached to transfer benefits from the following funds:

.....

.....

.....

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3. Pension details:

Type of pension

[tick one]

- Retirement
- Pre-retirement (tick this option if you are still employed)

Date to commence pension

[tick one]

- Immediately (once all forms and monies are received)
- From ____ / ____ / 20__ (at least one month from the date you sign this form)

Pension amount (before tax*)

[tick one]

- Specified amount of \$ _____ per month (subject to government rules on minimum and maximum payments)
- Minimum payment allowed under government rules
- Maximum payment allowed under government rules (option only available for pre-retirement pensions—see also the following option)

Pension amount in the first year (maximum payment option)

If you selected the maximum payment option, in the first year we would normally make monthly payments of one-twelfth of the maximum annual payment, even if you take out the pension in the middle of the year. If you tick the following box, we will instead pay the full maximum annual payment in the first year, by means of larger monthly payments during that year.

- Please pay the full maximum amount in the first year, spread over the shorter period.

* Your Nominated Pension must be between the minimum and maximum applicable to your age and type of pension. Your nominated amount is gross of tax. Your net payment will depend on your age and personal tax rate. See page 11 of the PDS for more taxation information and pages 4 and 5 to calculate your minimum and maximum pension payment.

4. Payment instructions

[tick one]

- Cheque
- Direct deposit to the following bank, building society or credit union account (note that the account must be in your name or a joint account with you and another person)

Name of institution: _____

Account name: _____

BSB: _____

Account number: _____

5. Proof of identity

You must provide a certified copy of documentation to prove your identity. Do **not** send original documents to the Fund.

I have attached:

[tick one]

- Photo ID—Driver's licence or permit issued under the law of a State or Territory (must be current)
- Photo ID—Australian passport (which can be up to two years out of date)
- Alternative ID—See page 16 of the PDS

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then 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) and date. Page 16 of the PDS describes which people can certify copies. If you cannot provide accepted certified documents, please contact the Fund Secretary for other options.

6. Defined benefits

[tick one]

- I am not a member of the Defined Benefit category of the Fund
- I am currently a member of the Defined Benefit category of the Fund. I understand that I cannot have both a defined benefit and a pension account in the Fund. I apply to convert my entire defined benefit to an accumulation account before commencing a pension.

7. Declaration and signatures

I, the undersigned, being a member of the Manildra Flour Mills Retirement Fund (the Fund) apply to join the Pension Category of the Fund. I acknowledge that I have received and read a copy of the Fund's Pension Product Disclosure Statement, including the Privacy Policy.

I confirm that the information I have provided on this form is correct and complete.

I understand that:

- the Trustee may be required to withhold tax from pension payments and lump sum withdrawals;*
- pension payments will be paid in the amounts and at the times agreed subject to the Trustee's requirements and any legislative limits and regulations;*
- neither the Trustee, nor any of the Fund's investment managers, guarantee the repayment of capital or the performance of Fund investments;*
- I have a 14-day "cooling-off" period in which I can cancel my membership of the pension category, as described in the PDS, and that, in any case, I can withdraw my entire pension account balance at any time subject to superannuation law; and*
- neither the Trustee nor my employer has provided any advice on the appropriateness of this product for me and that the Trustee has advised me that I should seek advice from a licensed financial adviser.*

Signature of Applicant: _____

Signature of Witness: _____

Full Name of Witness: _____

Date: _____ / _____ /20

When completed, please return this form to:

Belinda Burton
Fund Secretary
Manildra Flour Mills Retirement Fund
PO Box 72
Gladesville NSW 1675
Telephone: (02) 9879 9800
Email: Belinda.Burton@manildra.com.au

This document was prepared by Manildra Flour Mills Retirement Fund Pty Limited (ABN 74 065 680 195, AFSL 530609), the Trustee of the Manildra Flour Mills Retirement Fund (ABN 32 448 411 930)