

# Join BUSSQ Income account

## How to submit this form:

- ☒ Mail to: BUSSQ GPO Box 2775, Brisbane Qld 4001 or  
☐ Email to: [super@bussq.com.au](mailto:super@bussq.com.au).

**Need help?** If you require help completing this form call **1800 692 877** or email [super@bussq.com.au](mailto:super@bussq.com.au).

## 1 Type of income account required

Please tick one option.

- ☐ Transition to Retirement Income account  
☐ Retirement Income account

## 2 Personal details

BUSSQ member number (if known)

Date of birth (dd/mm/yyyy)

Title

Given names

Surname

Phone number

Email

Street number

Street address

Suburb/Town

State

Postcode

Postal address (if different to above)

Suburb/Town

State

Postcode

## 3 Your Tax File Number (TFN)

If you have already provided your TFN to BUSSQ you don't need to provide this again.

- You don't have to provide your TFN and it's not an offence if you don't. If you do choose to provide BUSSQ with your TFN, BUSSQ will only use and disclose it for purposes approved by law, including finding and identifying your super, calculating tax and providing information to the ATO. These purposes may change in the future.
- If you choose not to provide your TFN you may pay more tax on your benefits and contributions and you will not be able to make personal contributions to BUSSQ. These consequences may change in the future.
- BUSSQ will disclose your TFN to another superannuation fund if you transfer your benefits there unless you advise us in writing that you do not want your TFN disclosed.

I elect to provide my TFN and declare it is:

## 4 Proof of identity

To protect your superannuation account and satisfy our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, we need you to prove your identity before making withdrawals. You have two options for verifying your identity, please select one below.

### Option 1

☐

#### Electronic verification

BUSSQ can easily verify your identity electronically. You just need to provide your driver licence or passport number details below and we arrange the checks for you.

**I authorise BUSSQ to disclose my name, address, date of birth and information below to a credit reporting agency to check and report to BUSSQ on whether the details I provide match those held by the credit reporting agency.** Checking your identity this way is not a credit check. This check will not give BUSSQ access to any other information about you and will not impact your credit rating or be stored against your credit information file. If the details you provide cannot be matched we will advise you in writing, and you will need to supply us with certified documents – see Option 2.

#### Australian driver licence

Full name as it appears on your driver licence

Driver licence number

Card Number

**Note:** For help to locate your Card Number refer to the 'Certified documentation' section on the last page of this form.

State of issue

Expiry date

#### Australian passport

Passport number

Country of birth

Full name as it appears on your passport

### Option 2

☐

**Provide certified documents** (if this option is selected, original certified documents need to be sent via mail).

For this option you need to provide certified proof of identity documentation as per the guide on page 7. If the identification documentation I provide has not been certified correctly I authorise BUSSQ to use the information from the documents in conjunction with the information on this form to verify my identity electronically.



**Please mail documents if providing certified proof.**

## 5 Eligibility to become an Income account member

I declare that I am eligible to become an Income account member as I satisfy one of the eligibility options below.

Please tick one option.

☐

I am over preservation age but still employed

☐

I am over age 65 (you may still be employed)

☐

I am at least 60 years of age and have ceased an employment arrangement

Date ceased work (dd/mm/yyyy)

☐

I am over preservation age and permanently retired

☐

I have been declared totally and permanently disabled/incapacitated and have provided the Trustee with two medical certificates to that effect.

☐

I am investing my late spouse's superannuation death benefit.

WHAT'S MY PRESERVATION AGE?	If you were born	1 July 1963 to 30 June 1964	1 July 1964 or after
	You can access your super at age	59	60

If you were born before the earliest date in the table above, you have already reached preservation age.

## 6 Your rollover details

You must start your BUSSQ Income account with at least \$25,000. If you have more than one BUSSQ superannuation account please fill in the below for each account.

Account 1: <input type="text"/>	Choose <input type="checkbox"/> Whole amount transfer^ one option: <input type="checkbox"/> Partial amount transfer*	Amount to be transferred into your Income account: \$ <input type="text"/> or all except \$8,000 <input type="checkbox"/>
Account 2: <input type="text"/>	Choose <input type="checkbox"/> Whole amount transfer^ one option: <input type="checkbox"/> Partial amount transfer*	Amount to be transferred into your Income account: \$ <input type="text"/> or all except \$8,000 <input type="checkbox"/>
Account 3: <input type="text"/>	Choose <input type="checkbox"/> Whole amount transfer^ one option: <input type="checkbox"/> Partial amount transfer*	Amount to be transferred into your Income account: \$ <input type="text"/> or all except \$8,000 <input type="checkbox"/>

^ A whole amount transfer will close your existing BUSSQ superannuation account. Any insurance cover you have with this account will cease. For more information refer to the relevant PDS.

\* If you wish to keep your BUSSQ superannuation account open, you must have at least \$8,000 remaining in your account. To find out more about the minimum balance refer to the relevant PDS.

Do you wish to receive a lump sum before you set up your Income account? If so, nominate the amount.

\$

## 7 Tax deductions



You will also need to lodge a **Notice of Intent to claim a tax deduction form**.

If you have made personal contributions to superannuation you may be entitled to claim a tax deduction on these contributions up to the concessional contributions cap. You must claim a tax deduction before you make any lump sum withdrawals from your super account or commence an Income account.

If you intend to claim a tax deduction for contributions made to your BUSSQ superannuation account, please show that amount here.

\$

## 8 Payment frequency

I wish to receive my Income account payments (please tick which option you would prefer).

☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half yearly ☐ Yearly

## 9 Income account start date

Date first payment to be made\*

☐

Next available^

OR

Month of first payment

\* Under current legislation if you commence your account before 1 June your first Income account payment must be paid before 30 June of that financial year. If you commence on or after 1 June, you can defer your first payment to the following financial year. To do this please select a month in the new financial year as your first payment date.

^ Fortnightly payments will automatically commence from the next payment date after your Income account commences.

## 10 Amount you wish to be paid

☐ Minimum ☐ Specific amount per payment \$  ☐ 10% Maximum (for Transition to Retirement Income accounts only)

Please note: any applicable taxes will be deducted from the amount requested.

## 11 Your financial institution details



Please attach a copy of a current bank statement for a personal bank account that is held in your name, or jointly in your name (BUSSQ is unable to pay your benefit into a business account). The statement must show your name, BSB and account number to enable the benefit to be paid by electronic funds transfer (EFT). Please ensure the account number provided to us is correct.

Financial institution name

Name in which the account is held

BSB number

Account number

## 12 Your investment choice

If you require more information on the BUSSQ Income account investment options, please refer to the Income account *Product Disclosure Statement* (PDS) or call BUSSQ on 1800 692 877.

How would you like to invest your money? (select **only one** of the following)

☐ I would like to choose BUSSQ's Smart Income Strategy **OR**

### Smart Income Strategy

BUSSQ's Smart Income Strategy is our custom-built investment strategy, designed for Retirement Income accounts. The strategy investment mix is:

Cash   %  
 Balanced Growth   %

**Note:** Income accounts payments will be drawn from the Cash option first.

**Important:** It is recommended that you regularly review this investment strategy. To maintain the investment proportions, you would need to top up the Cash option from time to time. You should seek advice before topping up the Cash option.

☐ I would like to choose my own investment options and payment proportions as follows:

	A) Invest Use this column to indicate how much you want to invest in each option. Use whole percentages (no decimal places) eg. 10% and ensure the total of all investments selected equals 100%.	B) Payments Use this column to indicate the option(s) that we should deduct your Income account payments from. Payments will be drawn down based on the proportions you list below.
<b>Pre-mixed options</b>		
<input type="checkbox"/> Defensive	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="checkbox"/> Balanced Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="checkbox"/> High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>Single asset class options</b>		
<input type="checkbox"/> Cash	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="checkbox"/> Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="checkbox"/> Australian (Small Companies) Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="checkbox"/> International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<input type="checkbox"/> International (Emerging Markets) Shares	<input type="text"/> <input type="text"/> <input type="text"/> %	<input type="text"/> <input type="text"/> <input type="text"/> %
<b>TOTAL MUST EQUAL 100%</b>	<input type="text" value="1"/> <input type="text" value="0"/> <input type="text" value="0"/> %	<input type="text" value="1"/> <input type="text" value="0"/> <input type="text" value="0"/> %
<b>Note:</b> If you don't complete the 'Payments' column or your nomination is invalid, then your income payments will be drawn in the same proportions as your investment option(s) in the 'Invest' column of the table.		

## 13 Retirement Reward

You may be eligible for the BUSSQ Retirement Reward when you open an Income account. This does not apply to Transition to Retirement Income accounts. For more information, please refer to [bussq.com.au](http://bussq.com.au) or the Income account PDS.

Your Retirement Reward amount will be included when determining your minimum payment rates and it counts towards your Transfer Balance Cap. You can elect to have your Retirement Reward paid in cash to your nominated bank account. If no election is made, your Retirement Reward will be retained in your new BUSSQ Income account.

☐ I elect to have my Retirement Reward paid to my bank account.

## 14 Beneficiary nomination

In the event of your death, you have three options as to how your Income account will be treated.

☐ **Option 1 - A Reversionary Income account**



**You must complete all fields for this to be processed.**

In the event of your death, an account will be established in the Reversionary Beneficiary's name so they can continue to receive the income payments from the balance remaining in your Income account. A Reversionary Beneficiary will generally be your spouse. More information about Reversionary Beneficiaries can be found in the *Income account PDS*. Please note that you cannot change your Reversionary Beneficiary once you open your Income account. If you need to change your Reversionary Beneficiary a new account will need to be opened.

**Please note:** a Reversionary Beneficiary won't start receiving Income account payments 'immediately'. This is because once we've been informed of a member's death we have to verify that their nominated Reversionary Beneficiary is still an eligible dependant as at the date of the member's death.

**Person's full name**

**Relationship to you**

**Date of birth (dd/mm/yyyy)**

**Phone**

**Email**

☐ **Option 2 – Make a binding nomination** – BUSSQ accepts binding nominations. Please complete the *Binding Death Benefit Nomination* form to advise us of your wishes. Binding nominations can only be made to dependants or your estate. See the *Income account PDS* for more information.

☐ **Option 3 – Nominate your preferred beneficiary/ies.**

In the event of your death, please nominate one or more preferred beneficiaries. A death benefit is payable to your dependants and/or your estate or, in limited circumstances, to another person. The final decision rests with the Trustee. More information is available at [bussq.com.au](http://bussq.com.au).

*You can nominate one or more preferred beneficiaries. Attach a list if space is not sufficient.*

**First person's full name**

**Relationship to you**

**Date of birth (dd/mm/yyyy)**

**Phone**

**How much?**

 %

**Street address**

**Suburb/Town**

**State**

**Postcode**

**Second person's full name**

**Relationship to you**

**Date of birth (dd/mm/yyyy)**

**Phone**

**How much?**

 %

**Street address**

**Suburb/Town**

**State**

**Postcode**

**Third person's full name**

**Relationship to you**

**Date of birth (dd/mm/yyyy)**

**Phone**

**How much?**

 %

**Street address**

**Suburb/Town**

**State**

**Postcode**

## 15 Information you authorise to be released to a third party (eg. financial adviser or partner)

By completing this section, you are giving the named person authority to access and receive your account information.

Name of person/company

Relationship to you

Phone

Email

AFSL number (if authority is for a financial adviser)

Authority end date (dd/mm/yyyy)

Do you authorise this representative to access:

☐ Information only (default) OR ☐ Information and documents

**PLUS**

Is this authorisation for:

☐ This account only OR ☐ For all BUSSQ accounts

### Term of authority

This authority will remain valid unless you withdraw it, or an expiry date is provided above. Note: For financial representatives where an expiry date is not provided, the authority can remain valid for a maximum of 3 years.

## 16 Residency declaration

Most temporary residents\* are not eligible to open a BUSSQ Income account. For more information call us on **1800 692 877**.

I declare that: (Please tick the box that applies to you)

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

☐ I hold a Subclass 405 (Investor Retirement) or Subclass 410 (Retirement) visa.

\* A temporary resident is someone who holds a temporary visa as described in the Superannuation Industry (Supervision) Regulations 1994 or in the Migration Act 1958.

## 17 Privacy and other important information

BUSSQ collects your personal information to set up and administer your Income account. The BUSSQ Privacy Policy contains more information about how we may use or disclose your personal information, and is available from our website or by calling **1800 692 877**.

## 18 Authorisation and declaration

In signing this application:

- I agree to provide the Trustee, within a reasonable period, with:
  - Any information they may request which relates to my membership of BUSSQ
  - Any changes to the information provided in this application.
- If I have provided my email address and/or mobile phone number, I agree to BUSSQ sending me statements, notices, and other communications, electronically. I understand that I can change my communication preferences at any time via *Member Online* or by calling **1800 692 877**.
- I understand that once commenced, my Income account payments will remain unchanged unless I advise the Trustee. I agree that the Trustee will adjust my Income account payments from time to time to ensure that the level of payments do not fall outside the prescribed income levels specified by the legislation.
- I have read and agree to the terms and conditions of the *Income account PDS*.
- I consented to all contact I had with BUSSQ prior to my application for this superannuation product.
- I declare that all the details in this application are true and correct and I agree to be bound by the provisions of the Trust Deed (as amended) governing the Fund, and if I have received this PDS from the internet or any other electronic means, I declare that I have received it personally, or a printout of it, accompanied by or attached to the application form before making an application to BUSSQ.
- I understand and accept that the Trustee does not guarantee the performance of the investment strategy.
- I have reviewed the Retirement Reward terms and conditions found in the *Income account PDS*.
- I am the person named on this form or I have a power of attorney to act on the member's behalf and have supplied the certified Power of Attorney and identity documentation to BUSSQ.



### Please sign and date.

Forms without both a signature and date are unable to be processed.

Signature of applicant



Dated (dd/mm/yyyy)

Once completed and signed please return this form by either: mail to BUSSQ GPO Box 2775, Brisbane Qld 4001 or email [super@bussq.com.au](mailto:super@bussq.com.au).

**Please note:** If you don't elect to verify your identity electronically, then your certified ID must be mailed to BUSSQ at the above address.

## Certified documentation

For Option 2 under Proof of Identity (Section 4 of this form), you need to provide certified documents to prove your identity. Follow the below guide and mail your certified documents with your completed form to **BUSSQ GPO Box 2775, Brisbane QLD 4001**.

Please note certified proof of identity is only valid for a maximum of 12 months from the date the identification was certified.

Certified copies of the following documents can be used to prove your identity:

### One of the following documents only:

- A current driver licence or permit issued under the law of a State or Territory.
- A passport issued by the Commonwealth which can be up to two years out of date, that contains a photograph of the person in whose name the document is issued.
- Proof of Age Card
  - A card issued under a law of a State or Territory for the purpose of providing the person's age which contains a photograph of a person in whose name the document is issued (includes Proof of Age Card or National Identity Card).
- National Identity Card
  - A card issued for the purpose of identification that contains a photograph and the signature of the person in whose name the document is issued; and
  - Is issued by a foreign government, the United Nations or an agency of the United Nations; and
  - If it is in a language that is not understood by the person carrying out the verification it must be accompanied by an English translation prepared by an accredited translator.

### One of the following documents:

- Birth certificate or birth extract
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles you to financial benefits.

AND

OR

### One of the following documents:

- Letter from Centrelink regarding a Government assistance payment
- Notice issued by Commonwealth, State or Territory Government within the past 12 months, containing your name and residential address.

For example:

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

## Have you changed your name?

If you have changed your name, in addition to the above listed certified documentation, you need to supply a certified copy of one of the following documents:

- Marriage Certificate (required even if the parties are separated)
- Decree Nisi, Certificate of Divorce or Decree Absolute
- Deed Poll Documentation.

## Are you acting on behalf of someone else?

If you are signing on behalf of another person you will need to send by post original certified copies of the following documents (we cannot accept these via email):

- Current Power of Attorney document (with each page of the document certified)
- The member's identity documents
- Your identity documents.

## Certifying your documents

All copies of proof of identity documents should be certified as a true copy of the ORIGINAL by an authorised person. Some examples of authorised persons are:

- A Justice of the Peace or Commissioner for Declarations
- A Police Officer
- A finance company officer or representative of an AFSL license holder with two or more years continuous services with one or more licensees
- A lawyer, judge or magistrate
- Permanent employee of Australia Post with two or more years of continued service.

The certifier must sight the original and make sure both documents are identical, and then make sure all photocopied pages are certified as true copies by writing or stamping wording to that effect followed by their:

- Signature
- Name
- Qualification
- Date, and
- Phone number.



I certify this is a true copy of the original document.

Julie Preston  
Justice of the Peace  
19/06/2015  
0412 345 678

### Where to find the Card Number on your driver licence?

You can find your Card Number on the front and/or back of your driver licence. It is different from the licence number, as it's a unique identifier, which changes each time your driver licence is re-issued.

**Note:** The location for the Card Number does slightly vary amongst different state issued driver licences. The example images show where the Card Number is situated for the Queensland Driver Licence being both on the front and back.

If you need help to locate the Card Number on your driver licence, call us on **1800 692 877**.



Card Number



Card Number