

# Super and Pension Account Application Form

Mason Stevens Limited ABN 91 141 447 207 AFSL 351578

Mason Stevens Super ABN 34 422 545 198 RSE Registration Number R1004168

P: 1300 491 766 E: admin@mssuper.com.au M: PO Box R1237, Royal Exchange, NSW 1225

Trustee: Diversa Trustees Limited ABN 49 006 421 638 RSE License Number L0000635 AFSL License 235153

## Important information

We can only accept your account application form if it is completed in full and is correct. Please do not use correction fluid. If you make an error, please cross it out and have changes initialed by all investors.

### Accepted certified proof of identification:<sup>1</sup>

One of the following:

- » Current Australian driver's licence, or
- » Australian passport (current or has expired within the past two years), or
- » State or Territory proof of age card, or
- » Foreign passport or similar travel document containing your photograph, date of birth and signature.

If one of the above documents cannot be provided, please provide:

- » Birth/Citizenship certificate, AND
- » Rates notice issued by a local government body OR utility bill less than three months old or income tax assessment notice less than two years old.

### Application check list:

Account type	Mandatory sections	Signatures required	Have you provided	
<b>Super</b>	Sections 1-4,7,9-12	All applicants to sign	Certified proof of identification documents	<input type="checkbox"/>
			TFN declaration form	<input type="checkbox"/>
<b>Transition To Retirement</b>	All sections	All applicants to sign	Certified proof of identification documents	<input type="checkbox"/>
			Copy of bank statement - displaying only the bank's logo, BSB, account number and shows the account holder/s details	<input type="checkbox"/>
			TFN declaration form	<input type="checkbox"/>
<b>Account Based Pension</b>	All sections	All applicants to sign	Certified proof of identification documents	<input type="checkbox"/>
			Copy of bank statement - displaying only the bank's logo, BSB, account number and shows the account holder/s details	<input type="checkbox"/>
			TFN declaration form	<input type="checkbox"/>

<sup>1</sup> Certified copies (no more than 12 months old) of these documents must have the certifier's signature, printed name, date, qualification and the following statement: "I, [full name], as [category of persons listed below], certify that this [name of document] is a true and correct copy of the original". Documents may be certified by a lawyer, judge, magistrate, a chief executive officer of a Commonwealth court, justice of the peace, notary public, police officer, an agent of the Australian postal corporation who is in charge of an office supplying postal services to the public with two or more years' experience), an Australian consular officer or an Australian diplomatic officer, an officer with two or more continuous years of service with a financial institution, an officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one or more licensees, a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with two or more years of continuous membership.

Where any document relied on as part of the procedure is in a language that is not English, it must be accompanied by an English translation prepared by an accredited translator.

Any certified documents must be clear and legible to be accepted.



**By signing this application form, you apply to the Trustee for membership of Mason Stevens Super or relevant Super product. This form can only be accepted if it has been correctly completed and signed.**

Before signing this application form, please ensure that you have read and understood the Product Disclosure Statement (PDS), the Additional Information Guide, any Managed Portfolio Disclosure Documents and the Access Terms. You should consider all information before making a decision to invest in this product.

## Adviser details

1

Dealer group name

Practice name

Adviser name

Adviser email

Send trade notifications and other communication

Is the adviser an authorised person?  Yes  No

**Authorised person will have the same level of authority as the investor (excluding changing nominated bank account in Section 5).**

Signature of adviser

Partner (ie accountant)

## Account type

2

**Planning approach (optional):**  Traditional  Goals based

**Risk profile (optional):**  Conservative  Moderately conservative

Balanced  Growth  High growth

**Super**

**Transition to Retirement Pension**

To be eligible, you must be an Australian resident and be over your preservation age.

Note: If you are a temporary resident, special rules apply. Please contact the Fund Administrator for more information.

**Account Based Pension**

To be eligible, you must be an Australian resident and you must meet one of the following conditions of release (tick one box).

I am over my preservation age and am permanently retired from the workforce.

I am age 65 or over.

I satisfy another condition of release (please specify)

Do you have client approval to send their account information to a nominated accounting data feed?  Yes  No

Accounting platform  CLASS  BGL



## Applicant details

3

Mr  Ms  Mrs  Miss  Dr  Other

First Name  Middle  Surname

Date of birth  Mobile (mandatory)

Additional contact number

### Residential Address

Suburb  State  Postcode

Country

Email

Receive trade advice emails

### Preferred contact method

Email  Phone  Mail  SMS

### Postal Address

Suburb  State  Postcode

Country

Country of birth  Town of birth



**Tax file number (optional)**

You are not required by law to provide us with your TFN. However, certain restrictions will apply if you do not quote a valid TFN. Please refer to the PDS and Additional Information Guide for more information.

Please note that the Trustee requires your TFN to match your TFN with the ATO client register to validate your member details. The Administrator **will not be able to accept your application without a valid TFN**. Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect, use and disclose your tax file number.

The trustee of your superannuation fund may disclose your tax file number to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your tax file number not be disclosed to any other superannuation provider.

Declining to quote your tax file number to the trustee of your superannuation fund is not an offence. However, giving your tax file number to your superannuation fund will mean:

- » your superannuation fund will be able to accept all permitted types of contributions to your account/s;
- » other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- » it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

**Identity verification**

**Verification method**

Photo identity document

**Document type**

Passport       Drivers licence       State or territory proof of age card

**Verified from**

Original document       Certified copy

**Licence/passport number**

**Expiry date**

Non-photo identity document

**First document type**

Birth certificate       Citizenship certificate

AND

**Second document type**

Rates notice issued by a local government body       Utility bill less than three months old

Income tax assessment notice less than three months old

**Identity verification**

By ticking this box, I declare that I have verified the identity of the client as required by the AML/CTF Act and Rules, in the capacity of an AFSL holder or their authorised representative.



## Pension payment – bank account details

6

Please pay my pension payments into the following account:

**IMPORTANT** – To enable us to proceed with your payments into this account please provide a copy of your bank statement showing the bank account you have nominated is held in your name or in joint names.

Account name  BSB   
Account number  Bank name (Must be an Australian bank account)

## Rollover details

7

Super fund name	Source fund member number	Fund ABN	USI	Amount to rollover	Rollover full balance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

## Pension payment frequency

8A

Pensions are paid on or around the 15th day of the month. Your total pension payments each year must meet the minimum annual payment amount. You must also receive at least 1 pension payment each year. However, if your pension commences in June, there is no requirement for a minimum payment to be made in that year.

- Monthly;
- Quarterly – 15th March, 15th June, 15th September and 15th December;
- Half yearly – 15th June and 15th December;
- Yearly – 15th June.

I would like my pension payments to commence on

## Pension payment amount

8B

I would like to receive:

- \$ or  %  per financial year (subject to minimum and pro rata requirements).
- the minimum amount required by legislation.
- the maximum amount (Transition to Retirement Pensions only).
- I would like to nominate to receive \$  per payment (subject to minimum and pro rata requirements).



**Nomination of beneficiaries**

Your death benefit may only be paid to one or more of your dependant/s or to your estate. If the Trustee is unable to find a dependant or a legal personal representative (e.g. the executor of your estate) your death benefit may be paid to any other person that the Trustee determines appropriate subject to government legislation.

A 'dependant' includes your spouse (legal and de facto), your children, a person in an interdependency relationship with you and a person who is financially dependent on you.

You may nominate one or more of your dependants or your legal personal representative as your preferred death benefit beneficiaries. Mason Stevens Super offers members the ability to make a binding death benefit nomination in order to provide greater certainty about who receives a member's benefit.

**Type of nomination** (Please choose only ONE type of nomination)

**Reversionary (Pension only)\***

**\* Note** – You can nominate your spouse including a de facto or same sex partner, or your child as a reversionary beneficiary. You can elect to add, change or remove your reversionary nomination at any time. If you have a reversionary nomination in place for your pension account and subsequently make a binding nomination it will replace the existing reversionary nomination. Please be aware that if you choose to nominate, update or remove a reversionary beneficiary, we recommend that you speak with your financial adviser first as there may be Centrelink or Department of Veterans' Affairs implications.

If your reversionary nomination cannot be implemented (for whatever reason), the Trustee will pay your benefit as a lump sum taking into account your binding or non-binding nomination (if any). If you wish to split your nomination between your Legal Personal Representative (LPR) and other beneficiaries, please input "Legal Personal Representative" and indicate the allocation amount for both the LPR and nominated beneficiaries in the rows provided.

**Binding lapsing**  
(2 witnesses required)

**Binding non lapsing**  
(2 witnesses required)

**Non-binding\***  
(no witness required)

**No nomination**

By selecting no nomination the Trustee will, in its discretion, pay the benefit to one or more of either, your dependant/s or your legal representative.

**Note** – If you select the no nomination option DO NOT fill out the Beneficiary details below.

\*There are tax implications on who you nominate as a beneficiary and the definition of a beneficiary for tax law purposes is different from superannuation law. For more information, refer to the Mason Stevens Super Additional Information Guide.



Nomination of beneficiaries

Beneficiary 1

Allocation %\*\*

First Name  Middle  Surname

Date of birth  Relationship to member e.g. spouse/de-facto, child, etc.

Beneficiary 2

Allocation %\*\*

First Name  Middle  Surname

Date of birth  Relationship to member e.g. spouse/de-facto, child, etc.

Beneficiary 3

Allocation %\*\*

First Name  Middle  Surname

Date of birth  Relationship to member e.g. spouse/de-facto, child, etc.

Beneficiary 4

Allocation %\*\*

First Name  Middle  Surname

Date of birth  Relationship to member e.g. spouse/de-facto, child, etc.

Important Notes:

\* For information about beneficiary nominations available, please refer to the Mason Stevens Super or relevant Additional Information Guide. Please consider each type of nomination and, where appropriate, seek qualified estate planning, financial or taxation advice, prior to choosing the one which is right for you.

\*\* The nomination will be invalid if the proportion of the total benefit allocated to your nominated beneficiaries does not exactly equal 100%.

**You should also note that death benefits paid to non-dependants must be paid as a lump sum and will be subject to tax (including when the benefit is paid via your estate).**



Witness signatures

Only have this section completed by 2 witnesses if you wish to make Binding Nomination (both lapsing and non-lapsing)

I declare that:

- » I am aged 18 or over
- » I have not been nominated as a beneficiary on this form.
- » The form was signed by the member in my presence.
- » The information I have provided in this form is true and correct.

Witness 1

Name (Print in BLOCK LETTERS)

Signature

Date of birth

Date

Witness 2

Name (Print in BLOCK LETTERS)

Signature

Date of birth

Date

Please note, your witnesses must sign and date this section, the same date you have signed this nomination. Otherwise your nomination will not be binding on the Trustee.

**If a binding nomination is made, we can accept a scanned copy of the form.**  
**Please ensure the original signed copy is kept on file.**  
**Please return the completed form along with the required additional documentation to the below address:**  
 Mason Stevens Super PO Box R1237 ROYAL EXCHANGE NSW 1225

Cash or income sweep

The following options are available (please select one):

**Cash sweep** - where all available cash, over the minimum amount, is moved from the Self-directed portfolio into the Managed Portfolio.

**Income sweep** - where any income generated, such as dividends, is moved from the Managed portfolios back to the Self-directed portfolio.

The monthly cash sweep is not available for TRR and Account Based Pension

- Cash sweep       Income sweep       Do not sweep





## Automatic investment plan

# 10B

Set up automatic investment plan on this account by entering the allocations below. New funds deposited into the Self-directed portfolio will be automatically invested across the selected Managed portfolios according to the allocations you indicate below. The plan will run each business day new funds are deposited, provided that the required minimum investment amounts of the Managed Portfolios are met.

Any allocations entered for the Self-directed portfolio will be in addition to the required minimum cash balance.

Check this box for investment plan to commence from account inception. You can activate the investment plan online at a later date.

Portfolios	Allocation %	Sweep income to Self-directed?
Self-directed portfolio		N/A
Investment options		
Managed portfolios		
Total allocated	%	



**Fees**

For the avoidance of doubt, please state the GST exclusive amount and the GST inclusive amount below. **We will apply GST net the effect of any reduced input tax credit to the GST exclusive amount provided**, which may reduce the total monthly and annual amounts indicated below.

You can instruct us to pay a one-off advice fee or an ongoing advice fee. Please complete sections A and/or B. Fees will be deducted from your Self-Directed Portfolio monthly in arrears.

**A. Initial Advice Fee and one-off (ad hoc) fee**

The initial advice fee must not exceed the lesser of 2.20% of the account balance or \$10,000 (GST inclusive) and the cumulative amount of one-off fees over a financial year must not exceed \$5,500 (inclusive of GST).

<b>Initial Advice Fee (ex-GST)</b>	<b>Initial Advice Fee (inc 10% GST)</b>
\$ <input type="text"/>	\$ <input type="text"/>
<b>One-off fee (ex-GST)</b>	<b>One-off fee (inc 10% GST)</b>
\$ <input type="text"/>	\$ <input type="text"/>

**B. Ongoing advice fee**

The ongoing advice fee cannot exceed 2.50% (GST inclusive) per annum of a member's total account balance held in Mason Stevens Super.

**Reference date for ongoing fee arrangement**

Insert date when the client's consent for the ongoing fee arrangement ends (ie. the next reference date, which does not include the 150-day period).

Charge an annual flat dollar fee

Portfolio	Dollar amount (ex-GST) pa	Dollar amount (inc 10% GST) pa	Estimated monthly fee (inc 10% GST)
Entire account	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

**OR**

Charge a percentage fee as outlined below:

Portfolio	Rate (ex-GST) pa	Rate (inc 10% GST) pa	Estimated balance	Estimated monthly fee (inc 10% GST)
Self-Directed Portfolio	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
Managed Portfolios	<input type="text"/> %	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>
Total estimated monthly advice fee				\$ <input type="text"/>
Total estimated annual advice fee				\$ <input type="text"/>

Please select all of the services that the client will be entitled to receive from the adviser over the next 12 months. Please note that we cannot accept instructions to deduct advice fees from a member's account for the provision of general advice.

- |  |  |
|--|--|
| <input type="checkbox"/> Review of your portfolio        | <input type="checkbox"/> Investment/Account management |
| <input type="checkbox"/> Strategic superannuation advice | <input type="checkbox"/> Settlement planning           |
| <input type="checkbox"/> Investment advice               | <input type="checkbox"/> Estate planning               |
| <input type="checkbox"/> Contribution strategy           | <input type="checkbox"/> Protection strategy           |
| <input type="checkbox"/> Withdrawal advice               | <input type="checkbox"/> Withdrawals/Benefit payments  |
| <input type="checkbox"/> Other                           |  |



## Applicant declaration

You declare, authorise and acknowledge that:

- » You have fully read the information contained in this form, including any attachments, and confirm the information completed is true and correct;
- » You are aware that once this application form is received by the Trustee, it may take three to five business days to be verified and processed;
- » You have reviewed and confirm the tax file number (TFN) is correct and consent to your TFN being used and disclosed for the purpose of retrieving records of your super funds via the ATO SuperMatch;
- » You consent to your TFN being used for the purpose of consolidating your super funds;
- » Your adviser will be able to transact on your account and has the ability to share information with other parties in accordance with the Mason Stevens privacy policy;
- » If your adviser has set up an automatic investment plan, the amounts will be automatically invested according to the proportions that have been agreed between your adviser and you;
- » You provide Mason Stevens with your consent to deduct the advice fees indicated on this application form and pay them to your adviser's dealer group. If your nominated financial adviser is part of an adviser dealer group, payment of advice fees will be made to that dealer group and not the individual adviser;
- » The advice fees reflect what has been agreed with your nominated financial adviser;
- » You understand how the advice fee(s) will be applied to your account;
- » Advice fees deducted at regular frequencies may result in rounding discrepancies when compared to annual calculations;
- » Advice fees comprising costs associated with advice that only relate to your superannuation and any insurance (superannuation accounts only) may be deducted from your account
- » The superannuation benefits that you are entitled to in your Mason Stevens Super account may be reduced as a result of the advice fees being paid to your adviser's dealer group;
- » You instruct Mason Stevens to deduct advice fees as indicated on this form from the Self-Directed Portfolio of your Mason Stevens Super account, for the next 12 months from the date Mason Stevens receives your acceptance of this form;
- » Your consent to pay advice fees from your account will cease 150 days after the next reference date and Mason Stevens will cease paying the fees to your adviser after this period unless you renew your instructions;
- » You can vary or withdraw your consent to pay ongoing advice fees at any time by providing Mason Stevens with written instructions;
- » The Trustee reserves the right to obtain from your nominated adviser a copy of the Statement of Advice and any other documentation issued to you in relation to your account as part of its on-going monitoring obligations to ensure compliance with the sole purpose test.
- » You acknowledge that the Trustee, Administrator and Mason Stevens are not responsible for the financial advice services provided by your nominated financial adviser.;
- » You release the Trustee, Administrator and Mason Stevens from any claim relating to the financial advice services provided by your nominated financial adviser, other than a claim for the Trustee and Administrator to pay the agreed advice fees and to deduct it from your account;
- » The Trustee, Administrator and Mason Stevens have discretion to reject or cease deducting advice fees.

By signing this form you confirm that you have read and understood the [Mason Stevens Super Product Disclosure Statement](#), the [Mason Stevens Super Additional Information Guide](#) and you have agreed to the Target Market Determination.

Signature

Date

DD / MM / YYYY

Applicant Name

\*If this application is made by a person (Attorney) on behalf of the applicant under a Power of Attorney, the Attorney declares that the Attorney has not received notice of revocation of that power. An original certified copy of that Power of Attorney must be submitted with this application unless we have already sighted it. The Administrator cannot accept a binding death nomination made under a Power of Attorney or if the beneficiary is the grantee of the Power of Attorney.

Name of Attorney

