

Macquarie Superannuation Re-contribution form

Complete this form to process a lump sum withdrawal of funds out of your Super/Pension account, and then make a contribution back into the fund in an account under the same name. You must meet certain eligibility criteria before proceeding.

- Ensure the funds needed for lump sum withdrawal are available in cash before submitting this request.
- The lump sum withdrawal you are making as part of this re-contribution will be paid to the nominated account in Section 1B.
- The direct debit will be processed 4 business days after the lump sum withdrawal is completed, ensuring enough time has passed for the funds to be received in the external account nominated in Section 1B.
- If required, a pension update will be completed once the direct debit has been completed (if re-contributing funds into a pension account). We will temporarily open a superannuation account to process the contribution and transfer the balance to the pension account when the new pension is ready to recommence.

Important: where you are re-contributing funds back into a pension account within the fund, the minimum amount that can be added by way of contribution in order to refresh the pension is \$500. The Pension Update results in the commencement of a new pension – it is not a continuation of the existing pension. Before the pension can close and a new pension commenced a minimum pension (based on the portion of days the pension has been running during the financial year) must be paid from the existing pension. This may affect Centrelink income support recipients and Commonwealth Seniors Health Card holders as any income test grandfathering will be lost where the Pension Update occurs on or after 1 January 2015.

1. Withdraw funds

1A. Withdraw from

Account number:

Account name:

Tick this box if you are planning on closing the account you are withdrawing funds from. If this box is unticked, we will treat this lump sum withdrawal as a partial lump sum withdrawal request.

Important: The account funds are being drawn from and then re-contributed back into must be in the same name if making a personal contribution.

1B. Withdraw to an external account

Deposit into my bank, building society or credit union account which Macquarie has saved on file

Deposit into my bank, building society or credit union account nominated below

Add the account specified below as a nominated account

Name of financial institution:

Account name:

BSB:

 -

Account number:

1C. Lump sum withdrawal amount

\$

Please ensure there is sufficient cash available in your cash account before submitting this form.

Please ensure the relevant product and cash minimums are maintained in the account. For Pension accounts, the annual minimum pension amount is also required to remain in the account in addition.

1D. Are you less than age 65 and accessing your preserved funds for this lump sum withdrawal?

If yes please cross one of the following boxes. If no, *go to the next section*

If you are aged 60 to 64 inclusive:

an arrangement under which I was gainfully employed has come to an end on or after I attained the age of 60, or

an arrangement under which I was gainfully employed has come to an end. I intend never to again become gainfully employed for 10 or more hours each week.

OR if you have met another condition of release:

I am applying for a withdrawal under one of the conditions of release that allows me access to my superannuation. I have supplied the relevant documentation to enable the trustee to assess my application. For more information, please refer to the Product Disclosure Statement (PDS).

If signed under Power of Attorney, the Attorney hereby certifies that he/she is authorised under that Power to execute this document and that he/she has received no notice of revocation of that Power. Please attach a certified copy of the Power.

Please note: the Attorney is unable to declare that the client intends never to again become gainfully employed for 10 or more hours each week.

2. Re-contribution details

2A. Contribute to (funds cannot be contributed back into a death benefit pension)

Account number:

Account name:

2B. Direct Debit Contribution details

Important information:

- **This form can only be used to make a one-off direct debit contribution.**
- **This form can only be used for contributions made by you or your spouse. It cannot be used for employer contributions or rollovers from a self-managed superannuation fund (SMSF). All employer contributions and SMSF rollovers are required to be made via SuperStream. For more information about SuperStream, please refer to the Australian Taxation Office website.**
- **Funds debited will come from the account mentioned in Section 1B.**
- **Macquarie Investment Accumulator cannot be used as an external bank account to be direct debited from.**

Contribution type	Amount (\$)
Personal	\$
Spouse	\$
Total	\$

The contribution will not be considered to have been made if the Direct Debit is dishonoured. Funds will be deducted as early as 4 business days after the withdrawal is processed, and no later than 2 weeks after the date this form is submitted.

We recommend you speak with your adviser to find out if you are eligible to make the above contribution before submitting this form.

2C. Claiming a tax deduction on this re-contribution

You must complete this section if you intend to claim a tax deduction on the personal contribution being made with this form. If you do not complete this section, we will proceed with your pension update request.

This will be taken to be a Deduction Notice in the Australian Taxation Office (ATO) approved form.

You cannot lodge or vary a Deduction Notice for contributions once a pension has commenced based in whole or part on the contributions and in certain other circumstances. Please speak to your adviser for further information.

Amount of personal contributions covered by this Deduction Notice that I intend to claim as a tax deduction

\$

3. Claiming a tax deduction for contributions made before this withdrawal/re-contribution

You must complete this section if you have made a personal contribution in the current or prior financial year and intend to claim or vary a deduction on the personal contribution. You must complete the deduction notice before submitting this form. If you do not complete this section, we will proceed with your withdrawal request.

Withdrawing benefits from your account will result in the Fund no longer holding the entire amount of contributions already made. This will limit your ability to claim a deduction on these contributions.

	For contributions made in the current financial year	For contributions made in the prior financial year
a) Contribution(s) made in the financial year ending:	30 June 20	30 June 20
b) Personal contributions (covered by this notice) that I will be claiming as a tax deduction (this amount is in addition to any amounts included in earlier deduction notice(s) for the relevant financial year).	\$	\$
c) Varying an earlier notice: If you are varying an earlier deduction notice by reducing the amount you wish to claim please state the total deduction amount you wish to claim for the entire financial year.	\$	\$

4. Declaration and signature

I request you, until further notice in writing, to debit the nominated account with any amount which Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237 492 RSEL L0001281 (User ID 013402) may debit or charge me in connection with my Superannuation direct debit, through BECS (Bulk Electronic Clearing System).

I have completed all relevant sections of this form.

Direct Debits acknowledgement

I understand and acknowledge that:

- My nominated financial institution may in its absolute discretion decide the order of priority of payment by it of any monies pursuant to this request or any authority or mandate.
- Where I am re-contributing funds into a pension account, I acknowledge that the pension will be commuted and the existing income stream will cease, and a new income stream will be commenced, based on the full balance of the account specified in Section 2A combined with the amount specified in Section 2B (net of any contributions tax payable).
- If at any time I feel that a direct debit against my nominated account is inappropriate or wrong it is my responsibility to notify Macquarie as soon as possible.
- Direct debiting through BECS is not available on all accounts. I can check my account details against a recent statement or check with the financial institution as to whether I can request a direct debit from my account.
- It is my responsibility to ensure that there is sufficient cleared money in my nominated account to honour the direct debit request (DDR) for my direct debit. Macquarie will also charge the cost of dishonoured direct debits and any loss in the price of the units I was due to buy against my account.
- Macquarie may need to pass on details of my direct debit request to their sponsor bank in BECS to assist with the checking of any incorrect or wrongful debits to my nominated account.

Withdrawal, deduction notice and contribution acknowledgement

I understand and acknowledge that:

- I am lodging this/these deduction notice/s before both of the following dates:
 - the day that I lodged my income tax return for the year stated for the respective contribution(s), and
 - the end of the income year after the year stated for the respective contribution(s).
- at the time of completing this/these deduction notice/s:
 - I intend to claim the personal contributions stated in the deduction notice (in sections 2C and/or 3) above as a tax deduction.
 - the trustee has not begun to pay a pension based in whole or part on these contributions.
 - I have not included these contributions in an earlier notice.
 - the fund still holds these contributions.
- I understand that I may not be able to vary this notice after the withdrawal/rollover has occurred.
- the information given on this form is correct and complete. If I am making a withdrawal from a transition to retirement pension I acknowledge that if I have declared I have met a condition of release, my existing pension will be converted to a standard account-based pension prior to the withdrawal/rollover being processed. The value of the pension at the time of conversion will be reported to the Australian Taxation Office for transfer balance cap reporting purposes.
- I am eligible to contribute based on the eligibility criteria outlined in the Product Disclosure Statement (PDS) applicable to my account, or advice received from my adviser. An electronic copy of the PDS is available at [macquarie.com.au/yourwrap](https://www.macquarie.com.au/yourwrap).

If you are making a withdrawal from a pension

- If closing a pension account, I authorise Macquarie to pay the **remaining minimum pension payment requirement prior to closing my account**.
- In the event I request for a withdrawal from a pension that results in the remaining balance being less than the minimum pension for the year, I authorise Macquarie to pay part of the withdrawal amount as a pension payment to satisfy the minimum pension requirements. I acknowledge this may alter the tax or transfer balance cap outcomes of the withdrawal.

I understand that, in requesting this Pension Update, I am authorising the full commutation of my existing income stream and commencement of a new income stream, based on the full balance of the account specified in Section 1A combined with amounts specified in Section 2B (net of any contributions tax payable).

This form must be signed by:

- the account holder or the account holder's power of attorney, and
- all account holders for the account being direct debited to ensure all parties to the account being debited provide their authorisation.

Signature 1:

Signature 2:

Date: Title:

Date: Title:

Name:

Name:

Please indicate the capacity you are signing the form as either:
account owner of account being withdrawn from
AND/OR owner of external account being direct debited

Please indicate the capacity you are signing the form as either:
account owner of account being withdrawn from
AND/OR owner of external account being direct debited




Sign

- Wet signature, or
 - Electronic signature from an approved provider.
- Visit Adviser Help Centre to view our requirements.

Need Help?

If you're an adviser, you can visit **Adviser Help Centre** or chat to us through Adviser Online
If you're a client, you can visit our **Personal Help Centre**, speak to your adviser, or call us on 1800 025 063

Submit

-  Upload to **Request Centre** (advisers only)
-  Email to **wrapsolutions@macquarie.com**
-  Mail to **Macquarie, GPO Box 4045, Sydney NSW 2001**