

Pension Application Form



Before signing this Member Application Form, please ensure that you have read the latest Hejaz Islamic Super & Pension Product Disclosure Statement (PDS) and the current Additional Information Booklet (AIB), available from www.hejazfs.com.au/super-pension-documents/ or on request by phoning 1300 043 529. A reference to the 'member' in this form is a reference to the applicant for a pension from the Fund. Any application is subject to acceptance by the Trustee.

Note: A copy of member's ID (driver's license, passport or equivalent) is required to be submitted with this form.

Section 1: Personal Details (all fields are mandatory)

Surname:	<input type="text"/>	Salutation:	<input type="text"/>
Given name(s):	<input type="text"/>		
Date of Birth:	<input type="text"/>	Gender:	<input type="text"/>
Postal Address:	<input type="text"/>		
Suburb:	<input type="text"/>	State:	<input type="text"/>
		Postcode:	<input type="text"/>
Residential address:	<input type="text"/>		
Suburb:	<input type="text"/>	State:	<input type="text"/>
		Postcode:	<input type="text"/>
Telephone (BH):	<input type="text"/>	(AH):	<input type="text"/>
		Mobile:	<input type="text"/>
Email address:	<input type="text"/>		

Would you like your surname and password for online access automatically emailed to this email? Yes No

I would like to receive electronic correspondence from the Fund, where applicable, to the email address provided. Yes No

Tax file number: See the PDS and AIB for important information about the TFN declaration.

Please note: If you are under the age of 60, you should also supply a standard TFN declaration form.

Citizenship details (Please tick one of the following):

- I am an Australian citizen
 I am a permanent resident of Australia
 I am a New Zealand citizen
 I hold a Subclass 405 or Subclass 410 temporary visa

Section 2: Type of Pension

Please select the pension you are applying for:

Account Based Pension (proceed to Section 3.1)
 Transition to Retirement Pension (proceed to Section 3.2)

Section 3: Eligibility

3.1 Account based pensions (Please tick one of the following):

- I am aged 60 or over, am not permanently retired and have terminated an employment arrangement
 I am aged 65 or over
 I have reached my preservation age and am permanently retired
 I am permanently incapacitated

3.2 Transition to retirement pensions (Please tick to confirm):

- I have reached my preservation age, and am engaged in gainful part-time or full-time employment (i.e. employed at least 10 hours per week)



Section 4: Funding Your Pension

How will you be funding your pension? Please tick all applicable sources.

I would like to use funds from my Hejaz Islamic Super accumulation account.

Account number:

How much money do you want to transfer to your pension account?

Full balance Partial balance, please specify:

If you are applying for a Transition to Retirement Pension you will need to maintain a minimum balance of \$6,000 in your accumulation account.

I would like to transfer funds from another superannuation provider.

Will this rollover include off-market transfer of shares?

Yes - please specify approximate value: No

If you are transferring funds from another superannuation provider you must complete a Request to Transfer form which is available on our website www.hejazfs.com.au/super-pension-documents/

I would like to make an additional voluntary contribution. Yes – Please complete a Member Voluntary Contribution form which is available on our website www.hejazfs.com.au/super-pension-documents/

If you are aged between 65 and 74 you must complete a Work Test or Work Test Exemption Declaration form which is available on our website www.hejazfs.com.au/super-pension-documents/

If none of the above options apply to you, please call us on 1300 043 529.

Section 5: Pension Payment Options

Please be advised that I wish for my pension payments to commence in the month of:

I nominate pension payments to be:

Fortnightly Monthly Quarterly Half-yearly Yearly

I nominate pension payments to be: per annum per month

Minimum amount* Maximum amount* Actual amount:

I wish my pension payments to be indexed each year at: \$ or %

(Note any indexation is subject to government payment limits)

Pension payments must meet government standards. We reserve the right to adjust your nominated pension payment so that government standards are met. A maximum can only be specified for a Transition to Retirement Pension. From time to time, the minimum amount prescribed by law may change. For up to date information about the minimum, contact the Promoter on 1300 043 529 or go to www.hejazfs.com.au.

*A maximum amount can only be specified for a Transition to Retirement Pension. Pension payments must meet government standards. We reserve the right to adjust your nominated pension payment so that government standards are met. From time to time, the minimum amount prescribed by law may change. For up to date information about the minimum, contact the Administrator on 1300 043 529 or go to www.hejazfs.com.au.



Section 6: Banking Details (for pension payments):

Please provide your banking details if you would like your cash payment deposited directly into your account, otherwise we will post a cheque to you.

Please note that the account must be held in your name or jointly in your name. Please also supply with your application form a bank document that displays the name of the account holder, BSB and account number. This document must be on bank letterhead or a statement.

BSB: Account number:

Account name:

Section 7: Investment Choice

Unless you specify another investment choice, your Hejaz Islamic Superannuation Application will be an application to invest in the Hejaz Islamic Balanced Option. You can specify your investment choices below. Information about the investment options available in the Fund are set out in the PDS and AIB, along with

www.hejazfs.com.au/islamic-superannuation/investment-options/.

Hejaz Investment Options	Allocation %
Hejaz Islamic Conservative	
Hejaz Islamic Balanced	
Hejaz Islamic Growth	
Total Allocation	100%

Section 8: Target Market Assessment

The target market determination (TMD) for the Fund can be found at www.hejazfs.com.au/super-pension-documents/ and includes a description of who the product is appropriate for, based upon the characteristics of the product, and the likely investment objectives, financial situation and needs of the consumer that each product had been designed to meet.

Investment options available through the Fund will also have their own TMD. Consumers must refer to the TMD and relevant disclosure documents when deciding if these products are suitable for them.

Please answer the following questions so that we can meet our regulatory obligations to take reasonable steps to ensure our products are distributed in line with those TMDs.

Which of these investment goals best describes your primary investment objective?

Capital Growth Capital Preservation Capital Guaranteed Income Distribution

Which of these statements best describes how long you expect to remain invested in this product and selected investment options?

Short term (less than 2 years) Medium term (between 2 and 8 years) Long term (more than 8 years)



Section 9: Target Market Assessment (continuation)

Which of these statements best describes your attitude to investment risk, ability to bear loss, and return?

- Low - Unwilling to see a reduction in value of investment even in the short term. Risk of loss is low as is corresponding return.
- Medium - Unwilling to see a reduction in the value of investment in the medium term, willing to accept some risk in the short term compensated with a higher return.
- High - Seeking a high return from investment over the long term, willing to see a reduction in short to medium term compensated with a higher return.
- Very high - Seeking to maximise returns and are willing to accept periods of investment losses over the lifetime of your investment. You are willing to accept the risk that can derive from the use of aggressive investment strategies such as investment in alternative assets, derivatives or from the use of leverage.

Which of these statements best describes how long you expect withdrawals to take from the product?

- Daily Weekly Monthly Quarterly Annually or longer

Section 10: Member Declaration

I make the following declarations and acknowledgements:

General

- I understand that I am bound by the provisions of the Trust Deed for the Fund dated 12 May 2000 as amended from time to time.
- I have been provided with a copy and have read and understood the relevant PDS and have obtained, read and understood the current AIB including any terms and conditions, any investments in the Fund (including the Fund's investment options) and insurance cover.
- I acknowledge that I have read and understood the information about contributions contained in the AIB and that I have satisfied myself that any contributions made by myself are consistent with the contribution rules prescribed by superannuation legislation.
- The information I have provided in this form is true and correct.

Personal information

- I acknowledge that I have read and understood the Privacy Policy described in the AIB.
- I acknowledge that I have read and understood the information about the quotation of tax file numbers contained in the PDS and AIB.

Investment

- I understand that my account balance can rise and fall and that neither the Trustee, nor any of its directors, Hejaz Asset Management, nor any of its directors, nor any of the fund managers or financial product issuers utilised by the Fund or accessible to you via the Fund guarantee the performance of the Fund or its investment options.
- I acknowledge that the Trustee will invest my account in accordance with the selections made by myself in this form and (where applicable) in any Hejaz Islamic Super & Pension Investment Options (as varied by me from time to time) but that the Trustee reserves the right not to do so where necessary or appropriate without liability to the Trustee.
- I hereby direct the Trustee to invest my account balance as indicated above, based on the declarations and acknowledgements made in this form.
- Where I have selected (or selected) an illiquid investment, I acknowledge and accept that a period of longer than 30 days may be required to facilitate redemption or switching requests due to the illiquid nature of the investment.

Pension Application Form



Please return this completed form to Hejaz Islamic Super & Pension PO Box 96 Flinders Lane VIC 8009
or email to super@hejazfs.com.au.

Phone: 1300 043 529 Website: www.hejazfs.com.au.

We are committed to respecting the privacy of the personal information you give us.

The Fund is subject to a Privacy Statement which sets out how we do this. Refer to the information about privacy in the Hejaz Islamic Super & Pension Additional Information Booklet. You can obtain the Trustee's privacy policy at

www.eqt.com.au/global/privacystatement or request a copy by contacting us.

You can also find information about privacy at www.hejazfs.com.au.