



## Education Benefit Claims and Other Withdrawals Form

Please call us on 1300 345 456 if you need assistance completing this form.

**Important: There can be personal tax implications when making Education Benefit Claims or Other Withdrawals (Any Purpose). Please seek independent professional advice for your specific personal circumstances if you are unsure or require advice.**

- Education Benefit Claims and Other Withdrawals (Any Purpose) will be processed proportionately across the Investment Options holdings on your bond.
- If you want to provide specific Investment Option(s) from which your Education Benefit Claims or Other Withdrawals (Any Purpose) will be processed, please also complete Part B at the end of this form.
- Your bond is subject to an ongoing minimum balance of \$500 (and \$500 per Investment Option). A transaction that results in a Bond Balance below this minimum may be processed as a full withdrawal.
- Please check that there are sufficient funds available in your bond or in your selected specific Investment Options via your investor portal or by contacting us prior to submitting the form.

### How to complete this form

If you are making:

- ☐ Education Benefit Claims
- ☐ Other Withdrawals (Any Purpose) – Investment Bond Tax Rules
- ☐ Other Withdrawals (Any Purpose) – Capital Component
- ☐ Full withdrawal and closure of bond

- ▶ **Complete Sections 1, 2, 4 and 5.**
- ▶ **Complete Sections 1, 3A, 4 and 5.**
- ▶ **Complete Sections 1, 3B, 4 and 5.**
- ▶ **Complete Sections 1, 3A, 4 and 5.**

You may select more than one withdrawal type.

### Section 1 – Bond details

|                   |                                  |              |                                 |
|-------------------|----------------------------------|--------------|---------------------------------|
| Client number(s): | <input type="text" value="CL5"/> | Bond number: | <input type="text" value="EB"/> |
|                   | <input type="text" value="CL5"/> |              |                                 |
| Bond Owner(s):    | <input type="text"/>             |              |                                 |
| Email:            | <input type="text"/>             |              |                                 |
| Phone:            | <input type="text"/>             |              |                                 |

## Section 2 – Education Benefit Claims

- Education Benefit Claims will be processed against your Bond Earnings Component and will automatically include the Education Tax Benefit.
- Where there are insufficient funds in the Bond Earnings Component to meet the requested Education Benefit Claim amount, the remaining amount will be processed against your Bond Capital Component.
- Education Benefit Claims are generally assessable in the hands of Education Beneficiary(s) for tax purposes (see Product Disclosure Statement (PDS) for more information).
- Your Education Benefit Claim must satisfy and you must attest to Futurity Investment Group Limited's (Futurity) Education Benefit Claim criteria (see PDS for details).
- **If you are making an Education Benefit Claim for:**
  - ▶ **an Individual Education Bond, complete Section 2A;**
  - ▶ **a Family Education Bond, complete Section 2B.**

### 2A. Individual Education Bond

#### Single Education Benefit Claim

How much would you like to claim for your nominated Education Beneficiary? (Minimum \$200 per Investment Option).

Amount:  or ☐ Full available amount

### 2B. Family Education Bond

#### Claim 1 – Name the Education Beneficiary that this claim relates to:

Education Beneficiary (1):

#### Single Education Benefit Claim

How much would you like to claim? (Minimum \$200 per Investment Option)

Amount:  or ☐ Full available amount (not available if making multiple claims)

#### Claim 2 – Name the Education Beneficiary that this claim relates to:

Education Beneficiary (2):

#### Single Education Benefit Claim

How much would you like to claim? (Minimum \$200 per Investment Option)

Amount:  or ☐ Full available amount (not available if making multiple claims)

#### Claim 3 – Name the Education Beneficiary that this claim relates to:

Education Beneficiary (2):

#### Single Education Benefit Claim

How much would you like to claim? (Minimum \$200 per Investment Option)

Amount:  or ☐ Full available amount (not available if making multiple claims)

#### Claim 4 – Name the Education Beneficiary that this claim relates to:

Education Beneficiary (4):

#### Single Education Benefit Claim

How much would you like to claim? (Minimum \$200 per Investment Option)

Amount:  or ☐ Full available amount (not available if making multiple claims)

If you would like to claim for more than four nominated Education Beneficiaries, please contact us.

▶ **For Other Withdrawals (Any Purpose) proceed to Section 3, otherwise proceed to Section 4.**

### Section 3 – Other Withdrawals (Any Purpose)

The following applies to the two types of Other Withdrawals (Any Purpose).

- The minimum withdrawal amount is \$500 per Investment Option.
- Your withdrawal DOES NOT need to satisfy Futurity's Education Benefit Claim criteria.
- Your withdrawal will NOT include the Education Tax Benefit.

#### 3A. Other Withdrawals (Any Purpose) – Investment Bond Tax Rules

- Other Withdrawals (Any Purpose) – Investment Bond Tax Rules will be automatically processed by Futurity from a combination of the Capital Component and the Earnings Component of your bond based on Investment Bond Tax Rules (see PDS for details).
- A component of Other Withdrawals (Any Purpose) – Investment Bond Tax Rules may be treated as assessable income in the hands of the Bond Owner for tax purposes.

#### How much would you like to withdraw?

Amount:  or ☐ Full withdrawal (the bond will be closed)

#### 3B. Other Withdrawals (Any Purpose) – Capital Component

By selecting this option, the withdrawal will be processed solely from the Capital Component of your bond.

Other Withdrawals (Any Purpose) – Capital Component is sourced from your bond's Capital Component and is Tax-Free.

#### How much would you like to withdraw?

Amount:  or ☐ Full withdrawal (we will withdraw all available amount in the Capital Component)

► Please proceed to Section 4

### Section 4 – Payment instructions

Please provide your Australian financial institution account details for us to deposit your Education Benefit Claim(s) and/or Other Withdrawals (Any Purpose).

Is the payee account holder a\*: ☐ Bond Owner ☐ Bond Guardian  
(please tick) ☐ Bond Representative ☐ Education Beneficiary  
\* Must select one of the options.

#### Account details

BSB number:  Account number:   
Name of financial institution:   
Account name^:

^ Please ensure all details are correct. Futurity cannot check the account name matches the BSB or account number. An incorrect BSB or account number may result in your money being paid to the wrong account which could result in the loss of your funds.

Section 5 – Declaration and signature

Futurity can only process Education Benefit Claims and/or Other Withdrawals (Any Purpose) upon receipt of fully completed forms. I/We authorise Futurity to process the instructions set out in this form\*.

I/We hereby declare that:

- if this is an Education Benefit Claim:
  - that it is for Eligible Education Courses and/or Eligible Education Expenses that have already been paid or are due for payment by me/us and/or the Education Beneficiary(s);
  - I/We will provide evidence to Futurity upon request by way of receipts or other acceptable proof of the payment being paid or due for payment;

Authorised Signatory 1

|             |     |
|-------------|-----|
| Signature:  |     |
| Print name: |     |
| Capacity:   |     |
| Date:       | / / |

Authorised Signatory 2

|             |     |
|-------------|-----|
| Signature:  |     |
| Print name: |     |
| Capacity:   |     |
| Date:       | / / |

Note: Education Benefit Claims and Other Withdrawals (Any Purpose) requests received prior to 1pm on a Melbourne Business Day will generally be processed using Unit Prices calculated as at the close of business that day. Please allow around 7 Melbourne Business Days for the funds to be processed into your account.

\* By completing this form as Bond Guardian, Bond Representative or Education Beneficiary, you are acting in capacity as Bond Owner and confirm that you are authorised to do so.

**Important: Your Education Benefit Claim and/or Other Withdrawals (Any Purpose) will be processed proportionately across the Investment Option holdings in your bond unless you indicate a different specific allocation below.**

**To submit your completed form, please log into your portal and use the document upload function to securely share this document with us.**