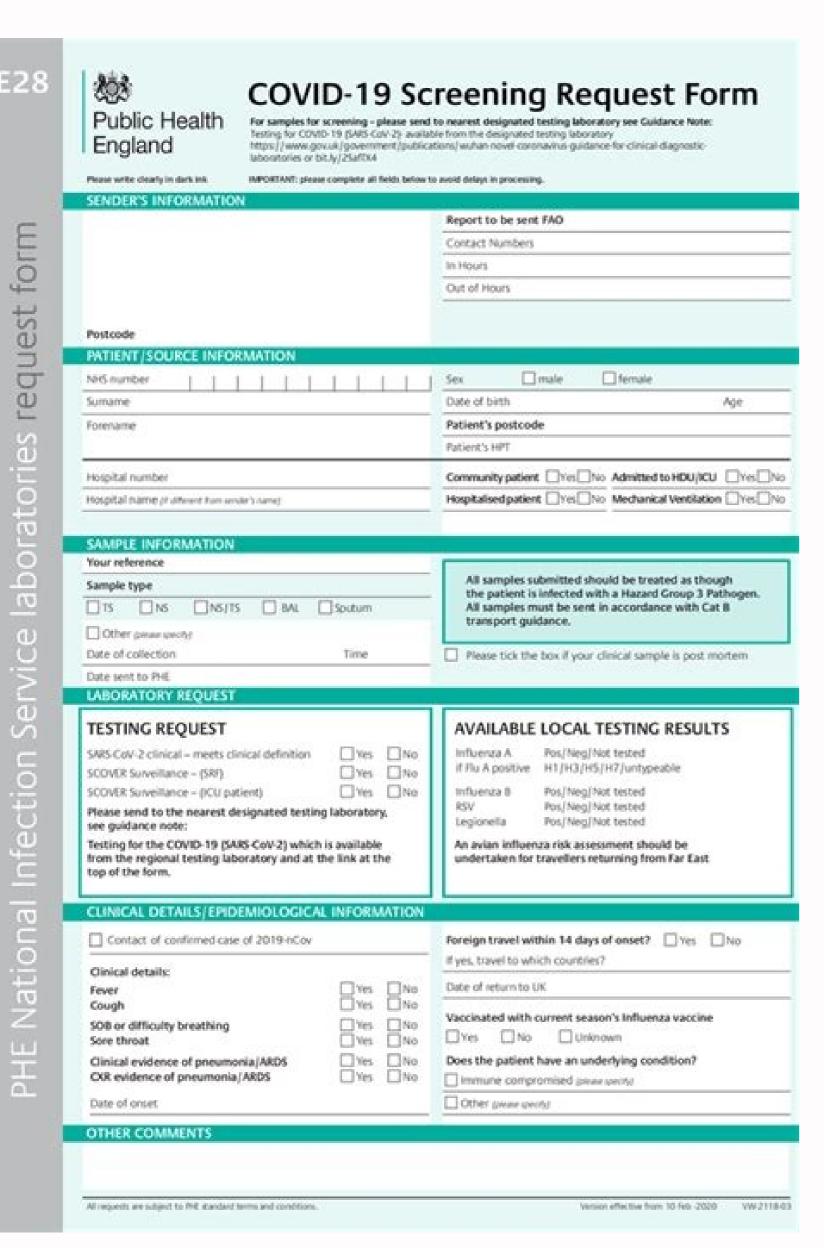
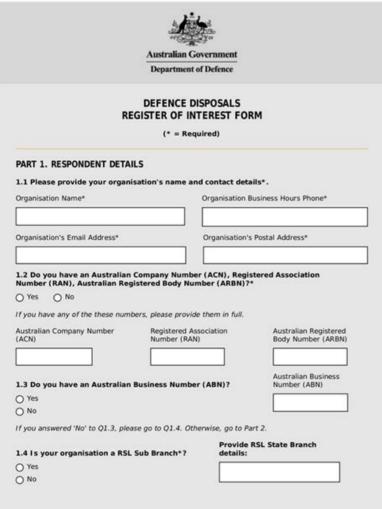
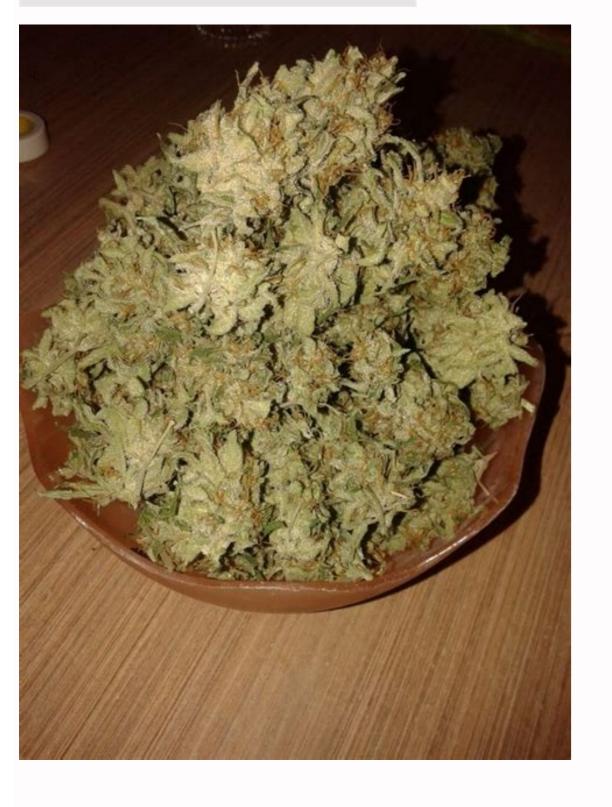


Next











Individuals completing the form must provide basic information about themselves, such as name, country of birth and residency. §The default minimum drawdown rates for Smart Default apply from 1 July 2022, for the financial year 2022/23 onwards. Past performance is not indicative of future performance. The first step in applying for naturalization is completing and submitting Form N-400. ANZ Smart Choice Super is issued by OnePath Custodians Pty Limited (OnePath Custodians) (ABN 12 008 508 496, AFSL 238346, RSE L0000673), and the ANZ Smart Choice Super and Pension product is distributed by Australia and New Zealand Banking Group Limited (ANZ) (ABN 11 005 357 522). Returns can go up and down. ANZ does not guarantee them. We're extending these reduced amounts to 30 June 2022. Before acting on this information you should consider whether the information is appropriate for you having regard to your objectives, financial circumstances or objectives. ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Updated information will be available free of charge by calling Customer Services on 13 12 87. Other questions ask about the person's ability to communication in English and knowledge of the U.S. government. OnePath Custodians is the issuer of ANZ Smart Choice Super but is not a Bank. Super, Shares and Insurance (if available) are not provided by ANZ but entities which are not banks. Form N-400 is the form used for applicants for naturalization. Naturalization vs. Except as set out in the relevant Product Disclosure Statement (PDS), this product is not a deposit or other liability of ANZ or its related group companies. Individuals preparing to take the oath must sign the form to indicate the accuracy of the information. Naturalization Eligibility Worksheet is a tool to help people determine if they meet the requirements to become a citizen of the United States. One role of the United States Citizenship and Immigration Services is to process immigration forms DS 160 and N-400. In financial years 2019/20 and 2020/21, we temporarily reduced the Smart Default drawdown amounts for account based pensions to 30 June 2022 (for 2021/22). SuperRatings does not issue, sell, guarantee or underwrite these products. ResidencyAlthough the Constitution extends rights to both citizens have additional benefits, reports the United States Citizenship and Immigration Services. They also must list names of schools they attended, marital history and criminal background details. Individuals who currently reside in the United States can complete the form online at the USCIS website. All answers require a "true" or "not true" response. Such investment is subject to investment risk, including possible repayment delays and loss of income and principal invested. To the extent there is any inconsistency with the terms of the insurance cover provided by the insurance policy will prevail. Before re-directing your super or moving your money into ANZ Smart Choice Super, you will need to consider whether there are any adverse consequences for you, including exit fees, other loss of benefits (e.g. insurance cover), investment options and performance, functionality, increase in investment risks and where your future employer contributions will be paid. Smart default option - Percentage of your balance you'll receive each year Your age on 1 July TEMPORARY DRAWDOWN RATES END 30 JUNE 2022‡ DEFAULT DRAWDOWN RATES START FROM 1 JULY 2022§ Under 80 6% 6% 80 to 84 6% 7% 85 to 89 6% 90 to 94 6% 11% 95 and over 7% 14% ‡The temporary Smart Default drawdown rates are for the financial years 2019/20, 2020/21 and 2021/22 only, and end 30 June 2022. Other key features including insurance, available investment options and performance, exit fees and functionality are relevant when choosing a super fund. This information may be subject to change. If USCIS approves the application, the individual takes the Oath of Allegiance and receives a Certificate of Naturalization. N-400 is the official application for naturalization. MORE FROM QUESTIONSANSWERED.NET ANZ Smart Choice Super is a suite of products consisting of ANZ Smart Choice Super and Pension, ANZ Smart Choice Super for employees and their employees (together 'ANZ Smart Choice Super'). ANZ Smart Choice Super and Pension received a Gold rating in SuperRatings' 2019 product rating in both the Super and Pension categories. You may request further information from ANZ. For details, visit australiansuper.com/MinimumDrawdowns *In May 2021. You don't have to do anything, unless you choose to change your payment amount† and frequency. This form has 18 parts starting with Information About Your Eligibility and ending with The Oath of Allegiance. The DS 160 is for people who want to apply for residency in the United States. ANZ Smart Choice Super and Pension is a retail product issued pursuant to a Product Disclosure Statement (PDS) (PDF 189kB). ANZ recommends that you read the ANZ App Terms and Conditions available at anz.com and consider if this service is appropriate to you prior to making a decision to acquire or use the ANZ App. This comes with additional responsibilities like supporting the United States and serving the country through military service as needed. USCIS oversees the process of applying for citizenship in the United States. It poses a series of questions about the age, residency status and military service of the individual who wants to apply for naturalization. These changes no longer apply due to the Government's announcement on 29 May 2021. They can vote in federal elections, travel with a U.S. passport and become an elected official. It gives a list of items to bring to the ceremony and a section with a series of questions for the person to answer in a "yes" or "no" format. This information is of a general nature and has been prepared without taking account of your objectives, financial situation or needs. USCIS provides a link to download a PDF file of this form along with instructions for completing it. Those who want to apply based on military service, live outside the United States or want to use a fee waiver have to complete a paper version of the form and send it in through the mail.N-445 Form N-445 is the Notice of Naturalization Oath Ceremony. Temporary service disruptions may occur. In addition to their salary, ANZ staff members may receive monetary or non-monetary benefits depending on the product they are selling or providing advice on. None of them stands behind or guarantees the issuer or the capital or performance of any investment. (see table below) Current Smart Default members will receive an email or letter in July 2021* to confirm their payment amounts for the financial year 2021/22. Please see your tax adviser for independent taxation advice. ANZ Smart Choice Super for employees and their employees are both MySuper compliant employer products issued pursuant to a separate PDS for employer plans (PDF, 198kB). ANZ Smart Choice Super for employees received a Gold rating in SuperRatings' 2019 MySuper product rating. †Maximum withdrawal limits apply for TTR Income members. After that, the applicant must attend a biometrics appointment and interview. The information on insurance cover is a summary only of the terms and conditions applying to the insurance cover. Go to www.superratings.com.au for details of its ratings criteria. The ANZ App is provided by Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. You can do this anytime by logging into your online account. ANZ does not represent or quarantee that access to ANZ Internet Banking or the ANZ App will be uninterrupted. ANZ recommends that you read the ANZ Financial Services Guide, the relevant Product Disclosure Statement, product and other updates which are available by calling Customer Services on 13 12 87, or visiting our website here or here (for employer members), and consider whether the product is right for you before making a decision to acquire or to continue to hold the product. Taxation law is complex and this information has been prepared as a guide only and does not represent taxation advice. Citizens also enjoy priority processing when they want to bring their relatives to the U.S. as residents.

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