



Claim for preserved benefit before age 55 (including Ancillary Benefits)

Important information about this form

Before you use this form

Before completing this benefit application form, it is recommended that you read the **MilitarySuper Product Disclosure Statement (PDS)** available at csc.gov.au or by phoning **1300 006 727**.

Who should use this form?

Use this form if you:

- were a member of the Military Superannuation and Benefits Scheme (MilitarySuper)
- have preserved benefits
- have not reached age 55
- wish to withdraw some or all of the preserved benefit from MilitarySuper.

Preservation ages are set out in the following table:

Date of birth	Preservation age
Before 1 July 1960	55 years
1 July 1960 to 30 June 1961	56 years
1 July 1961 to 30 June 1962	57 years
1 July 1962 to 30 June 1963	58 years
1 July 1963 to 30 June 1964	59 years
From 1 July 1964	60 years

Important: Do not use this form if you have reached age 55. In that situation use form M65.

Completing this form

Complete:

Part A: About yourself

Part B: Superannuation Contributions Surcharge

Part C: Benefit Applications Rollover Elections

Part D: Tax File Number



The information provided in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial adviser. You should obtain a copy of the MilitarySuper Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Trustee of the Military Superannuation and Benefits Scheme (MilitarySuper) ABN: 50 925 523 120 RSE: R1000306

Part E: Ancillary Benefit Options

Part F: Document list (if applicable)

Part G: Identification requirements

Part H: Member declaration

Then lodge with MilitarySuper at the address in **Part I**.

Options

There are two components to your MilitarySuper Resignation Benefits: a Member Benefit and an Employer Benefit. You may also have a third component, an Ancillary Benefit.

Member benefit

Your Member Benefit consists of the number of units you hold in MilitarySuper.

Benefit payments result in the withdrawal of existing units at the unit price applicable on the later of:

- the day after exit, or
- the day on which a member's application is received by the Commonwealth Superannuation Corporation (CSC) or MilitarySuper

If you transferred from Defence Force Retirement and Death Benefits (DFRDB), your Member Benefit includes your DFRDB contributions plus notional earnings on those contributions.

The options for your Member Benefit are:

- the pre 1 July 1999 component can be taken as a cash lump sum, rolled over, or preserved in MilitarySuper
- the post 30 June 1999 component must be preserved in MilitarySuper or rolled over to another fund.

If you preserve any of your pre 1 July 1999 component in MilitarySuper, any future withdrawal must be in multiples of \$10,000. There must be a minimum of six months between withdrawals.

Employer benefit

For the early release of an Employer Benefit, please complete form **ACCESS-M**.

Ancillary benefit

For the early release of an Ancillary Benefit, please complete form **MAC05**.

Proportioning

As part of the changes to super, that came into effect on 1 July 2007, proportioning rules were introduced. This means that if you have not reached your preservation age and you claim your non-preserved (ie pre 1 July 1999) member benefit, the payment would include both tax-free and taxable components.

However, the legislation has now been changed for MilitarySuper members with retrospective effect to 1 July 2007. This means that if you are under your preservation age, and take your pre 1 July 1999 member benefit, you can choose whether to apply all your available tax-free amount against your lump sum (up to the amount of your pre 1 July 1999 benefit), or whether to apply the proportioning rules.

For further information on how your benefit is taxed it is recommended that you read the **Taxation of lump sums** factsheet.

Rollover fund nominations

If you are choosing to rollover part of your benefit, it must be paid to a complying superannuation fund, rollover fund or Retirement Savings Account (RSA). We will not deduct tax from any amount rolled over to another fund however, the receiving fund will deduct 15% tax from any untaxed component of the rollover.

You can nominate two rollover funds or RSA's to receive all or part of your lump sum benefit. Complete one nomination if you are going to roll over your entire benefit to one fund. If you are going to split the amount, complete both nominations with details of the second fund.

We will make all rollover payments directly to your nominated rollover fund(s). Please make sure you have the correct postal address of your fund(s).

When completing this section you must include the name and Australian Business Number (ABN) for the nominated rollover fund or RSA. If you have a membership number (known as your Member Client Identifier) and a Unique Superannuation Identifier (USI) for the rollover fund or RSA, please include these numbers. If you do not have these details, you can get them from the rollover fund or RSA. If you don't include these details, it will result in payment delays of your benefit. Please ensure your nominated rollover account(s) is active and can receive deposits from other superannuation funds. Failure to do so will result in the payment being returned to our office.

Surcharge debt

If you have a superannuation contributions surcharge debt, it will be deducted from your benefit before payment. Interest will also be applied to the surcharge debt until the debt is fully paid.

CSC must receive your surcharge election in writing.

In deducting the debt from your benefit, default provisions apply if you do not make an election.

The default provisions are:

- if the Employer Benefit is converted to pension in part or full, any surcharge debt will be taken from the Employer Benefit after conversion to pension
- if the Employer Benefit is taken as a total lump sum, the debt will be taken from the employer lump sum benefit.

If you choose to make an election, the default provisions will not apply. You may elect for the surcharge debt to be deducted from:

- the Employer Benefit before it is paid as a lump sum or converted to a pension,
- the Member Benefit before it is paid as a lump sum,
- the Ancillary Benefit before it is paid.

Payment

Lump sum and rollover payments are normally paid within 15 working days after the date we receive your application and verify your eligibility, whichever is the later.

Tax File Number

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, we are required to deduct PAYG tax at the full Top Marginal Rate plus the Medicare levy from benefits if a person does not provide a Tax File Number (TFN).

We are required to validate your TFN with the Australian Tax Office (ATO) records to confirm the TFN provided is yours and is correct. Your TFN can be validated using the SuperTICK validation service at any time during your MilitarySuper membership and must be validated before your benefit can be rolled over to another fund. If you do not provide your TFN, the processing of your benefit payment may be delayed.

If you have not been issued a TFN you should lodge an **ATO Application/Enquiry form** with the Taxation Office. Forms are available at all Taxation Offices. You must provide proof of identity at the time you lodge the form.

If you claim a pension benefit please complete the **Tax File Number Declaration** as available from the ATO. The information you provide on this form will determine how much tax will be deducted from your pension. Please note that you can only claim the tax-free threshold against one source of income.

Further information

If you wish, you can seek further information from MilitarySuper on **1300 006 727** on your options and completion of this form. You can also read:

- **MilitarySuper PDS**
- **Superannuation Contributions Surcharge** factsheet

All these publications are available at csc.gov.au

Contact

We must provide you with any information you need to understand your benefit entitlements.

If you have any further questions about your benefit entitlements or investment options you can contact us in the following ways:

Phone **1300 006 727**
Email members@eng.militarysuper.gov.au
Web csc.gov.au
Post **GPO Box 2252, Canberra ACT 2601**

How to use this form

Please use CAPITAL LETTERS and a black or blue pen.

Mark boxes like this with a cross (X) then fill out the next question or section.

Privacy

A financial advisor may also be able to assist. We're collecting the information on this form for the following reasons:

- to confirm your identity,
- to assess your eligibility for payment/rollover of the benefit,
- to record up to date details relating to your spouse (if applicable), for future benefit eligibility,
- to pay your benefit or to roll it over,
- to contact you.

Personal information that you or a third party provide, such as your employer, is collected, held, used and disclosed as required or authorised by law in accordance with the privacy policies and notice, available via csc.gov.au/privacy or by contacting us on **1300 006 727**, for the purpose of managing your super. This includes the management of superannuation investments, providing superannuation products and information, the administration of accounts, conducting market research and product development.

The privacy policies and notice contain important information about how personal information is handled, including rights to access and update that information and how a complaint about a breach of privacy can be made.



Claim for preserved benefit before age 55 (including Ancillary Benefits)

Form start

Read each section of the form carefully before filling it in.

A About yourself

Service Navy Army RAAF

Service number/
Employee ID

Service number from
a previous period
of service (if applicable)

Title Mr Mrs Ms Miss Other

Surname

Given name(s)

Former Surname
(if applicable)

Date of birth / /

Phone

Mobile number

Would you like to receive an SMS to confirm we have received your application? Yes No

Email

Residential address

Suburb/town State Postcode

Postal address

Suburb/town State Postcode

Date of exit / /



Military
Superannuation &
Benefits Scheme

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Cash

4. If you are taking any of your Member Benefit as a **cash lump sum**, give details of the account you want it paid into. The account must be in Australia.

Type of financial institution Savings bank Building society Trading bank Credit union

Name of institution

Branch location

Branch (BSB) number -

Account number

Account in name(s) of (must include your name)

D Tax File number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, we are authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. We may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other superannuation provider.

We are required to validate your TFN with the ATO's records to confirm the TFN provided is yours and is correct. Your TFN can be validated using the SuperTICK validation service at any time during your MilitarySuper membership and must be validated before your benefit can be rolled over to another fund. If you do not provide your TFN, the processing of your benefit payment may be delayed.

It is not an offence not to quote your TFN. However, giving us your TFN will have the following advantages (which may not otherwise apply):

- we will be able to accept all types of contributions (subject to scheme rules),
- the tax on contributions to your superannuation account/s will not increase,
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits,
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

If you have already provided your TFN to us, you are under no obligation to provide it again in this application.

Tax File Number (TFN)

Your TFN will remain confidential

E Ancillary Benefit options

5. Please indicate whether you would like to roll over any or all of your ancillary types.

- Claim now—Fill out the table below
- Do not claim—Go to **Part F**
- Not applicable (you don't have an Ancillary Benefit)—Go to **Part F**

Ancillary Benefit type		Roll over
All types	100% only	<input type="checkbox"/>
OR		
1. Additional personal contributions	100% only	<input type="checkbox"/>
2. Salary sacrifice	100% only	<input type="checkbox"/>
3. Transfer amounts	100% only	<input type="checkbox"/>
4. Spouse contributions	100% only	<input type="checkbox"/>
5. Co-contributions	100% only	<input type="checkbox"/>
6. Super guarantee	100% only	<input type="checkbox"/>
7. Low income contributions	100% only	<input type="checkbox"/>

Continued on next page

6. Do you want your Ancillary Benefit paid to the same rollover fund (one only) where your Member Benefit is being paid under **Question 3**?

- Yes—Go to **Part F**
- No—Please complete **Question 7**

7. You may roll over to a maximum of two rollover funds. Payments will be made directly to the nominated rollover fund(s). A copy of the Rollover Benefits Statement will also be included with your benefit payment letter and sent to your nominated address. Write the amount for each institution, except write 'BALANCE' for the last (or only) fund.

Important: Please ensure your nominated rollover account(s) is active and able to receive deposits from other superannuation funds. Failure to do so will result in the payment being returned to our office.

Name of first rollover fund			
Postal address of fund			
Australian Business Number (ABN) of rollover fund			
Membership number (known as your member client identifier) for fund			
Unique Superannuation Identifier (USI)			
Ancillary Benefit type			

If you would like to roll over your benefit to more than one fund, please attach the same details as above for the second fund.

Can MilitarySuper give your TFN to the Rollover Fund(s)/RSA(s) nominated above?

- Yes
- No

F Document list (if applicable)

If applicable, when you lodge this form, please provide the following documents:

- A copy of the Defence Force's acceptance of long service leave credit.
- Copies of the documents required to identify you as the person entitled to the benefit.

If you joined the Defence Force before 1 July 1983, your eligible service period (for PAYG taxation purposes in respect of any lump sum payments) may include periods of employment recognised for long service leave purposes. If such a period is not already included in your total period of effective service, you should provide details of the periods if you wish to have them included in your eligible service period. If you claim an additional period, you must attach to this application a copy of the Defence Force's acceptance of the periods for long service leave purposes.

G Identification requirements

To confirm your identity, we require some information from you—this is to protect your benefit against fraud, money laundering and terrorism financing, under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Verifying your documents

Identifying documents may be verified through the Document Verification Service (DVS). DVS is a national online system that allows approved government agencies and organisations to compare a member's identifying information with a government record. It is not a database and does not store any personal information. Requests to verify a document are encrypted and sent via a secure communications pathway to the document issuing authority for checking.

Further information about the DVS, and the operation and management of the DVS Hub, is available from **IDMatch** at www.idmatch.gov.au/ and the **Attorney-General's Department** at www.ag.gov.au/.

If you don't provide authorisation to have documents verified electronically or your documents are incompatible with DVS, you will need to provide certified copies of required documents.* Please also refer to the section Certifying your documents.

* DVS is only compatible with some identification documents, these have been listed below.

An electronic copy of your identification documents will be stored in a secure environment and hard copies will be securely stored off-site. All copies will only be used for the purpose of confirming your identity. You need to send in identification with every application.

Certifying your documents

If you're providing certified documents, the certifying authority must confirm in writing that any copies are true copies of the original.

Important: The certification must include the name, signature, qualification and registration number of the certifying authority (if applicable), and the date of the certification. Note: we require a copy of both sides of your identification document. If your certified copy is a physical document, it must be sent by post. We cannot accept a photo or scan of a certified copy.

The following sample of certifying authorities can certify your documents in Australia:

- Dentist
- Employee of a Commonwealth authority engaged on a permanent basis with five or more years of continuous service who is not specified elsewhere in this document
- Financial Adviser or Financial Planner
- Justice of the Peace (JP)
- Legal Practitioner
- Medical Practitioner
- Member of the Australian Defence Force who is:
 - an Officer; or
 - a Non-Commissioned Officer within the meaning of the Defence Force Discipline Act 1982 with five or more years of continuous service; or
 - a Warrant Officer within the meaning of that Act.
- Notary Public
- Nurse
- Occupational therapist
- Physiotherapist
- Psychologist.

For a full list of certifying authorities refer to **Schedule 1** of the *Statutory Declarations Regulations 2023* available at www.legislation.gov.au/F2023L01753/

Meeting the identification requirements

You only need to provide **one** document from the **Primary photographic identification** category.

If you can't provide any **Primary photographic identification** you will need to provide **one** secondary identification document from List A **AND one** secondary identification document from List B. We can only accept documents that are listed below for identification purposes.



If the name we hold on file for you is different to the name on your identification, or two pieces of identification are in different names, please provide a certified copy of your **Marriage** or **Change of Name certification**.




If you would like us to use DVS to verify your identification, please check both boxes below.

- I confirm that I am authorised to provide the personal details presented and I consent to the information being checked with the document issuer or official record holder via third party systems for the purposes of confirming my identity.
- I have attached identification for DVS verification.

You must provide a copy* of one of the following:

Primary photographic identification

DVS compatibility* is shown as  or 







-  A current Australian Driver's Licence (front and back of licence must be provided).
-  A current Australian Passport (or one which has expired within the last two years).
-  A current Australian Proof of Age card (issued under a State or Territory law).

* If your documents are incompatible with DVS, don't forget to provide certified copies.

 Continued on next page

Secondary identification requirements

Only provide these documents if you're unable to provide **one** of the **Primary photographic identification** documents.

List A	List B
<p> Your Australian Birth Certificate or extract issued by a State or Territory.</p> <p>Please note: Birth Certificate extracts and Birth Certificates issued before 1970 may not be verified by DVS.</p>	<p> Your notice issued by the Australian Taxation Office (ATO) within the last 12 months that shows your name, current residential address, and records an amount payable either to or from the ATO.</p>
<p> Your Citizenship Certificate issued by the Commonwealth.</p>	<p> Your notice issued by a local council or utilities provider in the last three months showing the provision of services and current residential address. Example: rates notice, electricity or water bill.</p>
<p> Your current Pensioner Concession Card issued by the Department of Human Services.</p>	<p> Your notice issued by the Commonwealth or a State or Territory government within the last 12 months showing your name and current residential address, and the provision of a financial benefit. Example: a Centrelink letter.</p>

Members residing overseas

If you live overseas and need to have documents certified, it needs to be done by a person in that foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents. For more information refer to ag.gov.au and dfat.gov.au. Documents provided in a foreign language must be accompanied by a certified translation completed by an accredited translator.

Persons residing overseas, foreign residents or anyone wishing to receive payments into an foreign bank account, please contact us to confirm this option and the necessary documentation requirements.

***Don't send original documents.**

H Member declaration

I declare that:

- the information I have provided is true and correct to the best of my knowledge,
- I acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents,
- I have been advised to read the **MilitarySuper PDS**, before completing this application form,
- I understand the options available for my benefit entitlement.

I also declare in relation to my TFN that:

- I have read and understood the information set out in **Part D**—I understand that supplying my TFN is optional and that if I have not provided my TFN, tax will be deducted at the highest marginal rate,
- the TFN I have provided is the same number advised to me by the ATO,
- the TFN will be provided to a rollover fund unless I advise you not to.

I understand that if I have not provided all the required information, this application may be returned to me for completion and payment may be delayed.

 **Sign**

Signature

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

I do not want my contact details passed to a commissioned independent research firm for the purpose of participating in research on the service provided by MilitarySuper.

I Lodgement

You have now completed this form.

Post your complete original application and attachments to: **MilitarySuper, GPO Box 2252, Canberra ACT 2601**

 For more information visit csc.gov.au

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