







Spouse and children benefit application form and information leaflet

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 on our website csc.gov.au or by phoning 1300 006 727.

Who should use this form?

You should complete this form if you consider that you are an eligible spouse of a deceased member or Preserved Benefit member of MilitarySuper. If you are the eligible spouse or child of a pension recipient, please complete the **Spouse of a deceased pensioner (MILSOP)** and **Child of a deceased pensioner (MILCOP)** forms which are available online at **csc.gov.au** or by calling **1300 006 727**. Please forward the completed forms to MilitarySuper.

Who is an eligible spouse?

An eligible spouse is a person who satisfies the definition of 'spouse who survives a deceased person' under MilitarySuper Rules.

A 'spouse who survives a deceased person' is defined as a person who was in a marital or couple relationship with the deceased person at the time of the person's death. A marital or couple relationship means ordinarily living with another person as that other person's husband, wife or partner on a permanent and bona fide domestic basis, or who would have been living with the member if not for special circumstances*

A 'deceased person' means a person who has died and was at the time of his or her death a member or a Preserved Benefit member.

A marital or couple relationship is regarded as permanent if it had existed for at least three years.

If the relationship had not existed for three years, Commonwealth Superannuation Corporation (CSC)/the Delegate will determine whether the relationship was permanent taking account of any relevant evidence such as, but not limited to, legal marriage, registered relationship, financial dependence, children born or adopted during the relationship or joint ownership of a home which was the normal place of residence. *Special circumstances can include absence due to:

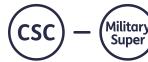
- illness or infirmity (including mental illness)
- a posting
- drug and alcohol dependency
- gambling addiction
- family and domestic violence.

Please note, this is not an exhaustive list, and each relationship will be assessed on a case-by-case basis.

In order for CSC to make a decision on matters involving special circumstances, evidence will need to be provided.

Where a spouse previously had a marital or couple relationship with the deceased person but not at the time of death, a spouse benefit may still be payable if:

- at the time of the deceased person's death the spouse was legally married to the deceased person
- in the opinion of CSC/the Delegate, the spouse was wholly or substantially dependent upon the deceased person at the time of death.



Military Superannuation & Benefits Scheme

About this form continued on next page

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 advisor. 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 advisor. 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: 488 281 7243 AFSL: 238069 RSEL: L0001397
Trustee of the Military Superannuation and Benefits Scheme (MilitarySuper) ABN: 50 925 523 120 RSE: R1000306

Temporary absence or hospitalisation

MilitarySuper Rules provide that a person may be deemed to be living with another person on a permanent and bonafide domestic basis where the CSC/the Delegate is of the opinion that an absence is a temporary absence or an absence resulting from an illness or infirmity.

Who is an eligible child?

An eligible child is a child of the deceased who:

- has not attained age 18
- or
- has not attained age 25 and is a full-time student.
- A child of the deceased also includes:
- an ex-nuptial child, a stepchild, an adopted child, a foster child, a ward or a child within the meaning of the *Family Law Act 1975* of the deceased person
- or
- a child or ex-nuptial child of the spouse, who was wholly or substantially dependent upon the deceased at the time of death.

For a full copy of these definitions please contact MilitarySuper.

Payment

If you and/or your children are found eligible, lump sum payments are normally paid within 15 working days after the date we verify your eligibility and receive all necessary documentation to enable us to process your application. Pension payments are normally paid on the first available pension pay day after the date we verify your eligibility and receive all necessary documentation to enable us to process your application.

Surcharge debt

If the deceased person had a superannuation contributions surcharge debt, it will be deducted from your benefit before payment. CSC must receive your surcharge election in writing.

There are default provisions for the deduction of superannuation contributions surcharge. These 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 or
- if the Employer Benefit is taken as a total lump sum, the debt will be taken from the employer lump sum benefit.

You can elect that instead of the default provisions applying, the debt be deducted from:

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

Tax File Number

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988,* we are required to deduct PAYG tax at the Marginal Tax 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 ATO's records to confirm the TFN provided is yours and is correct. 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 Australian Taxation Office 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.

Taxation matters

Lump sums paid to dependants on the death of a member are not considered to be Superannuation Lump Sum Payments for the purposes of the taxation legislation.

For this reason, any lump sum paid to a spouse is not taxable income and a PAYG Payment Summary will not be issued.

Any pension that is paid is taxed as income.

Tax File Number Declaration Form

If you claim a pension benefit please complete a **Tax File Number Declaration** form 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.

If you claim the total benefit as a lump sum, there is no requirement to complete a **Tax File Number Declaration** form.

How to complete this application

Most questions are self-explanatory. However additional information regarding important or optional questions is provided below.

Part A About the deceased

This segment provides primary identification details to ensure the correct records are used to calculate your benefit.

Part B Your details

This segment provides necessary details about yourself to enable benefits to be paid in your name. If you will be receiving a pension it is important that you keep MilitarySuper informed of any changes of postal address, residential address or name.

Part C & D Relationship details

The details you provide here will help MilitarySuper to establish your eligibility for spouse benefits. Be sure to include a copy of your marriage certificate or relationship registration for verification. If you cannot locate the certificate, please contact the Birth Deaths and Marriages office in the state you were married or relationship registered to obtain another certificate.

Part E Details of children

You need to advise if there are any children who could be regarded as eligible children. Remember to include copies of full birth certificates for each child with this application.

Part J Member declaration

Be sure to sign the declaration to avoid delay in your payment.

Part K Document list

Please ensure relevant documents are included.

Advice and more information

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

You can also read:

- MilitarySuper PDS
- Death and dependant benefits factsheet
- Tax and lump sums factsheet
- Superannuation contributions surcharge factsheet.

All these publications are available at csc.gov.au

A financial advisor may also be able to assist.

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:

Mail GPO Box 2252 Canberra ACT 2601

Internet csc.gov.au

Phone 1300 006 727 for the cost of a local call

Email members@enq.militarysuper.gov.au

Fax (02) 6275 7010

How to use this form

Please use CAPITAL LETTERS and a black or blue pen.

Mark boxes like this \square with a \checkmark or \thickapprox then fill out the next question or section.

Submitting your form

Send your completed application and attachments to:

MilitarySuper GPO Box 2252 Canberra ACT 2601 Australia This page has been intentionally left blank. Australian Government







Spouse and children of a member or Preserved Benefit member – benefit application form and information leaflet

Form start

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



About the deceased

This segment provides primary identification details to ensure the correct records are used to calculate your benefit.

1.	Service	Navy Army RAAF
2.	Service Number/ Employee ID	
3.	Service Number from a previous period of service (if applicable)	
4.	Salutation	Mr Mrs Ms Miss Other
	Surname	
	Given name(s)	
5.	Date of birth	D D M M Y Y Y Y
6.	Date of death	
		(Please attach a conv of the death certificate or forward when available)



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 advisor. 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 Your details

This segment provides necessary details about yourself to enable benefits to be paid in your name.

7.	Salutation	Mr		Mr	S		Ms	; [viss			Othe	er							
	Surname																				
	Given name(s)																				
8.	Date of birth	D D	м	M	/	Y	Y	Y Y													
9.	Postal address																				
		SUBURB											1	STAT	E			РОЅТС	ODE		
	Residential address																				
		SUBURB							_				ı	STAT	E			РОЅТС	ODE		
10.	Contact details	BUSINESS H	IOURS							1											
		AFTER HOU	RS]											
		MOBILE NU	MBER																		
	Email address																				
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C	Relationship details
	The details you provide here will help MilitarySuper to establish your eligibility for spouse benefits.
	Be sure to include a copy of your marriage/registered relationship certificate for verification. If you cannot locate the certificate, please contact the Birth Deaths and Marriages office in the state you were married/registered to obtain another certificate.
11.	Were you legally married to the deceased, or in a relationship with the deceased that was registered under a law of a State or Territory as a prescribed kind of relationship?
	No – Go to Part D
12.	If you were legally married to the deceased, has action been taken in the Family Court to dissolve the marriage?
	Yes – Please provide details No/Not applicable – Please continue
13.	If you were in a registered relationship, did this relationship end before the death of the deceased?
	Yes – Please provide details No/Not applicable – Please continue
14.	Date of marriage or registered relationship (Include a copy of your marriage/registered relationship certificate)
	$\begin{array}{c c} \mathbf{D} & \mathbf{D} & \mathbf{M} & \mathbf{M} & \mathbf{Y} & \mathbf{Y} & \mathbf{Y} & \mathbf{Y} \\ \hline \end{array} \\ \hline \end{array} \\ / \end{array} \\ / \end{array} \\ / \end{array} \\ / \end{array} $
	Is the length of your marriage/registered relationship less than three years?
	Yes – Please ensure you complete Part D No
15.	Were you living with the deceased at the time of death?
	Yes – Go to Part E
	No – Please provide date you last lived together
16.	Was the separation due to illness?Yes – Note: Please be aware that where you have answered YES to the question 'was the separation due to illness' the rules of the MSB Act 1991 require that you provide a letter from the treating physician attesting to the illness suffered by the deceased or spouse, confirming that this was the reason for hospitalisation or nursing home care. Until this confirmation is received payment of your benefit may be delayed.
	Provide date of last hospital admission (if applicable):
	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$

No – Please ensure you complete Part D

Relationship details

This information should be completed if you were:

- not legally married to the deceased
- in a marital or couple relationship with the deceased for less than three years
- not in a relationship with the deceased that was registered under a law of a State or Territory as a prescribed kind of relationship or
- not living together.
- 17. At the date of death, had you been in this relationship for a continuous period of three years or more?



18. Were you living with the deceased on a permanent and bona fide domestic basis at the date of death?



Please attach statutory declarations completed by two persons outside your immediate family (preferably by professional or business people) who can affirm that the relationship existed on a permanent and bona fide domestic basis. The statutory declarations from these people will need to cover:

- their name, address and occupation
- their relationship to both you and the deceased and how long they knew each of you respectively, individually and as a couple
- whether they considered you and the deceased to be in a marital or couple relationship at the date of death
- any other information that they believe to be true and relevant.

Go to question 22

- No Go to question 20
- 19. Was the separation due to illness or posting

Yes – If separated due to illness, please provide a letter from the treating physician attesting to the illness suffered by the deceased or spouse, confirming that this was the reason for hospitalisation or nursing home care. If separated due to posting please provide confirmation from Defence. Go to **question 22**

- No Go to question 21
- 20. Were you financially dependent on the deceased at the time of their death?

Yes – Please include details of total fortnightly income and expenditure at the time of the death and attach any documents which support your claim. No

21. Please attach a copy of one or more of the following documents to assist MilitarySuper in establishing your eligibility for spouse's benefits.

Please note that the document/s you provide must be in joint names with the deceased

- evidence of bank, credit union or building society accounts held with the deceased
- evidence of joint home ownership or rental receipts
- insurance policies
- Medicare card
- utility bills
- electoral enrolment at the same address
- evidence of couple payments made by Centrelink
- or any other documents that you consider relevant to this application.

Please note that the above is not an exhaustive list, please contact MilitarySuper should you require further assistance.

Details of children

You need to advise if there are any children who could be regarded as eligible children. Remember to include copies of full birth certificates for each child with this application.

22. Were there any children born or adopted during the relationship?

Yes No – Go to **Part G**

23. Please provide details of any children less than age 18 and/or full-time students less than age 25 who may be regarded as eligible children and include copies of full birth certificates. Indicate if the child(ren) is living with you.

Child one

Surname of child																				
Given name(s)																				
Date of birth	D	D	/	м	м	/	Y	Y	Y	Y										
Relationship to the deceased (eg child, adopted child, or a child within the meaning of the																				
<i>Family Law Act 1975</i>) Living with you at the time of death	Yes No – Please provide details on separate sheet																			
Child two																				
Surname of child																				
Given name(s)																				
Date of birth	D	D	/	Μ	М	/	Y	γ	γ	Y										
Relationship to the deceased (eg child, adopted child, or a child within the meaning of the <i>Family Law Act 1975</i>)																				
Living with you at the time of death		Yes No -	– Ple	ease	pro	vide	e det	ails	on s	ера	rate	e she	eet							
Child three																				
Surname of child																				
Given name(s)																				
Date of birth	D	D	/	М	M	/	Y	Y	Y	Y										
Relationship to the deceased (eg child, adopted child, or a																				
child within the meaning of the <i>Family Law Act 1975</i>)																				

Living with you at the time of death

No – Please provide details on separate sheet

If you have more than three children over age 18 please attach the same details as above for each additional child and remember to include copies of full birth certificates for each child.

Full-time student details

Yes

If you have more than one child over the age of 18, please photocopy this page and fill in the student details for each additional child. Please ensure all copies for all children are returned with this form.

24. Please provide details of any full-time student over the age of 18 and less than age 25. The principal/registrar of the school/college/university will have to verify the student's attendance.

Surname of student																						
Given name(s) of student																						
Name of School/																						
College/University																						
Address of School/College/ University																						
oniversity																						
	SUBU	JRB													STATI	E			POST	CODE		
Type of course																						
Duration of course	fron D	n D		м	м		Y	Y	Y	Y												
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I certify that this student, whose	D	D	1	м	м	1	Y	Y	Y	Y	1											
date of birth is			/			/								1								
and address is recorded as																						
	SUBU	JRB												I	STATI	E	,	1	POST	CODE		
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is undertaking full-time study.	PRIN	ICIPA	L/RE	GIST	RARS	SIGNA	TURE						Date	e sig	gned							
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If you and/or your children are found eligible, this segment lets you tell MilitarySuper how you want the benefit paid. The Member/Ancillary Benefit must be taken as a lump sum. The Employer Benefit can be taken as a lump sum, or as a pension, or as part lump sum part pension. If you take both the Member/Ancillary and Employer Benefits as a lump sum then no additional amount is payable in respect of children.

25. Choose your option for how you would like the benefit:

Member/Ancillary Benefit	Take the whole benefit as a lump sum (this component of the benefit can only be paid as a lump sum)
Employer Benefit	AND Convert the whole Employer Benefit to a pension
	or Take the whole Employer Benefit as a lump sum
	or Convert %
	of the Employer Benefit to a pension (must be 50% or more) and take the rest as a lump sum
	or Take
	\$ gross of the Employer Benefit as a lump sum (must be 50% or less)
	and convert the rest to a pension.

Please ensure you complete a Tax File Number Declaration Form and attach it to this application. It's available at your local Taxation Office.

25a. Give details of the account you want money to be paid into.

Type of financial institution	Savings bank	Building Society	Trading bank	Credit Union
Name of institution				
Name of account holder				
Branch location				
Branch (BSB) number	-			
Account number				



Identification requirements

26.

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 Financina 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.

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.

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.

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

Certifying your documents

If you're providing certified documents, the certifying authority must confirm in writing you are the valid holder of the identification you are presenting, and 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.

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.
- Midwife
- Notary Public
- Nurse
- Occupational therapist
- Physiotherapist
- Psychologist.

For a full list of certifying authorities refer to Schedule 2 of the Statutory Declarations Regulations 2018 available at www.legislation.gov.au/Details/F2018L01296

Please note: We require a copy of both sides of your identification document.

Section H continued on next page

How can I meet 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 provide authorisation by placing a check in the box 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.

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).

Secondary identification requirements

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

List A

Your Australian Birth Certificate or extract issued by a State or Territory.
Please note: Birth Certificate extracts and Birth Certificates issued before 1970 may not be verified by DVS.

*

*

Your Citizenship Certificate issued by the Commonwealth.

Your current Pensioner Concession Card issued by the Department of Human Services.

List B

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.

Your notice issued by a local council or utilities provider in the last three months showing the provision of services and current residential address. For example: rates notice, electricity or water bill.

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. **For example:** a Centrelink letter.

Certifying your documents overseas

If you live overseas and need to have documents certified, it needs to be done by a person in a 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 and foreign residents may need to contact us.

*Don't send original documents.

don't forget to provide certified copies.

If your documents are

incompatible with DVS,

Tax File Number

27. 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. 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 MilitarySuper, you are under no obligation to provide it again in this application.

Your TFN remains confidential.

Your TFN



28.

Member declaration

I declare that:

- the information I have provided is true and correct to the best of my knowledge.
- I understand 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 I 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

SIGNATURE

• 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.



	Date	e sig	ned			
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			/			/

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

K Document list

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

Death certificate									
Death certificate will be forwarded later									
Marriage/Registered relationship certificate									
Copy of latest Will (if one exists)									
Statutory Declarations									
Child(ren)'s full birth certificate(s)									
Medicare Levy Variation Declaration (if you are claiming a Medicare Levy exemption against a pension entitlement). The form is available from your local Taxation Office.									
Other (please specify below)									

Lodgement

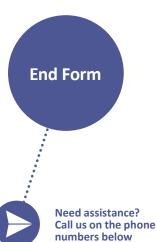
29.

You have now completed this form.

Send your completed application and attachments to: MilitarySuper GPO Box 2252 Canberra ACT 2601 Australia

Privacy

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** 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.

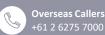




Web

Email members@eng.militarvsuper.gov.au

Phone



Fax (02) 6275 7010

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Post MilitarySuper GPO Box 2252 Canberra ACT 2601