



Application for DFRDB productivity benefit (including MilitarySuper benefit)

Important information about this form

Who should use this form?

Use this form if you resumed membership of DFRDB due to a period of continuous full-time service in the Reserves and you receive an extension to this service on or after 1 July 2016, you will be deemed to have retired for the purposes of DFRDB at the end of the initial period of service and you will be covered by the new ADF Super arrangement for the extension period.

When to use this form

This form must be completed within two months of your discharge. If it is not received by us within this period, your DFRDB superannuation productivity benefit will be rolled over to:

AMP Eligible Rollover Fund
GPO Box 5400
PARRAMATTA NSW 2124

If your DFRDB superannuation productivity benefit is rolled over, you will need to claim it from the AMP Eligible Rollover Fund when it becomes payable.

Benefit options

Your DFRDB productivity benefit

Under preservation age (or over preservation age but not permanently retired from the workforce)

Your DFRDB productivity benefit must be rolled over (a maximum of two rollover institutions may be nominated).

Over preservation age and permanently retired from the workforce

Your DFRDB productivity benefit can be:

- taken as a lump sum
- rolled over
- partly rolled over with the balance taken as a lump sum.

You are regarded as being permanently retired from the workforce if you work for less than 40 hours in a period of not more than 30 consecutive days in that financial year.

Your Rollover payment and a Rollover Benefit Statement will be sent directly to your rollover institution. You will also receive a copy of the Rollover Benefit Statement.

Productivity benefit may also be taken as a lump sum under the following circumstances:

- Total and Permanent Incapacity
- severe financial hardship
- approved specific grounds.



➔ About this form continued on next page

MilitarySuper Ancillary Benefit – SG Top Up amount

The DFRDB productivity benefit consists of a basic amount of your fortnightly super salary paid into DFRDB.

You may also be eligible for a Superannuation Guarantee (SG) Top Up payment to bring the total level of Defence contribution up to the relevant SG contribution rate. This extra amount, if applicable, is paid into **MilitarySuper** as an **Ancillary Benefit**.

Your MilitarySuper Ancillary Benefit will also include any of the following amounts – additional personal contributions; salary sacrifice amounts; transfer amounts; Government co-contributions; Low Income Superannuation Contributions; or spouse contributions.

At this point in time you may claim:

- your total MilitarySuper Ancillary Benefit
or
- the SG Top Up Component of your MilitarySuper Ancillary Benefit.

We will pay the resulting benefit to the same location you have chosen for your DFRDB productivity benefit. The same conditions apply to paying your MilitarySuper Ancillary Benefit to those that apply to your DFRDB productivity benefit.



If you don't claim your MilitarySuper Ancillary Benefit now, it will **remain preserved** in the MilitarySuper scheme. You can claim your Ancillary Benefit in the future by completing the form **MAC05 Application to claim Ancillary Benefit only** available from the CSC website: csc.gov.au

When will my application be processed?

Lump sum and rollover payments are normally paid within 14 days after your discharge is confirmed or the date we receive your application, whichever is the later.

For more information

For more information about claiming your benefit or how to complete this form please phone a Customer Information Representative on **1300 001 677**.

You may wish to consult a licensed financial planner to determine which option best suits your personal circumstances.

How to use this form

Please use CAPITAL LETTERS and a black or blue pen.

Mark boxes like this with a ✓ or ✗ then fill out the next question or section.

Submitting your form

You must lodge this form with DFRDB within two months of discharge.

The completed form can be posted to:

DFRDB
GPO Box 2252
Canberra ACT 2601
Australia

Fund address

Australian Business No. of rollover fund

Unique Superannuation Identifier (USI)

Membership No. (known as your Member Client Identifier) for fund

Amount \$

D MilitarySuper Ancillary Benefit

14. Please indicate whether you would like to cash out or roll over any or all of your Ancillary types, noting that **you can only cash out if you have satisfied a Condition of Release**.

- Claim now – Fill out the table below
- Do not claim – Go to **Part E**
- Not applicable (you don't have an ancillary benefit) – Go to **Part E**

Ancillary benefit type		Cash out (only available if you have satisfied a Condition of Release)	Roll over any time
All types	100% only	<input type="checkbox"/>	<input type="checkbox"/>
OR			
i) Additional personal contributions	100% only	<input type="checkbox"/>	<input type="checkbox"/>
ii) Salary sacrifice	100% only	<input type="checkbox"/>	<input type="checkbox"/>
iii) Transfer amounts	100% only	<input type="checkbox"/>	<input type="checkbox"/>
iv) Spouse contributions	100% only	<input type="checkbox"/>	<input type="checkbox"/>
v) Co-contributions	100% only	<input type="checkbox"/>	<input type="checkbox"/>
vi) Super guarantee	100% only	<input type="checkbox"/>	<input type="checkbox"/>
vii) Low income contributions	100% only	<input type="checkbox"/>	<input type="checkbox"/>

E

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.

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.

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).

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




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.**

F

Tax File Number

15. 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 correct. Your TFN will be validated before your benefit can be rolled over to another fund using the SuperTICK validation service. 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.

Your Tax File Number remains confidential.

Your Tax File Number

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Signature

16. 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 understand the options available for my benefit entitlement
- I have read and understood the information set out in **Part F** – 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 Australian Taxation Office.
- 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

<small>D</small>	<small>D</small>	/	<small>M</small>	<small>M</small>	/	<small>Y</small>	<small>Y</small>	<small>Y</small>	<small>Y</small>



Privacy

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

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 or by contacting **1300 001 677**, 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.

You have now completed this form.

You must lodge this form with DFRDB within two months of discharge.

The completed form can be posted to:

DFRDB
GPO Box 2252
Canberra ACT 2601
Australia



Where can I get more information?



Defence Force Retirement & Death Benefits Scheme

EMAIL members@dfrdb.gov.au
PHONE 1300 001 677
FAX (02) 6275 7010
MAIL DFRDB
 GPO Box 2252
 Canberra ACT 2601
WEB csc.gov.au



Military Superannuation & Benefits Scheme

EMAIL members@enq.militarysuper.gov.au
PHONE 1300 006 727
FAX (02) 6275 7010
MAIL MilitarySuper
 GPO Box 2252
 Canberra Act 2601
WEB csc.gov.au