



Application for DFRDB retirement pay, commutation and superannuation productivity (including MilitarySuper Ancillary Benefit)

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)** and the **DFRDB Book** for Defence Force Retirement and Death Benefits Scheme (DFRDB). These documents provide further information about the main features of the schemes and are available on our website csc.gov.au, or by phoning **1300 006 727 (for Military Super)** and **1300 001 677 (for DFRDB)**.

Who should use this form

Use this form if you are a member of DFRDB and you are being discharged from the Australian Defence Force (ADF) with an entitlement to Retirement Pay.

Do not use this form if you are being discharged and then joining another arm of the ADF without a break in full-time service – you are not entitled to DFRDB benefits.

When to use this form

This form must not be completed earlier than three months **before** discharge.

Completing this form

You will need to complete the following.

Part A: About you

Part B: Exit details

Part C: Account details for your retirement pay

Part D: Commutation

Part E: Superannuation productivity

Part F: MilitarySuper Ancillary Benefit options

Part G: Identification requirements

Part H: Tax File Number

Part I: Document list (if applicable)

Part J: Member declaration

Then lodge at the address in **Part K**.



➔ About this form continued on next page

Options

This form must not be completed earlier than three months **before** discharge. This form asks about the options you choose for your:

1. Retirement pay

The rate of retirement pay is based on completed years of effective service and is a percentage of the annual rate of pay for DFRDB purposes at retirement.

2. Commutation

On retirement, you can commute (ie exchange) part of your retirement pay for an immediate lump sum. The maximum you can commute is five times your retirement pay. An election to commute must be lodged within twelve months of your becoming entitled to retirement pay. Members who have accessed a commutation during a previous discharge and re-entered the ADF, must elect a commutation in all subsequent discharges. Your retirement pay will be permanently reduced to offset your commutation.

3. Superannuation productivity

Commonwealth Superannuation Corporation (CSC) will pay your superannuation productivity benefit to your nominated rollover fund.

If, following retirement, you have attained your preservation age and permanently retired from the workforce (ie you are not employed and do not intend to be employed for 40 or more hours in a period of not more than 30 consecutive days in that financial year, or you have attained age 60 and are no longer employed by the ADF (including full-time Reserves duty), you can choose instead to take all or part of your superannuation productivity benefit as a cash lump sum.

4. MilitarySuper Ancillary Benefit

You may also have an Ancillary Benefit in MilitarySuper, if any of the following Ancillary Benefit amounts have been paid into your MilitarySuper account:

1. Additional personal contributions
2. Co-contributions
3. Salary sacrifice amounts
4. Spouse contributions (please note that spouse contributions are those paid by your partner into your MilitarySuper account)
5. Transfer amounts
6. Super Guarantee amounts
7. Low Income Superannuation Contributions (LISC)

You may roll over your MilitarySuper Ancillary Benefit at any time. The Ancillary Benefit may be cashed out once you have reached your superannuation preservation age and:

- you are less than 60 – you have permanently retired from the workforce or
- you are aged 60 or more – you have permanently retired from the workforce or you have ceased employment with the ADF (including full-time Reserves duty).

Preservation age table

Date of Birth	Preservation age
Before 1/7/1960	55 years
1/7/1960 – 30/6/1961	56 years
1/7/1961 – 30/6/1962	57 years
1/7/1962 – 30/6/1963	58 years
1/7/1963 – 30/6/1964	59 years
After 1/7/1964	60 years

You can roll over your Ancillary Benefit to:

- a regulated superannuation fund
- a Retirement Savings Account (RSA)
- an approved deposit fund.

Rollover fund nominations

If you are choosing to rollover part of your benefit, it must be paid to a complying superannuation fund, rollover fund, 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 RSAs 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 the Unique Superannuation Identifier (USI) for the rollover fund or RSA, please include these numbers. If you do not have them you can get these details 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.

In deducting the debt from your benefit, the default provision is for the surcharge debt to be taken from the Superannuation Productivity lump sum benefit. However, you can elect to have your debt deducted from your DFRDB benefits instead. If you make such an election and also elect to commute Retirement Pay, the debt will be deducted from your commutation lump sum.

Payment

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

Tax File Number

CSC is required to deduct PAYG tax at the top marginal rate plus the Medicare levy from benefits if a person does not provide a Tax File Number (TFN).

If you have not been issued a TFN you should lodge an application/enquiry form with the Australian Taxation Office (ATO). Forms are available at all tax offices. You must provide proof of identity at the time you lodge the form.

Tax File Number declaration form

If you claim a pension benefit, please complete the **Tax File Number Declaration** form, which is 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 DFRDB on **1300 001 677** on your options and completion of this form.

You can also read:

- **The DFRDB book**
- **About to Leave the ADF?** factsheet
- **Superannuation Contributions Surcharge** factsheet
- **Taxation of Benefits** factsheet
- **Taxation Concessions – Deductible Amounts** factsheet
- factsheets on each Ancillary Benefit type

All these publications are available on the CSC website at csc.gov.au. A financial advisor may also be able to assist.

Re-entry to the Defence Force

Effective from 1 July 2016, you are no longer able to re-enter DFRDB. If you re-enter the ADF, you will automatically become a member of ADF Super, or a superannuation fund of your choice. For more information on ADF Super please view 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:

Mail

GPO Box 2252
Canberra ACT 2601

Email

members@enq.militarysuper.gov.au
members@dfrdb.gov.au

Fax

MilitarySuper (02) 6275 7010
DFRDB (02) 6275 7010

Phone

MilitarySuper 1300 006 727
DFRDB 1300 001 677

Internet

csc.gov.au

for the cost of a local call

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

Post your completed original application and attachments to:

DFRDB/MilitarySuper
GPO Box 2252
Canberra ACT 2601
Australia



Application for DFRDB retirement pay, commutation and superannuation productivity (including MilitarySuper Ancillary Benefit)

Form start

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

A About yourself

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. Former surname
(if applicable)
6. Date of birth ^D ^D / ^M ^M / ^Y ^Y ^Y
7. Phone number
before retirement



➔ Section A continued on next page

B Exit details

13. Location of discharge centre
- Phone number (if known)
14. Date of exit / /
15. Were you in receipt of DFRDB retirement pay prior to this period of service?
 No Yes

For officers only:

16. Are you accepting a **redundancy package** or ceasing on termination of a **short service commission**?
 No Yes
 If Yes, which is it?
 Redundancy package
 Short service commission

C Account details for your retirement pay

17. Give details of the account you want your benefit paid into. The account must be in Australia.
- Type of financial institution Savings bank Building society Trading bank Credit union
- Name of institution
- Name of account holder(s) (must include your name)
- Branch name
- Branch (BSB) number -
- Account number

D Commutation

18. Do you want to commute your retirement pay to a lump sum?
 No – go to **Part E**
 Yes
 If Yes, do you elect to:
 commute the maximum entitlement
OR
 commute four times Retirement Pay
OR
 receive a commutation lump sum of \$ gross

If you choose to claim a commutation lump sum, this will permanently reduce your pension. Your pension entitlement will not change if you outlive the life expectancy used to determine your reduction.

19. You have the choice of applying your member contributions (ie your non-concessional contributions) towards the commutation lump sum, to provide a tax-free component of the lump sum, or towards your retirement pay to provide an annual fixed tax-free amount of retirement pay.
Do you want to apply your post June 1983 non-concessional contributions to:

- A – your retirement pay (fortnightly pension)
 B – your commutation lump sum

If you paid more in superannuation and life insurance premiums before July 1983 than you could claim as a tax deduction, you should indicate the excess contributions amount below. Any excess contributions will be added to your non-concessional contributions.

Pre 1 July 1983 excess contributions:

\$

This amount can be obtained by contacting the ATO on **131 020**, or by quoting your TFN in writing to:

ATO, Superannuation Business Line
PO Box 3100
Penrith NSW 2740

20. Do you want to roll over any of your commutation lump sum?

- No, take all cash as a lump sum – go to **Question 21**
 Yes

If Yes, select **one** option for rollover:

- Roll over all – go to **Question 22**

OR

- Withdraw member contributions and roll over balance (the non-concessional contributions will be paid as a tax-free lump sum)

OR

- Withdraw

\$ gross

as a cash lump sum and roll over the balance

21. If different to **Part C**, give details of the account you want your benefit paid into. The account must be in Australia.

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

Name of institution

Name of account holder(s)
(must include your name)

Branch name

Branch (BSB) number

-

Account number

22. 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 fund

Name of fund

Postal address

SUBURB **STATE** **POSTCODE**

Fund ID no.

Amount \$

Australian business no. (ABN) of rollover fund 'Compulsory'

Unique Superannuation Identifier (USI)

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

Note: If you would like to roll over your benefit to more than one fund, please complete the details under **Part D** on a separate sheet(s).

F MilitarySuper Ancillary Benefit options

27. 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.

A condition of release includes:

- if you have reached your preservation age and permanently retired from the workforce or
- if you have reached age 60 and no longer work for the ADF (including full-time Reserves duty).

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

Ancillary benefit type		Cash out (only available if you have satisfied the 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"/>

28. If you are cashing out any of your Ancillary Benefit and you would like it paid into the account nominated in **Question 17** or **Question 21**, please indicate below:

- Pay into account nominated in **Question 17** – Go to **Question 32**
 Pay into account nominated in **Question 21** – Go to **Question 32**

If you would like your Ancillary Benefit paid into a different account, please complete **Question 29**.

29. Give details of the account you want your benefit paid into. The account must be in Australia.

Type of institution Building society Credit union Bank

Name of institution

Name of account holder(s) (must include your name)

Branch name

Branch (BSB) number -

Account number

Rollover only

30. If you are rolling over any of your Ancillary Benefit and you nominated a single rollover fund at **Question 22** or **Question 26** and you would like the Ancillary Benefit paid into one of those funds, please indicate below:

- Pay into fund nominated in **Question 22** – go to **Part G**
 Pay into fund nominated in **Question 26** – go to **Part G**

If you would like your Ancillary Benefit paid into a different account, please complete **Question 31**.

31. Give details of the fund/s you want your Ancillary Benefit paid into. This form allows you to provide details for up to two rollover funds. Write the Ancillary Benefit type/s for each fund (see example below). If you want all of your Ancillary Benefit paid to one rollover fund, write 'ALL' beside the 'Ancillary Benefit type' below. Please use block letters.

Payments will be made directly to the rollover funds.

Name of fund

Fund ID no.

Australian business no. (ABN) of rollover fund 'Compulsory'

Unique Superannuation Identifier (USI)

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

Ancillary Benefit type

1.
2.
3.
4.

If you would like to roll over your Ancillary Benefit to more than one fund, please complete the details under **Part F** on a separate sheet/s.

Example:

First Fund:	1. Salary sacrifice
	2. Co-contributions
Second Fund:	1. Additional personal contributions
	2. Transfer amounts



Identification requirements

32.

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.**



Tax File Number

33. 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.

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.

Note: 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.

Your TFN remains confidential.

Your Tax File Number

--	--	--	--	--	--	--	--	--	--

Can DFRDB give your TFN to the rollover fund(s)/RSA(s) nominated above?

- Yes
 No
 Not applicable



Document list

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

- **Medicare levy variation declaration**
If you are claiming a Medicare levy exemption against a pension entitlement. The form is available from your local tax office.
- **A copy of the Defence Force's acceptance of long service leave credit**
If you are claiming an additional period.
- Attach certified copies of documents requested to prove your identity.

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 purposes.

J

Member declaration

35. 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** and the **DFRDB Book** before completing this application form
 - I understand the options available for my benefit entitlement.
 - I also declare in relation to my Tax File Number (TFN) that:
 - I have read and understood the information set out in **Part H**
 - I understand that supplying my TFN is optional and that if I have not provided my TFN, tax will be deducted at the top marginal rate of tax
 - the TFN I have provided is the same number advised to me by the ATO
 - my TFN will be provided to a rollover fund unless I advise CSC or DFRDB 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 an independent firm commissioned for the purpose of participating in research on the service provided by DFRDB/MilitarySuper.

K

Lodgement

You have now completed this form.

36. Post your completed original application and attachments to:

DFRDB/MilitarySuper
GPO Box 2252
Canberra ACT 2601
Australia


Privacy

We're collecting the information on this form in order to:

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

End Form

 **Need assistance?**
Call us on the phone numbers below



Email
members@enq.militarysuper.gov.au
members@dfldb.gov.au



Phone
MilitarySuper: 1300 006 727
DFRDB: 1300 001 677



Fax
(02) 6275 7010



Post
MilitarySuper/DFRDB
GPO Box 2252
Canberra ACT 2601



Web
csc.gov.au



Overseas Callers
MSBS: +61 2 6192 9502
DFRDB: +61 2 6192 9504