



Application for DFRDB spouse, child/student or student pension (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 **Product Disclosure Statement (PDS)** for the Military Superannuation and Benefits Scheme (MilitarySuper) and the **DFRDB Book** for the 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 001 677**.

Who should use this form

You should complete this form if you consider that you are an eligible spouse or eligible child of a deceased member of DFRDB.

Completing this form

Complete the following.

Part A: About the deceased

Part B: Your details

Part C: Spouse's pension application

Part D: Relationship details

Part E: Details of children

Part F: Full-time student details

Part G: Document lists

Part H: Identification requirements

Part I: Tax File Number

Part J: Declaration

Part K: Lodgement

Who is an eligible spouse?

An eligible spouse is a person who satisfies the definitions of 'spouse who survives a deceased person' and 'Marital or couple relationship' under Sections 6A and 6B of the *Defence Force*



➡ About this form continued on next page

Retirement and Death Benefits Act 1973 (DFRDB Act), for DFRDB members and the *Defence Force Retirement Benefits Act 1948* (DFRB Act), for DFRB members.

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.

A 'deceased person' means a person who was, at the time of his/her death, a member of DFRD or a retirement pensioner.

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) will determine whether the marital or couple 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.

Prior to 1 January 2008, a spouse's pension under the DFRDB Act was not generally payable if the pensioner commenced a marital or couple relationship after age 60 and died within five years of the relationship commencing. From 1 January 2008 full benefits will be paid if the marital or couple relationship has existed for at least three years. Where the post-retirement relationship has existed for less than three years, a pro-rata of the spouse's pension will be payable.

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 and
- in the opinion of Commonwealth Superannuation Corporation, the spouse was wholly or substantially dependent upon the deceased person at the time of death.

Temporary absence or hospitalisation

The DFRDB Act and DFRB Act provide that a person may be deemed to be living with another person on a permanent and bona fide domestic basis where Commonwealth Superannuation Corporation 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 not ordinarily engaged in employment.

A child of the deceased also includes:

- an ex-nuptial child, a stepchild, an adopted child, a foster child, or a child within the meaning of the *Family Law Act 1975*, a ward 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 DFRDB.

Surcharge debt

If there is 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, 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 that 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
- any ancillary benefit before it is paid as a rollover.

Pension information

When is the pension paid?

Pension is payable from the day after the date of death. It is calculated on the basis of a 14-day fortnight.

Who pays the pension?

Commonwealth Superannuation Corporation first establishes entitlement to pension before payment is made.

Method of payment

Pension is paid by direct credit to an approved financial institution (bank, building society or credit union) of your choice, within Australia. If, at any time, after the pension has commenced, you wish to change the institution to which the pension is being credited, you will need to contact your scheme by telephoning **1300 001 877**. This must be done one week before payday to ensure payment to your new account.

Tax File Number requirements

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, we are required to deduct PAYG tax at the highest marginal rate, plus 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 ATO branches or via the ATO website.

Tax File Number declaration form

The information you provide on this form will determine how much tax is deducted from your pension. Please note, you can only claim the tax-free threshold against one source of income.

Pension increases

The legislation provides for bi-annual increases. Your pension will be subject to an indexation adjustment on the first pension payday in January and July each year. There are proportionate adjustments if pensions have been paid for only part of the preceding six months.

When does the pension cease?

Pension is payable for your lifetime.

Children's pension

Pension payable in respect of a child will cease upon the child reaching age 18 unless the child remains in full-time education in which case payment will continue until either full-time education ceases or the student attains age 25, whichever occurs first.

Full-time study details

For children over age 18 but less than age 25 to be regarded as eligible children we need to establish that they are full-time students. Students are reviewed at the beginning of each academic year to ensure they have continued full-time study. If a student ceases full-time study during the academic year you must advise your scheme immediately to avoid any overpayment of pension.

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**
- **Dependants' benefits** factsheet
- **De facto relationships** form
- **Superannuation contributions surcharge** factsheet
- **Taxation of benefits** factsheet
- **Taxation concessions – deductible amounts** factsheet
- Factsheets on each ancillary benefit type

All of these publications are available on the CSC website at **csc.gov.au**

A financial advisor may also be able to assist.

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

Send your completed application and attachments to:

DFRDB
GPO Box 2252
Canberra ACT 2601
Australia



Application for DFRDB spouse, child/student or student pension (including MilitarySuper ancillary benefit)

Form start

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

A

About the deceased

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	Y
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7. Date of death

D	D	/	M	M	/	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



B Your details

8. Salutation ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Surname

Given name(s)

9. Date of birth / /

10. Address

RESIDENTIAL ADDRESS

SUBURB **STATE** **POSTCODE**

POSTAL ADDRESS

SUBURB **STATE** **POSTCODE**

11. Phone numbers

BUSINESS HOURS

AFTER HOURS

MOBILE NUMBER

Email address

@

☐ If you provide your email address, we will provide your pension advice letter and Payment Summary electronically via Pensioner Services Online and notify you by email of when they are available. Please tick this box if you want paper copies of those documents to be sent to the postal address above instead. You can change your communication preference at any time via Pensioner Services Online.



- ## Commutation

- ## Superannuation contribution surcharge

- Deduction options ☐ Default provisions to apply ☐ Deduct from DFRDB benefit

Name of institution																									
Name of account holder																									
Branch location																									
Branch (BSB) number				-																					
Account number																									

D Relationship details

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

18. Were you legally married to the deceased at the time of death, or in a relationship with the deceased that was registered under a law of a state or territory as a prescribed kind of relationship? ☐ Yes ☐ No – go to question 24
19. If you were legally married to the deceased, had action been taken in the Family Court to dissolve the marriage? ☐ Yes – provide details ☐ No

PROVIDE DETAILS

20. If you were in a registered relationship, did this relationship end before the death of the deceased? ☐ Yes – provide details ☐ No

PROVIDE DETAILS

21. Date of marriage or registered relationship (Include a copy of your marriage/registered relationship certificate) / /
22. Were you living with the deceased at the time of death? ☐ Yes – go to **Question 24** ☐ No – provide date when you last lived together
- / /
23. At the date of death, had you been in the relationship for a continuous period of three years or more? ☐ Yes – please complete **Questions 24 to 27** ☐ No
24. Were you living with the deceased on a permanent and bona fide domestic basis at the date of death? ☐ Yes – date commenced living with deceased ☐ No – go to **Question 25**
- / /

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, as well as:

- 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 relationship at the date of death
- any other information that they believe to be true and relevant.

Go to **Question 26**

25. 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. Then go to **Question 27**
- ☐ No – **Go to Question 26**
26. Were you wholly or substantially dependent upon the deceased at the date of 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
27. Please attach a copy of one or more of the following documents to assist us in establishing your eligibility for spouse's benefits. The document/s you provide must be in joint names with the deceased and can be:
- 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
 - any other documents that you consider relevant to this application.
- The above is not an exhaustive list – please contact us should you require further assistance.

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.

28. Were any children born or adopted during the relationship? ☐ Yes ☐ No – go to **Part G**
29. 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 any of the children are living with you.

Surname	<input type="text"/>
Given name(s)	<input type="text"/>
Date of birth	<div> <div> <div>D</div> <div>D</div> </div> <div>/</div> <div> <div>M</div> <div>M</div> </div> <div>/</div> <div> <div>Y</div> <div>Y</div> <div>Y</div> <div>Y</div> </div> </div>
Relationship to the deceased (eg child, adopted child, or a child within the meaning of the <i>Family Law Act 1975</i>)	<input type="text"/>
Living with you?	<input type="checkbox"/> Yes – please provide details on a separate sheet <input type="checkbox"/> No

I certify that this student,
whose birthdate is,

D	D			/	M	M			/	Y	Y	Y	Y

and address is recorded as

ADDRESS																			

SUBURB										STATE			POSTCODE						

is undertaking full-time study.



SIGNATURE OF PRINCIPAL/REGISTRAR

Date signed

D	D			/	M	M			/	Y	Y	Y	Y

Payment details

31. Please give details of the account you want payments made to. The account must be within Australia.

Name of institution

Branch name

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Branch (BSB) number

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

Account number

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Document list

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

- ☐ Death certificate
- ☐ Marriage certificate
- ☐ Child(ren)'s full birth certificate
- ☐ Student's full birth certificate
- ☐ Statutory declaration
- ☐ Copy of latest will (if one exists)
- ☐ 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
- ☐ Certified copies of documents requested to prove your identity
- ☐ Other (please specify below)

33. Please specify other applicable documents

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Important: If you have children in your care aged up to 18 years who may be entitled to a benefit, please check that you have completed **Questions 28 and 29**. If there are children aged between 18 and 25 who are attending a School, College or University full-time please check that you have completed **Questions 30 to 37**. If you have more children than this form allows for please attach the same details as required for each additional child or student.



34.

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.**



Tax File Number

- a) In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, DFRDB 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.
- b) If you claim a pension benefit please complete the 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.
- c) 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.

Please complete the TFN details for each person in this claim. Your TFN remains confidential.

Note: We are required to validate these TFN(s) with the ATO's records to confirm the TFN(s) provided match the person(s) listed. The TFN(s) will be validated before the benefit can be paid using the SuperTICK validation service. If you do not provide a TFN for each person, the processing of the benefit payment may be delayed.

1. Claimant/spouse TFN

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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2. Child 1 TFN

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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3. Child 2 TFN

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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4. Child 3 TFN

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	-	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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If there are more than three children eligible to receive a benefit in this claim, please indicate their name and their TFN in the space below.

ADDITIONAL CHILDREN AND THEIR TFNS

Declaration

FULL NAME

[illegible]

- 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 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 top marginal rate
- The TFN I have provided is the same number advised to me by the Australian Taxation Office
- My TFN will be provided to a rollover fund unless I advise Commonwealth Superannuation Corporation not to.

 **Sign**

CLAIMAINT/SPOUSE SIGNATURE

D	D	M	M	Y	Y	Y	Y

 **Sign**

STUDENT SIGNATURE

D	D		M	M		Y	Y	Y	Y
		/			/				

10

Lodgement

Send your completed application and attachments to:

DFRDB

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 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



Web
csc.gov.au



Phone
DFRDB: 1300 001 677



Overseas Callers
MilitarySuper: +61 2 6272 9623
DFRDB: +61 2 6272 9624



Fax
MilitarySuper: (02) 6272 9617
DFRDB: (02) 6272 9616



Post
MilitarySuper/DFRDB
GPO Box 2252
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