



Application for retirement Benefits (including Ancillary Benefits)

Important information about this form

Before you use this form

Before completing this benefit application form, it is recommended that you read the **MilitarySuper Product Disclosure Statement (PDS)**. This document provides further information about the main features of MilitarySuper and is available at csc.gov.au or call **1300 006 727**.

Who should use this form?

Use this form if you are a member of MilitarySuper and you are retiring from the Australian Defence Force (ADF) because you have reached your statutory retirement age or you have reached 55 years of age.

Do not use this form if you are separating and have arranged to join another arm of the ADF, including transferring to full time Reserve duty—you are not entitled to MilitarySuper Benefits.

When to use this form

This form can be completed up to three months **before** separation and no later than three months **after** separation.

Completing this form

Complete:

- **Part A:** About yourself
- **Part B:** Exit details
- **Part C:** Employment election
- **Part D:** Member Benefit
- **Part E:** Employer Benefit
- **Part F:** Ancillary Benefit
- **Part G:** Identification requirements
- **Part H:** Payment instructions
- **Part I:** Tax File Number
- **Part J:** Document list (if applicable)
- **Part K:** Member declaration

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



Military
Superannuation &
Benefits Scheme

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Options

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

Member Benefit

Your Member Benefit consists of the number of units you hold in MilitarySuper plus any earnings thereon. Benefit payments result in the withdrawal of existing units at the unit price applicable on the later of:

- a) the day after exit; or
- b) the day on which a member's application is received.

If you transferred from DFRDB, your Member Benefit includes your DFRDB contributions plus notional earnings on those contributions.

The options for your Member Benefit are:

- If you have reached your preservation age and are **not** intending further gainful employment or you have reached age 60, your Member Benefit may be taken as a cash lump sum, rolled over or preserved in MilitarySuper.
- **If you are ceasing at statutory retiring age under your preservation age, or you have reached your preservation age and ARE intending to be gainfully employed after retirement, or you have reached age 55 and ARE intending to be gainfully employed after retirement**, access to the Member Benefit as a cash lump sum is limited to the value of the Member Benefit as at 30 June 1999. The balance (interest earned and all contributions made after 30 June 1999) must be either preserved in MilitarySuper or rolled over as a compulsory preserved amount.
- **If you preserve any of your Member Benefit in MilitarySuper** it may be subsequently withdrawn in part or in full subject to the cash lump sum restriction mentioned above. If making a part withdrawal it must be \$10,000 or a multiple of \$10,000 and there must be a minimum of six months between withdrawals.

Employer Benefit

The options for your Employer Benefit are:

- **If you have reached age 60 and ceased employment with the ADF (including full-time Reserves duty)** you may preserve your total Employer Benefit in MilitarySuper, or take it as a total lump sum benefit or convert not less than 50% to a pension.
- **If you have reached age 55 and are not intending further gainful employment** (i.e. you have permanently retired from the workforce), you may preserve your total Employer Benefit in MilitarySuper, or take it as a total lump sum benefit or convert not less than 50% to pension. Please note: you can only access a lump sum if you have met a condition of release.
- **If you have reached age 55 and are intending to be gainfully employed** (i.e. engaged in gainful employment of 10 hours or more per week), you may preserve your total Employer Benefit in MilitarySuper, or take it as a total lump sum benefit, or convert not less than 50% to pension. Any lump sum withdrawn must be rolled over as a compulsory preserved amount. Any preserved employer lump sum amount remains preserved until permanent retirement from the workforce, or retirement from an employer (but not necessarily the workforce) on or after age 60.

If you are less than age 55 and have reached your statutory retirement age your options are limited to converting the total Employer Benefit to pension or preserving it all in MilitarySuper.

Ancillary Benefit

You may also have an Ancillary Benefit. An Ancillary Benefit consists of any of the following that have been paid into your MilitarySuper account:

- i) Additional Personal Contributions
- ii) Salary Sacrifice amounts
- iii) Transfer amounts
- iv) Spouse Contributions (please note that spouse contributions are those paid by your partner into your MilitarySuper account)
- v) Co-contributions
- vi) Super Guarantee amounts
- vii) Low Income Superannuation Contributions (LISC)

You may rollover your Ancillary Benefit at any time. The Ancillary Benefit may be cashed out once you have reached your superannuation preservation age and if you are:

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



Important: Cashing restrictions

The *Superannuation Industry (Supervision) Regulations 1994* determine how much of a lump sum can be accessed as cash. You can access your entire lump sum benefit as cash if:

- you have reached your preservation age and permanently retired from the workforce
- you have reached age 60 and no longer work for the employer who contributed on your behalf or
- you have reached age 65.

However, if you have not met one of the above conditions, your access to a cash lump sum will be restricted to the amount accumulated before 1 July 1999. The amount of lump sum you can access as cash is shown on your benefit estimate.

Preservation age table

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

Proportioning

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

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

For further information on how your benefit is taxed it is recommended that you read the **Tax and your MilitarySuper** booklet.

Where can you roll over your Ancillary Benefit?

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 RSA's to receive all or part of your lump sum benefit.

Complete one nomination if you are going to rollover your entire benefit to one fund. If you are going to split the amount, complete both nominations with details of the second fund.

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

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

Surcharge debt

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

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

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

 **About this form continued on next page**

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

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

Tax File Number Declaration form

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, the Commonwealth Superannuation Corporation (CSC) is required to deduct PAYG tax at the top marginal tax rate plus Medicare levy from benefits if a person does not provide a Tax File Number (TFN).

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

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

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

Further information

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

- **MilitarySuper PDS**
- **About to leave ADF?** factsheet
- **Superannuation contributions surcharge** factsheet

All these publications are available at **csc.gov.au**

A Financial Adviser may also be able to assist.

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.

Contact us

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

Visit

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 with a ✓ or ✗ then fill out the next question or section.

Submitting your form

Post your complete original application and attachments to:

MilitarySuper
GPO Box 2252
Canberra ACT 2601
Australia

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Application for retirement Benefits (including Ancillary Benefits)

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. Title Mr Mrs Ms Miss Other

Surname

Given name(s)

5. Former surname (if applicable)

6. Date of birth / /

7. Contact details before separation

BUSINESS HOURS

AFTER HOURS

MOBILE NUMBER

EMAIL ADDRESS

@



Military Superannuation & Benefits Scheme

➔ Section A continued on next page

17. When you claim your MilitarySuper Benefit you may choose one of the following options for your non-preserved (i.e. **pre 1 July 1999**) Member Benefit.

- Option 1**
Apply proportioning across the payment of your pre 1 July 1999 lump sum (in the same proportions as existed in your total Member Benefit).
- Option 2**
Apply all your available tax-free component against the payment of your pre 1 July 1999 lump sum.

E Employer Benefit options

18. If you are under 55 and have reached retiring age for rank. Choose your option for the Employer Benefit component (one only). Please note, if you are immediately joining the Reserves on a Continuous Full-time Service (CFTS) contract after retiring from the Permanent Forces, you are not eligible to claim a pension.

- Preserve all in Military Super: go to **Part F**
- Convert all to a pension: go to **Question 19**

If you are 55 or over. Choose your option for the Employer Benefit component (one only):

- Preserve all in MilitarySuper: go to **Part F**
- Convert **all** to a **pension**.
- Take **all** as a **lump sum** (this option is only available to you if you have met a condition of release).
- Convert

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
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to a **pension** (must be 50% or more) and take the **rest** as:

- to a cash lump sum (this option is only available if you have met a condition of release)
- to a rollover to another super fund

Please note, if you are immediately re-joining the permanent forces or joining the Reserves on a Continuous Full-time Service contract, you are not eligible to claim your benefit, as a pension or a lump sum.

19. **Surcharge**

If you have a **Superannuation Contributions Surcharge** debt, it 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 before tax employer lump sum benefit. These are the default provisions. However you can elect to have your debt deducted in a particular manner.

How do you elect to have a **Superannuation Contributions Surcharge** debt deducted?

- default provisions to apply
- from the Employer Benefit before it is converted to pension
- from the Member Benefit before it is paid as a lump sum
- from any Ancillary Benefit you are claiming.

F

Ancillary Benefit options

20. Please indicate whether you would like to cash out or rollover 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
- reached age 60 and no longer work for the the ADF (including full-time Reserves duty).

- Claim now: fill out the table below
- Do not claim: go to **Part G**
- Claim as cash (this option is only available to you if you meet a condition of release)
- Rollover to another super fund

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"/>

G

Identification requirements

21. 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.

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.

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



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.

26. Provide details of the different funds that you would like each benefit rolled over to. This form makes provisions for you to rollover your benefit to up to 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.

ANCILLARY BENEFIT

For your Ancillary Benefit, write which Ancillary Benefit type you want paid to each fund (see example below).

Name of the rollover fund	<input type="text"/>		
	<input type="text"/>		
Postal address of fund	POSTAL ADDRESS		
	<input type="text"/>		
	<input type="text"/>		
	SUBURB	STATE	POSTCODE
	<input type="text"/>	<input type="text"/>	<input type="text"/>
Fund Identification number	<input type="text"/>		
Australian Business No. (ABN) of rollover fund	<input type="text"/>		
Unique Superannuation Identifier (USI)	<input type="text"/>		
Membership No. (known as your Member Client Identifier) for fund	<input type="text"/>		
Ancillary Benefit type	1)	<input type="text"/>	
	2)	<input type="text"/>	
	3)	<input type="text"/>	
	4)	<input type="text"/>	

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



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. Your TFN can be validated using the SuperTICK validation service at any time during your MilitarySuper membership and must be validated before your benefit can be rolled over to another fund.

If you do not provide your TFN, the processing of your benefit payment may be delayed.

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

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

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

Your Tax File Number - -

Your TFN remains confidential

J

Document list

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

- A copy of the ADF's acceptance of long service leave credit.
- Certified copies of documents requested to prove your identity.
- TFN declaration form.

If you joined the ADF 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 ADF's acceptance of the periods for long service leave purposes.

K

Member declaration

I declare that:

- 29.
- The information I have provided is true and correct to the best of my knowledge.
 - I acknowledge 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 J**.
- The TFN I have provided is the same number advised to me by the ATO.
- The TFN will be provided to a rollover fund unless I advise you not to.

I understand that:

- Supplying my TFN is optional and that if I have not provided my TFN, tax will be deducted at the highest marginal rate.
- If I have not provided all the required information, this application may be returned to me for completion and payment may be delayed.



Sign

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

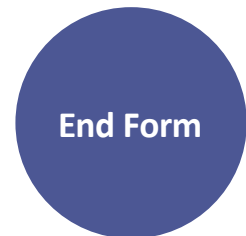
- I do not want my contact details passed to a commissioned independent research firm for the purpose of participating in research on the service provided by MilitarySuper.

L

Lodgement

Post your completed original application and attachments to:

MilitarySuper
GPO Box 2252
Canberra ACT 2601



Need assistance?
Call us on the phone numbers below



Email
members@enq.militarysuper.gov.au



Phone
1300 006 727



Fax
02 6275 7010



Post
MilitarySuper
GPO Box 2252
Canberra ACT 2601



Web
csc.gov.au



Overseas Callers
+61 2 6275 7000