



Withdrawing your super

Important information about this form

What this form is for

- Use this form to withdraw part or all of your benefit or transfer it to another super fund.
- This form cannot be used to transfer to a Self Managed Super Fund (SMSF). For an SMSF transfer please use the [Transfer to an SMSF fund form](#).

What you need to know

- If you are applying to withdraw your super due to a terminal condition, please do not complete this form. Call us on **1300 203 439** to discuss the next steps.
- To apply for an early release payment under financial hardship or specified compassionate grounds, do not use this form, go to csc.gov.au and complete the [Early access to superannuation benefit form](#).
- Please note that if you have an unrestricted non-preserved component, you can withdraw this without meeting a condition of release. For more information about this, visit the [ATO website](#)
- Proportioning rules require your taxable and tax-free components to be spread in equal proportions across your benefit payment. For more information about this, visit the ATO website ato.gov.au
- You can check your Benefit Estimate (including whether you have an unrestricted non-preserved component) through [the CSC Navigator](#) available at csc.gov.au
- You should fully consider the fees and other costs that may apply before taking action. More information on fees and other costs related to your ADF Super account is available in the [ADF Super PDS](#) at csc.gov.au
- Any insurance cover you hold through lifePLUS Protect will stop if you withdraw all of your ADF Super benefit, or transfer all of your benefit to another super fund. More information on lifePLUS Protect is available in the [Insurance and your ADF Super](#) booklet at csc.gov.au
- If you withdraw all of your ADF Super benefit resulting in your account being closed, and you are within the period of receiving Income Protection payments, you will need to let the insurer know your new superannuation fund and account number to ensure you continue to receive the superannuation contribution component.
- If you need assistance, please call us on **1300 203 439**.
- For more information refer to the [ADF Super Product Disclosure Statement \(PDS\)](#).

➡ Continued on next page



Australian
Defence Force
Superannuation

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

If you wish to make a cash withdrawal from your ADF Super account, or you haven't provided a valid TFN, you'll also need to provide identification as part of the withdrawal process (Section E). If you are transferring your ADF Super benefit to another Super Fund and you've provided a valid TFN, you don't need to provide identification.

If you wish to verify your identification electronically, please email this form and a copy of one of the listed ID requirements in Section E to: formsandapplications@adfsuper.gov.au

Or

If you do not wish to verify your identification electronically, please send your completed form and your certified proof of identity documents to:

ADF Super
Locked Bag 20116
Melbourne VIC 3001

Privacy

We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies. Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law.

A full copy of our privacy policy as well as the privacy complaint process is available at csc.gov.au



Provide your personal details

ADF Super membership number

Title Mr Mrs Ms Miss Other

Surname

Given name(s)

Date of birth / /

Address **Residential address**

Suburb **State** **Postcode**

My Postal Address is the same of my Residential Address You don't need to fill in the Postal Address section.

Postal address

Suburb **State** **Postcode**

Phone **Phone number**

Email
@

Your Tax File Number (TFN)

I have already provided my TFN to ADF Super.

Not sure if you've provided your TFN?
You can check this by logging into the [CSC Navigator](#) or under the **Your details** section of your **Member Statement**

ADF Super is authorised to collect and validate your Tax File Number (TFN) under the *Superannuation Industry (Supervision) Act 1993*. To improve the electronic transfer of funds between superannuation providers, ADF Super is required to validate your TFN with the Australian Taxation Office (ATO). In the event that your TFN cannot be validated, or you do not wish to provide your TFN, you will be required to provide identification in accordance with **Section E**.



B

Confirm the amount of your withdrawal and that you meet eligibility requirements

Amount
(You must leave at least \$6,000 in your account)

Part of my benefit to the value of
\$ [] [] [] [] [] [] [] [] [] [] . [] [] net

OR

All of my benefit and close my account

AND

Date your employment
ceased/will cease

[] [] ^D / [] [] ^M / [] [] [] [] ^Y

Date of last contribution
to ADF Super

[] [] ^D / [] [] ^M / [] [] [] [] ^Y

Wait for my final employer contribution

Note: if you don't advise us to wait for your final employer contribution we will proceed with the withdrawal.

If we receive another contribution related to your period of Defence service, we will open a new account and you will have to complete a new **Withdrawing your super** form if you want to withdraw this money. If we receive another contribution from any other employer, we will reject the contribution and return it to your employer.

Withdrawal Eligibility

Confirm which one of the following withdrawal eligibility requirements apply to you:

- I wish to transfer my ADF Super benefit to another superannuation fund. Ensure you complete **Section D**. **Note:** This form cannot be used to transfer to an SMSF. For an SMSF transfer please use the Transfer to an [SMSF form](#).
- I have reached age 60, I have retired and to the best of my knowledge I will not resume gainful employment. Please complete the **Date your employment ceased/will cease** section above.
- I have ceased gainful employment with an employer after turning 60. Please complete the **Date your employment ceased/will cease** section above.
- I am over age 65.
- I am retiring due to permanent disability or permanent invalidity. Please contact us on **1300 203 439** to discuss additional requirements.
- I have changed jobs and my ADF Super account balance is \$200 or less.
- I have an [unrestricted non preserved](#) component.
- I am a temporary resident permanently leaving Australia (except New Zealand citizens). This is known as a Departing Australia Superannuation Payment (DASP). To apply for a DASP you'll need to use the [ATO website](#).
- I am moving to New Zealand indefinitely and wish to transfer to a [New Zealand KiwiSaver Scheme](#). Please contact us on **1300 203 439** to discuss additional requirements.

I would like my withdrawal paid in the following way:

- Electronic withdrawal – go to **Section C** and provide certified identification documents in accordance with **Section E**.
- Transfer to another fund(s) only – complete **Section D**.
- A transfer to another fund and an electronic withdrawal – provide the details of your payment split below and go to **Sections C and D** and provide certified identification documents in accordance with **Section E**.

\$ [] [] [] [] [] [] [] [] [] [] . [] [] Paid as cash with balance paid as a transfer to another superannuation fund

OR

\$ [] [] [] [] [] [] [] [] [] [] . [] [] Paid as a transfer to another superannuation fund with the balance paid as cash

***Complete one only**

C

Withdrawal as an electronic payment to you

Deposit my superannuation benefit into the following bank account:

Name of account holder

Branch (BSB) number

 -

Account number

Note: your superannuation benefit can only be deposited into an account held in your name or jointly in your name. Any Australian financial institution with a BSB number will be accepted. ADF Super will not be liable for any errors that occur based on the account details you provide.

AND

Provide certified identification documents in accordance with **Section E**.

PARTIAL WITHDRAWALS ONLY: Investment option drawdown (if in two or more options)

Section does not need to be completed for a full withdrawal. Complete this section to indicate from which investment option or mix of options your partial withdrawal amount will be paid from. You should only complete this part if you wish to make a partial withdrawal and your ADF Super account balance is currently invested in two or more investment options.

Cash \$.

Income Focused \$.

Balanced \$.

Aggressive \$.

Total \$.

Please ensure your total amount is the same as the lump sum withdrawal amount you listed above.

D

Transfer your super

Note: This form cannot be used to transfer to a SMSF. For a SMSF transfer please use the [Transfer to a self-managed super fund](#) form.

Name of the fund you want to transfer your benefit to

Please provide the name exactly as per your last statement or contact the fund for the correct details.

ABN of fund

Australian business number

Your Member Client Identifier at the fund

USI of fund



USI = Unique Superannuation Identifier

Important: This transfer cannot be processed without the USI

To transfer your benefit to more than one fund, please provide the details of the other fund(s) on a separate sheet of paper.

If you did not previously provide your TFN or have not provided it in Section A, or if your TFN cannot be validated with the ATO, you will need to provide identification documentation in accordance with Section E for your transfer to proceed.

If you withdraw all of your ADF Super benefit resulting in your account being closed, and you are within the period of receiving Income Protection payments, you will need to let the insurer know your new superannuation fund and account number to ensure you continue to receive the superannuation contribution component.

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 check both boxes 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.
- I have attached identification for DVS verification.



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 Declare and sign this form

I declare that:

- the information I have provided on this form is true and correct
- I have read the [ADF Super PDS](#), and this application is made subject to the terms and conditions of that information
- I have provided certified proof of identity documents (if applicable) to prove my identity

 **Sign**

Signature

Date of declaration

D	D	/	M	M	/	Y	Y	Y	Y

G Lodgement

You have now completed this form.

If you wish to use DVS, please email your application and a copy of one of the listed ID requirements in **Section E** to: formsandapplications@adfsuper.gov.au

Or

If you do not wish to use DVS, please send your completed form and your certified proof of identity documents to:

**ADF Super
Locked Bag 20116
Melbourne, VIC 3001**

Please note: If your documents are incompatible with DVS you must submit certified copies with your application via post.

End Form



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



Email
members@adfsuper.gov.au



Phone
1300 203 439



Financial Advice
1300 277 777



Post
ADF Super
Locked Bag 20116
Melbourne
VIC 3001



Web
csc.gov.au



Overseas Callers
+61 2 4209 5401