



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

Who should use this form

Use this form if you are a member of the DFRDB Scheme and you are being transitioned from the Australian Defence Force (ADF) as medically unfit for further service.

Do not use this form if you ceased employment with the ADF to enter government employment and wish to preserve your superannuation rights.

When to use this form

This form can be completed anytime up to your transition.

Please complete the following parts.

Part A: About yourself

Part B: Exit details

Part C: Superannuation contributions surcharge

Part D: Invalidity pay (pension) payment details (if applicable)

Part E: Superannuation productivity

Part F: Commutation

Part G: MilitarySuper Ancillary Benefit options

Part H: Your pre-service education and training

Part I: Your pre-service employment history

Part J: In-service education and training

Part K: In-service employment history

Part L: Identification requirements



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Part M: Tax File Number

Part N: Document list

Part O: Member declaration

Part P: Department of Defence – Authority to provide medical and employment records

Part Q: Department of Veterans' Affairs (DVA) and/or Military Rehabilitation and Compensation Commission (MRCC) – Authority to provide information

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

Options

On transition on the grounds of invalidity you will be subject to invalidity classification. For more information regarding this process please read the **Invalidity Benefits** leaflet (see below).

This form asks about the options you choose for your:

1. Invalidity pay

The rate of invalidity 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. 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 gainfully employed for 10 hours or more per week), you can choose instead to take all or part of your superannuation productivity benefit as a cash lump sum.

3. Commutation

Should you be classified **Class C** and have in excess of 20 years service for pension, you may commute (ie exchange) part of your retirement pay for an immediate lump sum.

The maximum you can commute is five times your retirement pay. Your retirement pay will be permanently reduced to offset your commutation. An election to commute must be lodged with your scheme within 12 months of you becoming entitled to retirement pay.

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:

- Additional personal contributions
- Co-contributions
- Salary sacrifice amounts
- Spouse contributions (please note that spouse contributions are those paid by your partner into your MilitarySuper account)
- Transfer amounts
- Super Guarantee amounts
- Low Income Contributions

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 (see table below) and:

- are less than 60 and have permanently retired from the workforce;
or
- are aged 60 or more and have permanently retired from the workforce or your current employment has ended.

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 30/6/1964	60 years

You can roll over your Ancillary Benefit to:

- a Regulated Superannuation Fund
- a Retirement Savings Account (RSA)
- an Approved Deposit Fund (ADF).

Note: You may be able to claim your Ancillary Benefit before preservation age and permanent retirement if, under Rule 87 (MilitarySuper Rules), CSC decides that as a result of your incapacity, it is unlikely that you will be able to work again in employment for which you are reasonably qualified. Please contact your scheme if you have any queries.

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, 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.

Payment

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

Tax File Number

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, Commonwealth Superannuation Corporation is required to deduct PAYG tax at the top 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

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 the 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
- **Invalidity Benefits** factsheet
- factsheets on each Ancillary Benefit type.

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

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) 6272 9617
DFRDB (02) 6272 9616

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

Send your completed application and attachments to:

DFRDB
GPO Box 2252
Canberra ACT 2601
Australia

OR

You can fax or email documents to formsandapplications@csc.gov.au



Application for invalidity benefit 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 / /



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F

Commutation

20. If you are classified **Class C** and have in excess of 20 years service for pension, do you want to commute part of your retirement pay to a lump sum? 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.

- No – go to **Part G**
- Yes
- If Yes, do you elect to:
- commute the **maximum** entitlement
- OR**
- commute four times retirement pay
- OR**
- receive a commutation lump sum of
- \$

21. You have the choice of applying your post June 1983 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
- 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-July 1983 excess contributions:

\$

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

ATO, Superannuation Business Line
PO Box 2000
Moonee Ponds VIC 3039

Please provide a letter from the ATO showing your pre-July 1983 amount.

Lump sum election

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

No, take all cash as a lump sum – go to **Question 24**

Yes

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

Roll over all – go to **Question 26**

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

Cash lump sum

23. If you would like your cash lump sum paid into the account nominated at either **Part D** or **Part E**, please indicate below:

Pay into account nominated in **Part D Question 16**

Pay into account nominated in **Part E Question 19**

If you would like your cash lump sum paid into a different account, please complete **Question 24**.

24. Give details of the account you would like your cash lump sum paid into. If you are taking part of your commutation only, indicate the amount. 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

Rollover of lump sum

25. If you are rolling over any of your commutation lump sum, and you nominated a single rollover fund at **Question 19** and would like your commutation paid to that fund, please indicate below. If you are rolling over part only of your commutation lump sum, please also indicate the amount you wish to roll over:

Pay all of my commutation lump sum into the rollover fund nominated in **Part E Question 18**

Pay the amount of \$

into the rollover fund nominated in **Part E Question 18**

If you would like any of your commutation lump sum paid into a different rollover fund, please complete **Question 26**.

26. Give details of the fund(s) you want you commutation lump sum paid into. This form allows you to provide details for up to two rollover funds.

Write the amount for each rollover fund, except write 'BALANCE' for the last (or only) fund.

Payments will be made directly to the rollover fund.

First fund

Name of fund

Postal address

SUBURB **STATE** **POSTCODE**

Fund ID number

Amount \$

Australian business number (ABN) of rollover fund

Unique Superannuation Identifier (USI)

Membership number (known as your Member Client Identifier) for fund

Second fund

Name of fund

Postal address

SUBURB **STATE** **POSTCODE**

Fund ID number

Amount \$

Australian business number (ABN) of rollover fund

Unique Superannuation Identifier (USI)

Membership number (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



Your pre-service education and training

32. What grade/level of schooling did you complete before leaving school?

D D / M M / Y Y Y Y

Date of leaving school / /

33. What was the highest/last public examination you passed at school?

Y Y Y Y

Year of completion

34. What tertiary study or technical training have you completed?

Two rows of 20 empty boxes for text entry.

Year(s) of completion

Two sets of boxes for years, each with 'Y' labels above and four boxes below.

35. What professional, technical or trade qualifications did you gain?

Two rows of 20 empty boxes for text entry.

36. What tertiary study or technical training have you partially completed?

Two rows of 20 empty boxes for text entry.

Years of study

Two sets of boxes for years, each with 'Y' labels above and four boxes below, separated by 'to'.

If you need more space please attach additional details.



Your pre-service employment history

Include self-employment and periods of unemployment.

37. **Period 1**

Name of employer

Two rows of 20 empty boxes for text entry.

Employed as

One row of 20 empty boxes for text entry.

Brief description of duties undertaken

Large rectangular box with 'DESCRIPTION OF DUTIES' header.

Duration

Duration format: DD / MM / YYYY to DD / MM / YYYY.



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



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).



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

Under the *Superannuation Industry (Supervision) Act 1993*, we are authorised to collect your Tax File Number (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 your scheme, you are under no obligation to provide it again in this application.

Your TFN remains confidential.

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 Tax File Number

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

Yes

No

Not applicable

N

Document list

50.

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

- A copy of the Defence Force's acceptance of long service leave credit (if you are claiming an additional period)

If you joined the Defence Force before 1 July 1983, your eligible service period (for PAYE 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.

- A marriage certificate.
- Medicare levy variation declaration.
(if you are claiming a Medicare levy exemption against a pension entitlement) – the form is available from the ATO website.
- Print-out from Department of Defence showing in-service education training (you must provide this document if possible – see **Part J**).
- Print-out from Department of Defence showing in-service employment history (you must provide this document if possible – see **Part K**).
- Authority to request information from Defence.

O

Member declaration

51.

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 M**; 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 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.



Department of Defence Authority to provide medical and employment records

52.

I,

GIVEN NAME(S)

SURNAME

whose reference number is

of

RESIDENTIAL ADDRESS

SUBURB

STATE

POSTCODE

authorise the Department of Defence to make available to CSC full records relating to my employment, training and medical history (including clinical notes and psychological records) in respect of my Defence Force service and/or advice in respect of such employment, training and medical history.

I also authorise CSC to release copies of the documents obtained under this authority to appropriate medical advisers where such release is necessary for the administration of the *Defence Forces Retirement Benefits Act 1948*, the *Defence Force Retirement and Death Benefits Act 1973* or the *Military Superannuation and Benefits Act 1991*.

I understand that, whilst the information will be subject to standard confidentiality requirements, they may be obliged, under the legislative provisions that have application to it, to release the information provided, in whole or in part, to a tribunal or Court.

This authorisation is to remain in force until revoked by me in writing.

 **Sign**

SIGNATURE

Date signed

/ /

The information to be collected on the basis of this authorisation is for a lawful purpose which is necessary for, or directly related to, the administration of the *Defence Forces Retirement Benefits (DFRB) Act 1948*, the *Defence Force Retirement and Death Benefits (DFRDB) Act 1973* and the *Military Superannuation and Benefits (MSB) Act 1991*.

I understand that any information relating to my medical history collected under this authorisation may be liable to release to other Australian Government agencies in accordance with the disclosure provisions of the Australian Privacy Principles contained in the *Privacy Act 1988*, in particular, to those agencies (such as the Department of Veterans' Affairs) concerned with the provision of financial benefits which may be affected by your entitlements under the *DFRB Act 1948*, the *DFRDB Act 1973* and the *MSB Act 1991*.



Department of Veterans' Affairs (DVA) and/or Military Rehabilitation and Compensation Commission (MRCC) – Authority to provide information

DVA/MRCC reference number

53. I,

GIVEN NAME(S)

SURNAME

RESIDENTIAL ADDRESS

of

SUBURB STATE POSTCODE

authorise the Department of Veterans' Affairs (DVA) and/or the Military Rehabilitation and Compensation Commission (MRCC) to make available to CSC on presentation of a copy of this authority, any medical reports, determinations, correspondence and other records and/or advice pertinent to those matters which CSC may request from time to time for the purpose of the *Defence Forces Retirement Benefits Act 1948*, the *Defence Force Retirement and Death Benefits Act 1973* or the *Military Superannuation and Benefits Act 1991*.

I also authorise CSC to release copies of the documents obtained under this authority to its medical advisers where such release is necessary for the administration of the abovementioned legislation.

I understand that, whilst the information will be subject to standard confidentiality requirements, CSC may be obliged, under the legislative provisions that have application to it, to release the information provided, in whole or in part, to a tribunal or Court.

This authorisation is to remain in force until revoked by me in writing.

Sign

SIGNATURE

Date signed

/ /

The information to be collected on the basis of this authorisation is for a lawful purpose which is necessary for, or directly related to, the administration of the *Defence Forces Retirement Benefits (DFRB) Act 1948*, the *Defence Force Retirement and Death Benefits (DFRDB) Act 1973* and the *Military Superannuation and Benefits (MSB) Act 1991*.

I understand that any information relating to my medical history collected under this authorisation may be liable to release to other Australian Government agencies in accordance with the disclosure provisions of the Australian Privacy Principles contained in the *Privacy Act 1988*, in particular, to those agencies (such as the Department of Veterans' Affairs) concerned with the provision of financial benefits which may be affected by your entitlements under the *DFRB Act 1948*, the *DFRDB Act 1973* and the *MSB Act 1991*.

R Lodgement

You have now completed this form.

54. Send your completed application and attachments to:

DFRDB
GPO Box 2252
Canberra ACT 2601
Australia

OR

You can fax or email documents to formsandapplications@csc.gov.au

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 DFRDB on **1300 001 677** or MilitarySuper 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.

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
MilitarySuper: +61 2 6192 9502
DFRDB: +61 2 6192 9504