

Apply for a payment (compassionate grounds)

How to apply

This form and information sheet will help you apply for the payment of your super benefit.

1 Check that you're eligible

You can apply to access your super benefit on 'compassionate grounds' if you need the money to pay for:

- medical expenses for you or your dependants
- partial payment of home loans to avoid foreclosure of the loan
- modification of a home or vehicle for you or your dependants suffering a severe disability
- the cost of palliative care for you or your dependants
- funeral costs for a dependant
- medical transport for you or your dependants.

If any of the circumstances listed above apply to you, you can apply to the Australian Taxation Office (ATO) for the release of your super benefit on compassionate grounds. The ATO will let us know if your application has been approved as well as letting you know via the MyGov portal. The ATO will also advise by either phone or text message (in addition to the letter in MyGov). You'll then need to apply to AustralianSuper. You can only apply for a payment on compassionate grounds if you are a citizen or permanent resident of Australia or New Zealand. You're not eligible to apply for a payment on compassionate grounds if you're a temporary resident in Australia.

2 Apply to the ATO

Call the ATO on 13 10 20 to find out if you're eligible to request the early release of your super benefit on compassionate grounds.

Detailed information on how to apply is available on their website at ato.gov.au

They will need to know your account balance

When you apply for the release of your super benefit, the ATO will ask you how much money you currently have in your account.

To find out the balance of your super account, log into your account at australiansuper.com or call **1300 300 273**.

Release of your super

If you have an unrestricted non-preserved or restricted non-preserved benefit in your super, funds will generally be withdrawn from these components before your preserved benefit component.



3 Apply to AustralianSuper

If the ATO approves your application, please complete the attached form and return it to us together with:

- the original or a copy of the ATO approval letter, and
- certified proof of your identity (ID), or authority for us to verify your ID electronically by ticking 'I want to use electronic verification' on page 5 of the application form.

See the next page for how you can certify documents.

Once we receive your completed form and certified documents (if you haven't given us permission to verify your identity electronically), it will usually take around five business days to process your request. Please note that we will need to receive formal approval from the ATO before we can process your application.

If you want to keep your insurance cover, you'll need to have enough money in your super account to pay for it. Cover can stop for many reasons. Read the 'When cover stops' section in the *Insurance in your super* guide to learn more at australiansuper.com/InsuranceGuide.

Claiming a tax deduction for personal super contributions



If you have made personal contributions during the year you might be able to claim a tax deduction. To claim a tax deduction for personal super contributions, you must send us a *Notice of intent to claim a tax deduction* form before you withdraw your super benefit or close your account. We can't accept your *Notice of intent to claim a tax deduction* form after an application for a benefit payment has been processed. To find out more about claiming a tax deduction for personal super contributions, see our *Tax and super* fact sheet at australiansuper.com/factsheets

Before applying for a payment...



It's important to consider:

- how it will impact your retirement
- if you'll pay more tax
- any impacts it will have on benefits you're receiving i.e. Centrelink, WorkCover etc

Former UK pension funds transferred into your account

If you've transferred a pension fund from the UK into your AustralianSuper account within the last ten years, we're required to report any payments or transfers to

HM Revenue & Customs in the UK. And if the UK Government considers you to be a UK tax resident at the time of payment or at anytime during the preceding ten UK tax years, you may have to pay tax to the UK Government. The UK Government will contact you regarding any tax you have to pay.

For more information on UK tax, contact HM Revenue & Customs directly at hmrc.gov.uk or on 001144 3000 533 148. Please have your UK National Insurance number on hand.

How to certify your documents

Read this section if you choose to attach paper copies of certified documentation for providing proof of your identity. Alternatively, you can use electronic verification. See section 5 of this form for details.

1 Get your ID documents and photocopies ready for certification

Take both the ORIGINAL and a photocopy of your CURRENT driver licence, passport or government-issued proof of age card to someone who is authorised to certify ID (e.g. a police officer, a medical practitioner, a lawyer, a post office employee or a financial adviser or planner). If you are using your driver licence or government-issued proof of age card, you'll need to photocopy BOTH sides.

If you're withdrawing more than \$10,000 you'll also need to provide additional ID:

- Above \$10,000 and up to \$50,000: either one bill (power, telephone) or one bank statement issued within the last three months.
- Above \$50,000 and up to \$75,000: either two bills (power, telephone) or two bank statements issued within the last three months.
- Above \$75,000: either three bills (power, telephone) or three bank statements issued within the last three months.

All ID must have the same name and mailing address that we have for your super account.

2 Ask them to certify your ID

To certify your ID, the authorised person needs to compare the photocopy to the ORIGINAL and include the following details on the copy:

- stamp or write 'This is a true and correct copy of the original'
- their qualification (such as police officer)
- their name
- their address and phone number, and
- their signature and the date it was signed.

Every page of the documents we receive from you must have been certified and dated within the last 6 months. Undated documents will be rejected.



For a list of who can certify your ID for, go to australiansuper.com/IDHelp for more information.

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria, 3001, collects your personal information (PI) to operate, and administer your super account (including insurance) or retirement income account, improve our products and services and keep you informed. If we can't collect your PI we may not be able to perform these services. PI is collected from you but sometimes from third parties like your employer and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third-party service providers of your financial adviser. Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

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Important notes



1. If you withdraw your full account balance and your employer is still contributing to your account, your existing account will be closed. You will then be set up with a new account and member number, with new default insurance cover. This cover may be less than you have now and different terms and conditions may apply.
2. If your existing account is closed and a new super account opened, any insurance cover you apply for in addition to your default cover will be limited cover for at least two years and you may need to provide detailed health information.
3. Investment returns, tax, insurance and management costs will change the final amount paid.
4. You're not eligible to apply for a payment on compassionate grounds if you're a temporary resident in Australia.

Please complete in pen using CAPITAL letters and print (X) to mark boxes. You should read the Privacy Collection Statement on page 2 of this form to see how AustralianSuper uses your personal information.

1 Provide your personal details

Last name															Mr	Mrs	Ms	Miss	Dr					
<input type="text"/>															<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
First name/s																								
<input type="text"/>																								
Date of birth								Male				Female												
<input type="text"/>								<input type="checkbox"/>				<input type="checkbox"/>												
Tax File Number								Member number																
<input type="text"/>								<input type="text"/>																
Street address																								
<input type="text"/>																								
Suburb															State					Postcode				
<input type="text"/>															<input type="text"/>					<input type="text"/>				
Postal address (if different)																								
<input type="text"/>																								
Suburb															State					Postcode				
<input type="text"/>															<input type="text"/>					<input type="text"/>				
Telephone (business hours)								Telephone (after hours)								Mobile								
<input type="text"/>								<input type="text"/>								<input type="text"/>								

For how we use your TFN, go to australiansuper.com/RefTFN



2 Provide payment details

Please provide your bank account details below.

Account name - must be held in your name or jointly in your name																								
<input type="text"/>																								
Name of bank or financial institution																								
<input type="text"/>																								
Branch										BSB number					Account number									
<input type="text"/>										<input type="text"/>					<input type="text"/>									

3 Provide withdrawal details

Please select (X) one of the withdrawal options below:

- Total amount approved by the ATO:** Now complete Step 4.
This option may close your account and any insurance cover you have will cease.
- A nominated amount below the amount approved by the ATO:** Complete the section below to provide withdrawal details.

The nominated amount is \$, ,

This option will keep your account open and any current insurance cover will remain active, as long as you ensure you have sufficient funds in your account to cover your ongoing insurance costs. Additional payments will NOT be made at a later date.

Which investment option/s should be used to fund the payment?

Complete this section ONLY if you're invested in Pre-mixed and DIY Mix option/s.

Write the percentage you want to withdraw from each investment option below. If you leave this blank, your withdrawal will be made from your selected future contribution investment choice/s. If you don't have enough money in one or more of your selected options, the balance of your withdrawal will be pro-rated in proportion to the balance in each option.

High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Socially Aware	<input type="text"/> <input type="text"/> <input type="text"/> %
Indexed Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %
Conservative Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Stable	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified Fixed Interest	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL MUST ADD UP TO 100%	<input type="text"/> 1 <input type="text"/> 0 <input type="text"/> 0 %

Complete this section ONLY if you're invested in the Member Direct option

If you have super invested in AustralianSuper's Member Direct option, do you want to sell these holdings to make this withdrawal?

(Please choose (X) one option only)

- Yes** - I will sell my Member Direct holdings.
You need to complete the sell down and transfer the proceeds to your other investment options prior to submitting this form. If you wish to redeem a Term Deposit before its maturity date, early redemption costs may apply. Refer to the *Member Direct investment option: Terms and Conditions* or the *Member Direct investment option* guide available for download from australiansuper.com/MemberDirect for more information.
- No** - I don't want to sell my Member Direct holdings.
You must maintain a minimum total account balance to continue using Member Direct. If your total super account balance falls below \$10,000, or your pension account balance falls below \$30,000, your Member Direct account may be closed.

4 Confirm your approval letter

- I have attached the original or a copy of the ATO approval letter. I understand that the Fund will need to have received formal approval from the ATO in addition to the above.

5 Provide proof of your identity

Please complete (X) one of the options below.

- Option 1 - I want to use electronic verification, and I've provided my identification details for TWO of the following documents listed below.**
- I also authorise AustralianSuper to disclose my name, residential address and date of birth to the credit reporting agency, Illion, for the sole purpose of verifying my identity, by giving you my Medicare, driver licence or Australian Passport details below. I understand that Illion will confirm with AustralianSuper whether my personal information (in whole or in part) matches their credit information file. I also understand that they will not share any other information from my credit file with AustralianSuper.

I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third-party systems.

Fill out any TWO of the following:

1. Full name as appears on my Medicare card		
<input type="text"/>		
My Medicare number is	Valid to	My reference number on this card is
<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Full name as appears on my driver licence		
<input type="text"/>		
Licence number	Card number ¹	¹ Visit australiansuper.com/IDHelp to find the card number on your driver licence.
<input type="text"/>	<input type="text"/>	
State of issue	Expiry date	
<input type="text"/>	<input type="text"/>	
3. My Australian passport number is		Place of birth (as shown on your passport)
<input type="text"/>		<input type="text"/>
Country of birth (not shown on your passport)		
<input type="text"/>		
Family name at birth (not shown on your passport)		
<input type="text"/>		

- Option 2 - I want to attach certified paper copies of my documentation**
- I have attached correctly certified photocopies of my original driver licence, passport or government-issued proof of age card.
- Please note that each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document correctly certified and who can do this, please go to australiansuper.com/IDHelp

See page 2 of this form to check how to certify your documents.



- I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for TWO of the documents listed above.

6 Benefit payment checklist

- Have you checked you are eligible for payment or rollover?
- Have you completed **Section 5 Provide proof of your identity**
- Are you claiming a tax deduction for any personal contributions? If so, refer to page 1 for more information.
- Have you completed all the required sections and signed this form?

