

Application for Retirement Benefits (including Ancillary Benefits)

Who should use this form?

Use this form if you are a Member of the Military Superannuation and Benefits Scheme (MSBS) 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 being discharged and have arranged to join another arm of the Defence Force, including transferring to full time Reserve duty—you are not entitled to MSBS benefits.

When to use this form

This form can be completed up to three months **before** discharge and no later than three months **after** discharge. However, it is more usual to complete the application as part of DISPAY procedures.

Before you use this form

Before completing this benefit application form, it is recommended that you read the Product Disclosure Statement (PDS) for the MSB Scheme, which consists of the MilitarySuper Book and Your Guide to Investment Choice. The PDS is available from the MilitarySuper website www.militarysuper.gov.au or by phoning **1300 006 727**.

Completing this form

Complete:

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

Then lodge with MilitarySuper at the address in Part L.

Options

There are two components to your 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 the MSB Fund 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 Members application is received in ComSuper.

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

The options for your Member Benefit are:

- If you have reached age 55 and are **NOT** intending further gainful employment, your Member Benefit may be taken as a cash lump sum, rolled over or preserved in the MSB Fund.
- **If you are ceasing at statutory retiring age under age 55 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 the MSB Fund or rolled over as a compulsory preserved amount.
- **If you preserve any of your Member Benefit in the MSB Fund** 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 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 the MSB Scheme, or take it as a total lump sum benefit or convert not less than 50% to Pension.
- **If you have reached age 55 and ARE intending to be gainfully employed** (i.e. engaged in gainful employment of ten hours or more per week), you may preserve your total Employer Benefit in the MSB Scheme, 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 the MSB Scheme.

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:

1. Additional Personal Contributions
2. Salary Sacrifice amounts
3. Transfer Amounts
4. Spouse Contributions (please note that spouse contributions are those paid by your partner into your MilitarySuper account)
5. Co-Contributions
6. Super Guarantee amounts

Options (continued)

You may roll over your Ancillary Benefit at any time. The Ancillary Benefit may be cashed out once you have reached your superannuation preservation age (see table below) and:

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

Date of Birth	Preservation Age
Before 1/7/1960	55
1/7/1960 - 30/6/1961	56
1/7/1961 - 30/6/1962	57
1/7/1962 - 30/6/1963	58
1/7/1963 - 30/6/1964	59
After 30/6/1964	60

Proportioning

As part of the changes to super, that came into effect on 01 July 2007, proportioning rules were introduced. This means that if you have not reached your preservation age and you claim your non-preserved (ie. Pre 01 July 1999) member benefit, the payment would include both tax free and taxable components.

However, the legislation has now been changed for MSBS members with retrospective effect to 01 July 2007. This means that if you are under your preservation age, and take your pre 01 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 01 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 MilitarySuper booklet “Tax and your Military Super Benefit”.

Where you can roll over your Ancillary Benefit?

You can roll over your ancillary to:

- a regulated superannuation fund
- a retirement savings account (RSA)
- an approved deposit fund (ADF).

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 roll over 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 cheques payable to your nominated rollover fund(s) send them directly to your nominated 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. Providing the Superannuation fund number (SFN) is optional. If you have a membership number for the rollover fund or RSA, please include this number. If you do not have a membership number, please list a Superannuation Product Identification Number (SPIN). You can get these details 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.

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
- 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 MSB Board 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).

If you have not been issued a TFN you should lodge an Australian Taxation Office 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:

- **Product Disclosure Statement**
- **The MilitarySuper Book**
- **About to Leave the ADF? Fact sheet**
- **Superannuation Contributions Surcharge leaflet**
- **Taxation of Lump Sums fact sheet**
- **Taxation Concessions—Superannuation Pension Rebates fact sheet**
- **fact sheets on each Ancillary Benefit type.**

All these publications are available on the MilitarySuper website at www.militarysuper.gov.au

A Financial Advisor may also be able to assist.

Re-entry to the Defence Force

If you re-enter the ADF (in the Permanent Forces or the Reserve Forces) performing continuous full time service following discharge, your pension will be suspended. You should formally advise ComSuper so that your MSBS records can be linked.

Privacy

The MSB Board and its Administrator, ComSuper, are collecting the information on this form for the following reasons:

- to confirm your identity
- to assess your eligibility for payment/rollover of the benefit
- to record up to date details relating to your spouse (if applicable) for future benefit eligibility
- to pay your benefit or to roll it over
- to contact you.

The MSB Board and ComSuper are committed to protecting any personal information we hold about you. Your information will not be used for any other purpose or disclosed to another party unless:

- you authorise us to do so
- the disclosure is authorised by law. This may include disclosing your personal information to other Government agencies that have specific legislative authority to collect this information (for example the Australian Taxation Office, Centrelink or the Department of Veterans' Affairs). We will not disclose your personal information to these agencies unless it is lawful to do so
- it is to Orima Research who may, on our behalf, invite you to participate in a survey about our service (they are required to protect this information from disclosure to another party). If you do not want your contact details passed to Orima Research, please put a cross in the box at Question 31A on page 10 of the benefit application form.

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:

Visit

Unit 4 Cameron Offices
Chandler Street
Belconnen ACT 2617

Mail

PO Box 22
Belconnen ACT 2616

Email

Members@enq.militarysuper.gov.au

Phone

1300 006 727
for the cost of a local call

Fax

(02) 6272 9617

Internet

www.militarysuper.gov.au

Disclaimer

IT IS IMPORTANT YOU KNOW – THIS DOCUMENT CONTAINS GENERAL ADVICE OR INFORMATION ONLY

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Therefore, before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation or needs. You may wish to do so with or without the assistance of a licensed financial advisor.

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Application for Retirement Benefits (including Ancillary Benefits)

PART 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 _____

Surname _____

Given names _____

5. Former surname (if applicable) _____

6. Date of birth _____

_____ day _____ month _____ year

7. Contact details **before**
 discharge

Home phone (____) _____

Work phone (____) _____

Mobile phone _____

Email _____

8. Postal address **after**
 discharge

Postcode _____

Residential address
after discharge

Postcode _____

PART A

(continued)

9. Contact details **after** discharge

Home phone () _____

Work phone () _____

Mobile phone _____

Email _____

10. Your marital status

Single - Go to Part B

Married

Defacto -

Date commenced de facto relationship

day month year

11. Spouse's details

Surname _____

Given names _____

day month year

PART B

Exit details

12. Location of discharge centre

Phone No. () _____

13. Date of exit

day month year

14. Were you in receipt of DFRDB or MSB Scheme pension **prior** to this period of service?

Yes - Please complete Question 15

No - Please go to Question 16

15. **Prior** to this period of service, were you in receipt of:

MSB Scheme pension? - Please complete Question 21

DFRDB pension? - Please complete this Question

Please give details of the account you want your DFRDB pension paid into.
The account must be in Australia.

Type: Building Society Credit Union Bank

Name of financial institution _____

Branch name _____

Branch No. (BSB) _____

Account No. _____

Account held in name(s)
of (must include your name) _____

PART C

Member Benefit options.

16. Choose your options for your Member Benefit:

- Withdraw total** Member Benefit*
- Preserve total** Member Benefit in the MSB Fund. Go to Part D
- Withdraw \$** _____ * (must be \$10,000 or multiple of \$10,000) and **preserve the rest** in the MSB Scheme or your preferred rollover fund.

* If you are under age 55 or have attained age 55 and are intending to be gainfully employed after retirement, the cash lump sum payable cannot exceed the amount of the Member Benefit as at 30 June 1999. A rollover fund(s) must be nominated if the amount being withdrawn is in excess of the cash available amount.

17. When you claim your MSBS Benefit you may choose one of the following options for your non-preserved (ie. Pre 01 July 1999) Member Benefit.

- Option 1:**
Apply proportioning across the payment of your Pre 01 July 1999 lump sum (in the same proportions as existed in your total member benefit).

or

- Option 2:**
Apply all your available tax free component against the payment of your pre 01 July 1999 lump sum.

17A. Member Benefit Payment options

- Preserve all in MSB Fund
- Rollover all
- Rollover pre 1 July 1999 component and preserve the balance
- Take all pre 1 July 1999 component as cash and preserve the balance
- Take all pre 1 July 1999 component as cash and rollover the balance

PART D

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):

- Preserve all in the MSB Fund
Go to Part E
- Convert all to a pension
Go to Question 20

19. If you are 55 or over:

- a) Do you intend to engage in any gainful employment of 10 or more hours per week?
- No
- Yes ► You are regarded as **not** having retired from the workforce—any Employer Benefit withdrawn as a **lump sum** must be rolled over as a **preserved amount**.
- b) Choose your option for the Employer Benefit component (one only):
- Preserve all** in the MSB Fund.
► Go to Part E
- Convert **all** to a **pension**.
- Take **all** as a **lump sum**
- Convert _____% to a **pension** (must be 50% or more) and take the **rest as a lump sum**

PART E
Ancillary Benefit
options

20. Choose your options for your Ancillary Benefit.

- Claim now - Please go to Question 21
- Do not claim - Please continue below.
- Not applicable (You do not have an Ancillary Benefit) - Please continue below.

Note: You are not entitled to a cash payment of your Ancillary Benefit before preservation age and permanent retirement from the workforce.

21. Choose your options for your Ancillary Benefit. Please mark the box to indicate whether you would like to cash out or roll over any or all of your Ancillary Benefit types:

Ancillary Benefit Type		Cash out	Roll over
		Only if you have reached preservation age and satisfied the Condition of Release (see below)	Any time
		See Question 21	See Question 22
All types OR	100% only	<input type="checkbox"/>	<input type="checkbox"/>
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"/>

Condition of Release to Cash Out Your Ancillary Benefit

You have reached preservation age and:

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

PART F

Identification requirements

22. To protect against fraud, safeguard your benefit and comply with the Government's recently introduced Anti-Money Laundering and Counter Terrorism Financing Legislation, we need you to provide documentation to prove your identity. Please be aware that under some circumstances we may request further information from you. If you are unable to provide documentation of the type set out below you should speak to an information officer on **1300 006 727**.

All documents provided to confirm your identity must be certified.

You will need to provide certified copies of

- **one document from column A in the table below, OR**
- **one document from column B AND one document from column C**

For example, you could provide a certified copy of your driver's licence (from column A) OR a certified copy of your birth certificate AND a certified copy of your tax return with your current residential address.

A	B	C
Driver's licence or permit issued by State or Territory or foreign government	Birth Certificate or Birth Extract, issued by an Australian or foreign Government (either in English or accompanied by English translation prepared by an accredited translator)	Copy of a rates bill with the same address and name as on the application
Passport (current or expired by less than two years)	Australian Citizenship certificate	Copy of an electricity or gas bill with the same address and name as on the application
An identification or proof of age card issued by a State or Territory, containing a photograph	Citizenship certificate issued by a foreign country (either in English or accompanied by an English translation prepared by an accredited translator)	Copy of a tax return letter from the ATO with the same address and name as on the application
A national identity card, containing a photograph, issued by a foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	Pension or other social security/DVA benefit card	A letter from Centrelink or DVA with the same address and name as on the application
	ADF Discharge papers or an ADF ID card	

All copies of documents provided to MilitarySuper must be certified as true and correct copies of the original by one of the following:

- a legal practitioner enrolled on the roll of a supreme court or the high court of Australia
- a judge or magistrate of a court
- a chief executive officer of a Commonwealth court
- a registrar or deputy registrar of a court
- a Justice of the Peace (JP)
- a notary public
- a police officer
- an agent or permanent employee of the Australian Postal Corporation in an office supplying postal services to the public
- an Australian consular officer or an Australian diplomatic officer
- a finance company officer with two or more years of continuous service with one or more Finance Companies
- a person employed by or an authorised representative of the holder of a financial services licence with two or more continuous years of service
- a member of the Institute of Chartered Accountants (ICA), Certified Practising Accountants (CPA Australia) or National Institute of Chartered Accountants (NIA) with two or more years of continuous membership

The person certifying your documentation must confirm in writing that you are the valid holder of the ID that you are presenting and that any copies are true copies of the original.

The certification must include the name, address, occupation, telephone number and registration number (if applicable) of the certifying authority.

If you are providing copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy. Copies of identification provided will be stored electronically in a secure environment. The paper copies will be securely destroyed. All copies will only be used for the purpose of confirming your identity.

List the documents you have attached to prove your identity:

PART G

Payment Instructions

23. PENSION

If you are taking any of your Employer Benefit as **pension**, give details of the account you want it paid into. The account must be in Australia.

Type: Building Society Credit Union Bank

Name of financial institution _____

Branch name _____

Branch No. (BSB) _____

Account No. _____

Account held in name(s)
of (must include your name) _____

24. CASH

If you are taking any of your Member Benefit, Employer Benefit or Ancillary Benefit as **lump sum cash**, give details of the account you want it paid into. The account must be in Australia.

Type: Building Society Credit Union Bank

Name of financial institution _____

Branch name _____

Branch No. (BSB) _____

Account No. _____

Account held in name(s)
of (must include your name) _____

PART G

(continued)

25. ROLLOVER

If you are rolling over any of your Member Benefit, Employer Benefits and/or Ancillary Benefit, you may choose to have your benefits rolled over to the same fund, or you may have each benefit rolled over into different funds.

Roll over all benefits to the same fund - Complete Question 22

Roll over benefits to different funds - Complete Question 23

26. You may roll over to a maximum of two rollover funds.

Cheques will be made payable to the nominated rollover fund(s) and forwarded to the address provided below. A copy of the Rollover Benefits Statement will also be included with your benefit payment letter and sent to your nominated address.

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

IMPORTANT: Please ensure your nominated rollover account(s) is active and able to receive deposits from other superannuation funds. Failure to do so will result in the payment being returned to our office.

Name of **rollover** fund _____

Postal address of fund _____

Postcode _____

Fund Identification Number _____

Australian Business No. (ABN) _____
of rollover fund **OR**

Superannuation Fund No. (SFN) _____

Rollover Identification Number _____

Superannuation Product
Identification No. (SPIN) **OR**

Membership No. for fund _____

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.

- 27.** Provide details of the different funds that you would like each benefit rolled over to. This form makes provision for you to rollover your benefit to up to two rollover funds. Cheques will be made payable to the nominated rollover fund(s) and forwarded to the address provided below. 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 rollover fund _____

Postal address of fund _____

Postcode _____

Fund Identification Number _____

Australian Business No. (ABN)
of rollover fund **OR** _____

Superannuation Fund No. (SFN) _____

Superannuation Product
Identification No. (SPIN) OR _____

Rollover Identification Number _____

Membership No. for fund _____

Ancillary Benefit Type 1) _____

2) _____

3) _____

4) _____

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.

PART H *Surcharge*

28. 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 lump sum 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 (See Part E above for Ancillary Benefits).

PART I *Tax File Number*

29. 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; and
- 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 Tax File Number remains confidential

PART J *Document list*

30. 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
- Certified copies of documents requested to prove your identity

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

PART K

Member declaration

31. *I declare that:*

- *I have been advised to read the Product Disclosure Statement for the MSB Scheme, before completing this application form;*
- *I understand the options available for my benefit entitlement*
- *the information I have supplied is complete and correct.*

I also declare in relation to my Tax File Number (TFN) that:

- *I have read and understood the information set out in Part H — I understand that supplying my Tax File Number is optional and that if I have not provided my Tax File Number, tax will be deducted at the highest marginal rate;*
- *the Tax File Number I have provided is the same number advised to me by the Australian Taxation Office; and*
- *the Tax File Number will be provided to a rollover fund unless I advise you 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.

Your signature _____

Date

_____|_____|_____|_____|
 day month year

-
- 31A.** I do not want my contact details passed to Orima Research for the purpose of participating in research on the service provided by ComSuper.
-

PART L

Lodgement

32. Send your completed application and attachments to:

MilitarySuper
 P.O. Box 22
 BELCONNEN ACT 2616